

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - OSCO Sdn Bhd (“Wasai Car Wash”)**

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CARD PRIVILEGE PROMOTION** (“Promotion”) held by Bank Islam Brunei Darussalam Berhad (“BIBD”) (Company Registration No. RC00006420).

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**1. PROMOTION PERIOD**

- 1.1. The Promotion will take place from **15 December 2025 until 28 February 2026** (“Promotion Period”) or such other date(s) as may be determined/varied and notified by BIBD, at its sole discretion from time to time.

**2. ELIGIBILITY**

- 2.1 This Promotion is exclusively for BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and BIBD MasterCard Debit Cards (“Cardholders” and “BIBD Cards” respectively) whose account(s) are in good standing with BIBD.
- 2.2 The following Cardholders shall not be eligible or qualified to participate in this Promotion:
- a) Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
  - b) Cardholders whose accounts with BIBD are in delinquent or past due status and/or those who are facing any legal proceedings including bankruptcy proceedings.
- 2.3 Successful retail transactions made using BIBD Cards through BIBD Point of Sale (“POS”) terminals at participating Wasai Car Wash outlets in Brunei Darussalam will be eligible for participation in this Promotion.
- 2.4 For the avoidance of doubt, cash withdrawal transactions of any kind including withdrawals made through any of BIBD’s Automated Teller Machine(s) (“ATMs”) or over the counter will not qualify for purposes of inclusion in the Promotion.
- 2.5 All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of Shariah Advisory Body (“BIBD Group”) are **not eligible** to participate in this Promotion.
- 2.6 All employees of Wasai Car Wash are **eligible** to participate in this Promotion.

**3. PARTICIPATING OUTLETS**

The list of participating Wasai Car Wash outlets are as specified below:

No.	Participating Outlets
1.	Unit 28, Hj Daud Complex, Simpang 107, Jalan Gadong
2.	Unit 35, Ground Floor, Block C, Gadong Central, Simpang 21, Jalan Gadong, Kg Menglait
3.	Block C, Shakirin Complex, Kiulap

#### 4. LUCKY DRAW MECHANICS

4.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD Point of Sale (“POS”) terminals at any of the participating Wasai Car Wash outlets will be eligible for the Lucky Draw, subject to the following conditions:

BIBD Cards	Lucky Draw Entries
Retail transactions made using: <ul style="list-style-type: none"> <li>a) BIBD Credit World Mastercard</li> <li>b) BIBD Credit Visa Platinum</li> <li>c) BIBD Credit Gold Mastercard</li> <li>d) BIBD Credit Visa Gold</li> <li>e) BIBD Credit Classic Mastercard</li> <li>f) BIBD Debit World Mastercard</li> <li>g) BIBD Debit Mastercard</li> </ul>	<ul style="list-style-type: none"> <li>• Every approved transaction in a single receipt will earn one (1) entry ticket for the lucky draw.</li> </ul>

4.2 The Prizes to be given under this Promotion are:

Prizes	Number of Winner
December 2025: 2 return air tickets to Kuching, Malaysia worth approximately BND400	1
January 2026: 2 return air tickets to Kuching, Malaysia worth approximately BND400	1
February 2026: 2 return air tickets to Kuching, Malaysia worth approximately BND400	1

- 4.3 Winners of the Lucky Draw will be picked at the end of the Promotion Period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Wasai Car Wash.
- 4.4 BIBD reserves the right to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 4.5 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 4.6 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.7 BIBD or Wasai Car Wash reserves the right to substitute or replace any and all of the prizes with any other item(s) of similar market value without having to assign any reason or prior notice.
- 4.8 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

#### 5. GENERAL

5.1. By participating in the Promotion, the Cardholders expressly agrees to be bound by these Terms.

- 5.2. The Term contained herein are in addition and without prejudice to BIBD Cards' terms and conditions including the usage of BIBD Cards for Shariah-compliant transactions only.
- 5.3. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with minimum three (3) business days' notice to Cardholder.
- 5.4. BIBD shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Cardholders as a direct or indirect result of the extension, cancellation, termination or suspension of the Promotion or due to any events beyond the reasonable control of BIBD.
- 5.5. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6. BIBD decision on any or all matters relating to the Promotion shall be final, conclusive and binding and no correspondence, queries, appeals or attempts to dispute such decision shall be entertained.
- 5.7. These Terms shall be governed by and construed in accordance with the Laws of Brunei Darussalam and the Courts of Brunei Darussalam shall have exclusive jurisdiction to hear any disputes or claims pertaining hereto.