

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - YMRM Enterprise (“YMRM”)

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).

1. PROMOTION PERIOD

- 1.1 The Promotion will be held from **22 December 2025 until 31 July 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 using BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and BIBD MasterCard Debit Cards including BIBD Debit World Mastercard (“**BIBD 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 any of the participating YMRM outlets in Negara Brunei Darussalam as stated in Clause 3.1 herein (“**Participating YMRM Outlets**”) 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 **eligible** to participate in **Offer A** and **not eligible** to participate in **Offer B** of this Promotion.
- 2.6 All employees of YMRM are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1 The list of Participating YMRM outlets are as specified below:

No.	Participating YMRM Outlets
1.	No.1, Lot 35542, Spg.100, Jalan Tungku Link, Kampong Pengkalan Gadong
2.	Lot No: 19927, PAP Hjh Norain Complex, Jalan Kubah Makam Di Raja, Batu Satu
3.	B24-25, Delima Jaya Complex, Kampong Serusop, Jalan Muara
4.	Unit 1-4, Lot 56407, Kampong Sengkurong A, Mukim Sengkurong

4. PROMOTION MECHANICS

4.1 Offer A

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD POS terminals at any of the participating YMRM outlets will be eligible for the discount:

BIBD Cards	Discount	Conditions
a) BIBD Credit World Mastercard b) BIBD Credit Visa Platinum c) BIBD Credit Gold Mastercard d) BIBD Credit Visa Gold e) BIBD Credit Classic Mastercard f) BIBD Debit World Mastercard g) BIBD Debit Mastercard	10%	<ul style="list-style-type: none"> Applicable on items store wide.

4.2 During the Promotion Period, transactions made by **BIBD Credit Cards** which are approved, cleared and settled through BIBD Point of Sale (“POS”) terminals at any of the participating YMRM outlets will be eligible for the following Easy Payment Plan (“EPP”):

BIBD Credit Cards	Criteria	Offer
Retail transactions made using: a) BIBD Credit World Mastercard b) BIBD Credit Gold Mastercard c) BIBD Credit Classic Mastercard d) BIBD Credit Visa Platinum e) BIBD Credit Visa Gold	Approved EPP application with a six (6) or twelve (12) months tenor during the Promotion Period.	Processing fee waiver in the amount of BND40 per EPP application.

5. LUCKY DRAW MECHANICS

5.1 Offer B

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD POS terminals at any of the participating YMRM outlets will be eligible for the Lucky Draw, subject to the following conditions:

BIBD Cards	Number of Entries Entitled
Transactions using BIBD Credit Cards : a. BIBD World Mastercard b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold	<ul style="list-style-type: none"> Lucky Draw entries are card bound i.e Cardholder must use the same Card account to earn accumulated entries. The first purchase receipt (in any amount) will earn two (2) entries for the Lucky Draw. Additional two (2) entries will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same card account. <p><i>Example:</i></p> <ul style="list-style-type: none"> <i>Total accumulated transactions of BND580 made during the Lucky Draw, will earn total of 24 entries.</i>

<p>Transactions using BIBD Debit Cards:</p> <p>a. BIBD Debit World Mastercard b. BIBD Debit Mastercard</p>	<ul style="list-style-type: none"> Lucky Draw entries are card bound i.e Cardholder must use same card account to earn accumulated entries. The first purchase receipt (in any amount) will earn 1 entry for the Lucky Draw. Additional 1 entry will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same card account. <p><i>Example:</i></p> <ul style="list-style-type: none"> <i>Total accumulated transactions of BND230 made during the Lucky Draw, will earn total of 5 entries.</i>
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5.2 The Prizes to be given under this Promotion are:

Lucky Draw Period	Prizes	No. of Winners
Period 1 22 Dec'25 to 31 Mar'26	Consolation Prizes: BND100 Supa Save shopping vouchers	25
Period 2 1 Apr'26 until 31 Jul'26	Grand Prize: BYD Seal 5 (valued up to BND28k)	1
	Second Prize: 2 return air tickets to Vietnam (valued up to BND600)	1
	Third Prize: 100,000 Hadiyah points (equivalent to total of BND1,500)	6

5.3 The prize presentation will be held on such dates as BIBD or YMRM shall determine at their sole discretion.

5.4 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.

5.5 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.

5.6 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.

5.7 BIBD or YMRM reserves the right to substitute or replace any of the prizes with any other item(s) of similar market value without having to assign any reason or prior notice.

5.8 Prizes are provided on an "as is" basis. Cardholders acknowledge that any disputes in relation to the Lucky Draw prizes are to be resolved directly with YMRM.

5.9 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

6. GENERAL

6.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.

6.2 The Terms contained herein are in addition and without prejudice to the terms and conditions of the BIBD Cards including the usage of the BIBD Card for Shariah-compliant transactions only.

- 6.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of three (3) business days' notice to the Cardholders.
- 6.4 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.
- 6.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.6 BIBD's 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.
- 6.7 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.