

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - MEGAHOME DEPOT ENTERPRISE, ELEGANCE LIGHTING & ELECTRICAL ENTERPRISE AND ZTREE SDN BHD (Collectively “MEGAHOME GROUP”).

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 take place from **01 March 2026 until 31 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 Credit Cards (“Cardholders”) whose account(s) are in good standing.
- 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 Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively “BIBD Credit Cards”) at any of the participating merchants’ outlets/branches (“Participating Merchants”) 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.

3. PROMOTION MECHANICS

- 3.1 During the Promotion Period, transactions made with BIBD Credit 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 discount:

BIBD Credit Cards	Discount	Conditions
a) BIBD Credit World Mastercard and any sub-cards under World Mastercard category b) BIBD Credit Visa Platinum c) BIBD Credit Gold Mastercard d) BIBD Credit Visa Gold e) BIBD Credit Classic Mastercard	20%	1. Minimum transaction of BND100 in a single receipt. 2. Splitting of bills is not permitted. 3. Maximum discount amount is capped at BND50. 4. Discount applicable in store only. 5. The discount is not applicable in conjunction with any other promotions. 6. Discount is limited to one (1) transaction per BIBD Credit Card per merchant outlet per day. 7. Engine oil and copper wire are excluded from the promotion by the participating merchants.

3.2 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 OUTLETS

4.1 The following list of **Participating Outlets** are as follows:

No.	Participating Companies	Participating Outlet(s) / Branch(es)
1	Megahome Depot Enterprise	No.3, Spg 1612, Kg Tanjung Nangka, BSB BG2321
2	Megahome Depot Enterprise	No.2, Spg 168-4, Kg Mentiri, Jln Kota Batu BSB BU1929
3	Elegance Lighting & Electrical Enterprise	No.2, Spg 995, Kg Kilanas, Jln Tutong, BSB BF2520
4	Elegance Lighting & Electrical Enterprise	No.1, Spg 184, Serusop, Jln Muara BB2314
5	Ztree Sdn Bhd	Spg 761-4, Kg Jangsak, BSB BF2720

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 the BIBD Card 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 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 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.
- 5.8 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.
- 5.9 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.