BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS – SINGAPORE AIRLINES BRUNEI ("Singapore Airlines")

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 be held from **5 January 2026 until 31 January 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 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.

2.1. The following Cardholders shall not be eligible or qualified to participate in the 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).

2.2. Successful retail transactions made using BIBD Cards at **Singapore Airlines' website (https://www.singaporeair.com)** or appointed Singapore Airlines travel agents in Brunei as specified in Clause 3.1 will be eligible for participation in this Promotion.

2.3. 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.

2.4. 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 **Offer B** of this 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 **Offer C** of this Promotion.

2.6. All employees of Singapore Airlines are **eligible** to participate in this Promotion.

3. PARTICPATING OUTLETS

3.1. The participating list of appointed Singapore Airlines travel agents in Brunei are as specified below:

No.	Singapore Airlines Travel Agents
1.	Southern Cross Travel Agencies Sdn Bhd
2.	Pan Bright Travel Service Sdn Bhd
3.	Freme Travel
4.	Anthony Tours & Travels Sdn Bhd
5.	Darussalam Holdings Sdn Bhd

4. PROMOTION MECHANICS

4.1. **Offer A**

During the Promotion Period, transactions made by BIBD Cards that are approved and cleared through https://www.singaporeair.com will be eligible for the discount, subject to the following conditions:

BIBD Cards	Discount	Conditions
Transactions made using: 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	**BND70 discount** on *eligible destinations** under the Singapore Airlines network by entering the Promo Code; **SQBN70**	**** Eligible Destinations:*** Southeast Asia: Bangkok, Phuket, Penang, Saigon, Jakarta, Surabaya, Denpasar, Danang North Asia: Seoul, Busan, Tokyo, Osaka, Nagoya, Fukuoka, Beijing, Shanghai, Guangzhou, Chengdu, Chongqing, Shenzhen West Asia: Hyderabad, Male South West Pacific: Perth, Brisbane, Sydney, Melbourne, Auckland, Christchurch Europe: London, Paris, Zurich, Munich, Rome, Milan, Istanbul, Brussels, Copenhagen America: New York • Travel Period: 5 January 2026 to 31 December 2026 • Limited to the first 150 transactions on a strictly first-come first-serve basis, while stock lasts. • For any queries, please contact Singapore Airlines' Contact Center at 8013022, available Monday to Friday from 8:00 AM to 5:00 PM.

4.2. **Offer B**

During the Promotion Period, transactions made with BIBD Cards which are approved, cleared and settled through BIBD Point-of-Sale ("**POS**") terminals at participating appointed Singapore Airlines travel agents in Brunei are eligible to the following offer, subject to the following conditions:

BIBD Cards	Offer / Conditions
Transactions made using: 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	Earn Supa Save shopping vouchers upon purchase of Singapore Airlines flight tickets to *eligible destinations** under the Singapore Airlines network, based on the transaction amount below: • Transaction amount ≥ B$500 → B$40 shopping voucher • Transaction amount ≥ B$1,000 → B$70 shopping voucher • Transaction amount ≥ B$2,500 → B$120 shopping voucher Supa Save shopping vouchers availability is on a strictly first-come first-serve basis, while stock lasts. **** Eligible Destinations:*** Southeast Asia: Bangkok, Phuket, Penang, Saigon, Jakarta, Surabaya, Denpasar, Danang North Asia: Seoul, Busan, Tokyo, Osaka, Nagoya, Fukuoka, Beijing, Shanghai, Guangzhou, Chengdu, Chongqing, Shenzhen West Asia: Hyderabad, Male

	South West Pacific: Perth, Brisbane, Sydney, Melbourne, Auckland, Christchurch Europe: London, Paris, Zurich, Munich, Rome, Milan, Istanbul, Brussels, Copenhagen America: New York Travel Period: 5 January 2026 to 31 December 2026

5. LUCKY DRAW MECHANICS

5.1 **Offer C**

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through Singapore Airlines website or BIBD POS terminals at any of the participating Singapore Airlines travel agents 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	• 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 BND100** purchased (in first and subsequent receipts) with the same card account. *Example:* • *Total accumulated transactions of BND1,280 made during the Lucky Draw, will earn total of 26 entries.*
Transactions using **BIBD Debit Cards**: a. BIBD Debit World Mastercard b. BIBD Debit Mastercard	• 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 BND100** purchased (in first and subsequent receipts) with the same card account. *Example:* • *Total accumulated transactions of BND560 made during the Lucky Draw, will earn total of 6 entries.*

5.2 The Prizes to be given under this Promotion are:

Prizes	No. of Winner
Grand Prize: 70,000 Krisflyer Miles (valued at BND1,555)	1
Second Prize: 35,000 Krisflyer Miles (valued at BND666)	1
Third Prize: 20,000 Krisflyer Miles (valued at BND444)	1

5.3 The prize presentation will be held on such dates as BIBD or Singapore Airlines 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 Singapore Airlines 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 Singapore Airlines.

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 Any disputes in relation to the tickets and shopping vouchers awarded should be resolved directly with Singapore Airlines or the appointed Singapore Airlines travel agents in Brunei.

6.3 BIBD reserves the right to amend, alter, add or modify any of these Terms either wholly or partly at any time with minimum 3 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 decision on any or all matters relating to the Promotion shall be final conclusive and binding. 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.