

BIBD CARDS PRIVILEGE PROMOTION TERMS AND CONDITIONS - KEK BATIK RAYA COLLECTION BY ROYAL BRUNEI CULINARY (RBC)

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CARDS 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 2 March 2026 until 16 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 BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and Mastercard Debit Cards (“Cardholders” and “BIBD Cards” respectively) whose accounts are in good standing with the Bank.
- 2.2 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).
- 2.3 Successful retail transactions made using BIBD Cards at the outlets of the participating merchants as specified in Clause 4 of these Terms 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 this Promotion.

3. PROMOTION MECHANICS

- 3.1 During the Promotion Period, transactions made with BIBD Cards which are approved, cleared and settled through **BIBD Point of Sale (POS) terminals** at the Participating Merchants’ outlets/branches will be eligible for the following discounts:

Card	Discount	Conditions
a. BIBD Credit World Mastercard any sub-cards under World Mastercard Category b. BIBD Credit Visa Platinum c. BIBD Credit Visa Gold d. BIBD Credit Gold Mastercard e. BIBD Credit Classic Mastercard	20%	1. Maximum discount amount is capped at BND40.00. 2. Applicable for the purchase of Kek Batik Raya Collection by RBC only. 3. Discount is limited to one (1) transaction per BIBD Card per participating merchant outlet per day.

f. BIBD Debit World Mastercard g. BIBD Debit Mastercard (including Flex)	10%	4. Splitting of bills is not permitted.
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3.3 If BIBD subsequently determines that a Cardholder is ineligible or is not entitled to a discount for any reason whatsoever, BIBD has the sole discretion to reclaim the discount.

4. PARTICIPATING MERCHANTS

4.1 The following list comprises of merchants participating in the Promotion (“Participating Merchants”):

No.	Participating Merchants	Participating Merchants Outlet Address
1	The Airport Restaurant by Anjung Saujana	Departure hall, Brunei International Airport, Negara Brunei Darussalam.
2	Express Brunei	Unit 1, Ground Floor, Bangunan Matusin H.A , Jalan Komersil Kiulap, Negara Brunei Darussalam
3	MOFE Cafe	Atrium, First Floor, Ministry of Finance and Economy Building, Commonwealth Drive, Negara Brunei Darussalam

NOTE: The above list of Participating Merchants may be subject to changes from time to time. Cardholders will be notified of any such changes vide any mode of communication BIBD deems appropriate.

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 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of 3 business days’ notice to the Cardholders.
- 5.4 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.
- 5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6 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.
- 5.7 By participating in this Promotion, the Cardholders acknowledge and agree that Bank Islam Brunei Darussalam Berhad (“BIBD”) may collect, use and disclose their personal data for purposes relating to the administration and fulfilment of this Promotion, including but not limited to verifying eligibility, contacting Cardholders, and any other purposes reasonably related to the Promotion.
- 5.8 All personal data collected in connection with this Promotion 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.

5.9 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 pertaining hereto.