

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

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 **7 February 2026 until 15 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**”).
- 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/financing facilities 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 at participating Hua Ho Bonus 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 Management, Directors and members of its Shariah Advisory Body (“**BIBD Group**”) are **eligible** to participate in this Promotion.
- 2.6 All employees of Hua Ho Bonus are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

The list of participating Hua Ho Bonus outlets is provided below:

No.	Participating Hua Ho Bonus Outlets
1.	Hua Ho Yayasan
2.	Hua Ho Manggis
3.	Hua Ho Tanjong Bunut

4. PROMOTION MECHANICS

4.1 Transactions made with BIBD Credit Cards which are approved, cleared and settled through **BIBD Point-of-Sale (“POS”)** terminals at all participating **Hua Ho Bonus outlets** or the **self-service kiosk located at Hua Ho Manggis** will be eligible for the offer:

BIBD Credit Cards	Offer	Conditions												
Transactions using: <ol style="list-style-type: none"> BIBD Credit World Mastercard and any sub-cards under World Mastercard category BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	Redeem Hua Ho shopping vouchers, based on transaction amount in a single receipt*: <table border="1" data-bbox="604 604 1073 852"> <thead> <tr> <th>Transaction Amount</th> <th>Voucher</th> </tr> </thead> <tbody> <tr> <td>BND150 to BND200</td> <td>BND10</td> </tr> <tr> <td>BND201 to BND250</td> <td>BND20</td> </tr> <tr> <td>BND251 to BND300</td> <td>BND30</td> </tr> <tr> <td>BND301 to BND350</td> <td>BND40</td> </tr> <tr> <td>BND351 and above</td> <td>BND50</td> </tr> </tbody> </table> <p><i>* Excludes selected items such as rice, oil, sugar, recharge cards and cash/gift vouchers.</i></p>	Transaction Amount	Voucher	BND150 to BND200	BND10	BND201 to BND250	BND20	BND251 to BND300	BND30	BND301 to BND350	BND40	BND351 and above	BND50	<ul style="list-style-type: none"> Limited to 1 redemption per card / per day. Applicable on Saturdays and Sundays only: <ul style="list-style-type: none"> 7 February 2026 to 8 February 2026 14 February 2026 to 15 February 2026 21 February 2026 to 22 February 2026 28 February 2026 to 1 March 2026 7 March 2026 to 8 March 2026 14 March 26 to 15 March 2026
Transaction Amount	Voucher													
BND150 to BND200	BND10													
BND201 to BND250	BND20													
BND251 to BND300	BND30													
BND301 to BND350	BND40													
BND351 and above	BND50													

5. GENERAL

- By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- The Terms contained herein are in addition and without prejudice to BIBD Credit Cards’ terms and conditions including the usage of BIBD Cards for Shariah-compliant transactions only.
- Any disputes with regards to the shopping vouchers should be resolved directly with Hua Ho Bonus and the use of the shopping vouchers shall also be subject to Hua Ho Bonus’s terms and conditions.
- 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.
- 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.
- In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 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.
- 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.