BIBD TRIPLE ZERO CAMPAIGN TERMS AND CONDITIONS

The following Terms and Conditions **("Terms")** shall apply exclusively to the BIBD Triple Zero Campaign" **("Campaign")** held by Bank Islam Brunei Darussalam Berhad ("**BIBD**").

The Terms are to be read together with BIBD's General *Tawarruq* Transactions Terms and Conditions of Sale for Personal Financing.

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1. Campaign Period

1.1 The Campaign shall commence from **16th February 2026** until **20th March 2026** ("**Campaign Period**") or such other date(s) as may be varied and notified by BIBD at its sole discretion from time to time.

2. Eligibility

2.1 The Campaign is open to all BIBD customers who have successfully applied for a new Personal Financing Facility ("**Facility**") with BIBD.

2.2 The following Customers shall not be eligible to participate in the Campaign:

a) Customers whose existing financing facilities with BIBD are in delinquent or past due and/or those who are facing on-going civil/legal/bankruptcy proceedings; or

b) Customers whose accounts have been suspended, cancelled or terminated for whatsoever reason during the ("*Campaign Period")* shall not be eligible to participate in this Promotion.

2.3 Customers who have successfully applied for the Facility shall automatically qualify in the Campaign and be entitled to the offer stated in Clause 3 herein ("**Offer**").

2.4 All employees of BIBD and its subsidiaries, including the Management, Directors and members of BIBD's Shariah Advisory Body and its subsidiaries ("**BIBD Group**") are eligible to participate in the Promotion.

3. Offer

3.1 Successful customers will be eligible for the following Offer:

Criteria	Offer	Offer Details

1. New Personal Financing Application with a minimum financing amount of B$20,000.00 2. Refinancing Applications with a minimum financing amount of B$35,000.00	Zero (0) Monthly Payment Deduction for the first three (3) months (“**Grace Period**”)	• Upon disbursement of the facility applied during the Period, no deductions from the Customer’s salary will be made during the Grace Period. • The principal amount in respect of the first three (3) monthly payments will be deferred and calculated into the monthly payment amount for the remaining financing term. • Deductions from the Customer’s salary will only take effect after the expiry of the Grace Period.
	Zero (0) Processing Fees	• Processing fees shall be waived.
	Zero (0) Profit Charged for the final month	• During the Grace Period, no profit shall be collected by the Bank. Profit will be only be charged and collected upon the expiry of the Grace Period. • The outstanding profit on the final month, which the Bank is entitled to, shall be waived. • The waiver of the abovementioned profit is by way of a rebate at the end of the tenure of the Facility and shall be paid to set off any outstanding balance of the Selling Price.

In the event a customer decides to make early settlement of the Facility at any time after the Facility has been granted (“**Early Settlement**”), the Customer shall pay the full balance of the Sale Price less the Ibra’(Rebate) (such amount to be determined by the Bank) at the Bank’s discretion.

4. General

4.1 By participating in the Campaign, the customer expressly agrees to be bound by these Terms.

4.2 BIBD shall not be held liable for any and/or all form of losses or damage suffered or incurred by the customers as a direct or indirect result of any extension, cancellation, termination or suspension of the Campaign.

4.3 BIBD reserves the right to modify, amend, vary or add to any of these Terms either wholly or partly at any time with at least five (5) business days’ prior notice to customers.

4.4 In the event of any inconsistency between these Terms and any other brochure, marketing or promotional materials relating to this Campaign, these Terms shall prevail.

4.5 BIBD shall not be liable for any loss, damage or expenses arising out of or in connection with the Campaign or due to any natural disasters, war, riot, strike, lockout, industrial action, fire, storm, act of terrorism, technical or system failures or any event beyond the reasonable control of BIBD.

4.6 BIBD's decision on any or all matters relating to these Terms shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.

4.7 By participating in this Promotion, the customer acknowledges and agrees that BIBD may collect, use and disclose their personal data for purposes relating to the administration and fulfilment of this Campaign, including but not limited to verifying eligibility, contacting customers, and any other purposes reasonably related to the Campaign.

4.8 All personal data collected in connection with this Campaign will be managed securely and used only for the purposes stated above. BIBD is committed to protecting personal data in accordance with its internal policies, the Personal Data Protection Order ("**PDPO**") 2025 of Brunei Darussalam, and BIBD's Privacy Notice, as may be amended from time to time. A copy of the Privacy Notice is available at www.bibd.com.bn.

4.9 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 arising hereto.