

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - HUA HO DEPARTMENT STORE (“Hua Ho H2”)

The following Terms and Conditions (“**Terms**”) apply exclusively to the BIBD CREDIT 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 **9 February 2026 until 19 March 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 customers of BIBD holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively “**BIBD Cardholders**” and “**BIBD Credit Cards**” respectively).
- 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 Credit Cards through BIBD Point-of-Sale (“**POS**”) terminals at participating Hua Ho H2 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 including the Management, directors and members of the Shariah Advisory Body of BIBD and its subsidiaries (“**BIBD Group**”) are **eligible** to participate in this Promotion.
- 2.6 All employees of Hua Ho H2 are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

The list of participating Hua Ho H2 outlets are as specified below:

No.	Participating Hua Ho Outlets
1	Kiulap: Block C, Bangunan Setia Kenangan, Kampong Kiulap, Gadong B
2	One City: Lot 42777, Kampong Sungai Hanching, Mukim Berakas B
3	Gadong: Bangunan Halimatul Saadiah, Jalan Gadong, Kampong Menglait, Gadong B
4	Delima: Unit 10-12, Simpang 72, Jalan Muara, Kampung Delima Satu, Berakas A
5	Salar: Unit LG3, Union Square Shopping Center, Simpang 676, Jalan Muara, Kampong Salar, Mentiri
6	Batu Bersurat: Basement Unit B00-01, Simpang 127-17, Jalan Lebuhraya Tungku, Gadong B
7	Mulaut: Lot 20577, Mukim Sengkurong A, Batu 6 ½, Jalan Tutong, Sengkurong
8	Tutong: Lot 13096, Kampong Petani, Mukim Pekan Tutong, Bukit Bendera, Tutong

4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made with **BIBD Credit Cards** which are approved, cleared and settled through BIBD POS terminals at participating Hua Ho H2 outlets will be eligible for the offer:

BIBD Credit Cards	Offer	Conditions
Transactions made using: <ol style="list-style-type: none"> a. BIBD Credit World Mastercard and any sub-cards under World Mastercard category b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold 	Minimum transaction of BND200 in a single receipt will be entitled to a BND10 Hua Ho H2 shopping voucher .	Applicable on Monday to Thursday only: <ul style="list-style-type: none"> • 9 February 2026 to 12 February 2026 • 16 February 2026 to 19 February 2026 • 23 February 2026 to 26 February 2026 • 2 March 2026 to 5 March 2026 • 9 March 2026 to 12 March 2026 • 16 March 2026 to 19 March 2026

5. GENERAL

- 5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 5.2 The Terms 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 Any disputes with regards to the shopping vouchers should be resolved directly with Hua Ho H2 and the use of the shopping vouchers shall also be subject to Hua Ho H2's terms and conditions.
- 5.4 BIBD reserves the right to amend, alter, add or modify any of these Terms either wholly or partly at any time at with minimum 3 business days' notice to customer.
- 5.5 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.
- 5.6 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.7 BIBD decisions 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.
- 5.8 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.