

## BIBD CARDS PRIVILEGE PROMOTION TERMS AND CONDITIONS - MOREH PICKS

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 23 February 2026 until 20 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	42%	1. Minimum transaction of <b>BND30.00 in a single receipt.</b> 2. Maximum discount amount is <b>capped at BND20.00.</b>
b. BIBD Credit Visa Platinum	32%	3. Applicable for <b>dine-in and takeaway.</b> 4. Discount is limited to one (1) transaction per BIBD Card per participating merchant outlet per day.

c. BIBD Credit Visa Gold d. BIBD Credit Gold Mastercard e. BIBD Credit Classic Mastercard	<b>22%</b>	5. Splitting of bills is not permitted. 6. Selected item(s) may be excluded from the Promotion by the participating merchants.
f. BIBD Debit World Mastercard g. BIBD Debit Mastercard (including Flex)	<b>12%</b>	

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	Auntie Anne's (Times Square)	Unit G13A, Ground Floor, Times Square Shopping Centre, Jln Berakas, Kg Jaya Setia
2	Auntie Anne's (Seri)	Unit G-25, Ground Floor, Plaza Abdul Razak, Jln Laksamana Abdul Razak, Batu 1, Jln Tutong
3	Auntie Anne's (KB)	Unit No. G11, Ground Floor, Sentral Shopping Centre, Kg Mumong A, Kuala Belait
4	Auntie Anne's (Tutong)	Unit 1A, 1st Floor, Block A, Kompleks Berjaya, Spg 59-41-14, Jln Pg Hj Ahmad, Kg Petani Tutong
5	Auntie Anne's (Aman Hills)	Unit GK-03 & GK-04, Ground Floor, Block C, Aman Hills Shopping Centre, Kg Sg Tilong, Berakas
6	Auntie Anne's (Jerudong)	Ground Floor, Block A, Jerudong Complex
7	Auntie Anne's (Midvalley)	Unit GK-7, Ground Floor, Mid Valley Shopping Centre, Spg 58, Kg Sg Orok, Berakas B
8	Auntie Anne's (Onecity)	Unit G29, Ground Floor, Onecity Shopping Centre, Kg Sg Hanching
9	Auntie Anne's (Ban 3)	Unit 7A, Ground Floor, Block A, Spg 206-7, Ban 3 Avenue, Kg Mulaut, Sengkuring
10	Auntie Anne's (Manggis)	Retail Space 1D, Basement 1, Hua Ho Manggis Mall, Kg Sg Akar, Berakas B
11	Auntie Anne's (Amber Hills)	Unit A2-1, Ground Floor, Spg 127-12, Jln Lebuhraya Tungku, Kg Pengkalan Gadong, Gadong B
12	Beanery & Co. Café	No. 81 A/1, Ground Floor, Jalan Bunga Rambai, Kuala Belait
13	Boost Juice (The Mall)	Unit 1.08, 1st Floor, The Mall Gadong, Abdul Razak Complex
14	Boost Juice (Mabohai)	Unit 103, 1st Floor, Mabohai Shopping Complex, Jln Kebangsaan Lama
15	Boost Juice (Times Square)	Unit SS-00-02, Ground Floor, Times Square Shopping Centre, Jln Berakas, Kg Jaya Setia
16	Boost Juice (Beribi)	Unit 2, Block C, Sun City located at Supa Save Gadong, Kg Mata-Mata, Gadong
17	Boost Juice (One City)	Unit G5A, Ground Floor, One City Mall, Kg Sg Hanching, Berakas
18	Boost Juice (Seria)	Unit 4, Lorong 14 Barat, Kg Panaga, Supa Save Seria
19	Boost Juice (Rimba Point)	Lot A2-A4, Ground Floor, Rimba Point Shopping Complex
20	Boost Juice (Bandar)	Unit G10, Ground Floor, Teck Guan Plaza, BSB
21	Chatraumue (Delima)	Delima Building, Unit 8, Spg 94, Kg Delima
22	Chatraumue (Jerudong)	Unit 7, Ground Floor, Block B, Spg 49-8-6, Kg Jerudong

23	Chatraumue (Rimba Point)	Unit G50, Rimba Point, Bandar Seri Begawan
24	Chatraumue (Seria)	Unit G5, Ground Floor, Shop Lot 10, Jln Omar Ali, Kawasan II, Seria
25	Coffee Bean & Tea Leaf (Brunei International Airport, Landside)	Departure Hall, New Passenger Terminal Building, Brunei International Airport
26	Coffee Bean & Tea Leaf (Brunei International Airport, Airside)	Mezzanine Level, Gate 5 Area, Transit Hall, Brunei International Airport
27	Coffee Bean & Tea Leaf (Maya Puri)	Mayapuri Building, Lot 36 & 37, Jalan Sultan, Bandar Seri Begawan
28	Coffee Bean & Tea Leaf (Centrepoint)	Unit GF 02A, The Centre Point Hotel, Gadong
29	Coffee Bean & Tea Leaf (The Mall)	Unit 1.16A, 1st Floor, The Mall Gadong, Abdul Razak Complex
30	Coffee Bean & Tea Leaf (RIPAS)	Hospital Raja Isteri Pengiran Anak Saleha, Kg Kiulap
31	Coffee Bean & Tea Leaf (KB)	Ground Floor, The Seaview Hotel, KM26, Jln Maulana, Kuala Belait
32	Coffee Bean & Tea Leaf (BSP)	Ground Floor, L Block, Brunei Shell Petroleum, Head Office, Jln Panaga, Seria
33	Coffee Bean & Tea Leaf (BLNG)	Brunei LNG Sdn Bhd, Lumut
34	Coffee Bean & Tea Leaf (JPMC)	Jerudong Park Medical Centre, JPMC Phase 1 - Level 2, Jerudong Park
35	Coffee Bean & Tea Leaf (Rimba Point)	G14D & Parking Lots for Food Truck, Rimba Point, Mukim Gadong
36	Coffee Bean & Tea Leaf (Manggis)	Basement 1, Hua Ho Manggis Mall, Kg Sg Akar, Berakas
37	Coffee Bean & Tea Leaf (Yayasan)	Basement Parking, Block E & F, Kompleks Yayasan Sultan Haji Hassanal Bolkiah, BSB
38	Coffee Bean & Tea Leaf (Muara)	Soon Lee Muara Kiosk, Lobby Entrance Area, Ground Floor, Muara City Square, Kg. Sabun, Serasa
39	Coffee Bean & Tea Leaf (Berakas)	Soon Lee Berakas, Lobby Entrance Area, Ground Floor, Wisma Ibrahim, Kg Lambak B, Berakas
40	Coffee Bean & Tea Leaf (Tutong)	Kiosk 19 & 22, Ground Floor, Hua Ho Petani Mall, Tutong
41	Cravoury Café	Unit 5, Ground Floor, Lot 5788, Kg Kiulap
42	Gong Cha (Kiulap)	Block B, Unit 5, Ground Floor, Urairah Complex, Kiulap
43	Gong Cha (Freshco)	Unit G04, Plaza Abdul Razak, Kg Parit
44	Gong Cha (Delima)	Unit 1, Ground & 1st Floor, Spg 98, Kg Delima Satu, Jln Muara
45	Gong Cha (Airport Mall)	No. 28, Ground Floor, Airport Mall, Kg Jaya Setia, Berakas A
46	Gong Cha (Centrepoint)	Unit GF.01, Ground Floor, The Centrepoint, Abdul Razak Complex, Gadong
47	Gong Cha (Yayasan)	Unit G15, Ground Floor, Kompleks Yayasan Sultan Haji Hassanal Bolkiah, BSB
48	Gong Cha (Bunut)	Unit 2B, Block C, Ground Floor, Tanjong Bunut Place, Kg Sengkurong
49	Gong Cha (Rimba)	Unit 11A, Ground Floor, Giant Supermarket Rimba, Kg Rimba
50	Gong Cha (The Mall)	Unit 1.07A, 1st Floor, The Mall Gadong
51	Gong Cha (Menglait)	Unit 20A, Muhibah Complex, Gadong
52	Gong Cha (Tutong)	Lot 16115, Km 53, Tutong-Seria Highway, Tutong
53	Gong Cha (One City)	Unit G20A, Ground Floor, One City Mall, Kg Sg Hanching, Berakas

54	Gong Cha (Mentiri)	Unit 1, Ground Floor, Bgn Mentiri Sentral, Spg 175, Mentiri
55	Gong Cha (Jerudong)	Unit 3A, Ground Floor, Block A, Jerudong Centre
56	Gong Cha (Muara)	Unit 4, Block A, Ground Floor, Muara Centre
57	Gong Cha (Sengkurong)	Unit C, Bgn Hj Metussin, Spg 1542, Kg Sengkurong, Jln Tutong
58	Gong Cha (Bandar)	Unit G8, Ground Floor, Teck Guan Plaza, 56-60 Jln Sultan, BSB
59	Gong Cha (Tutong)	No.2, Ground Floor, Bgn Hasbollah Yusuf Puteh, Spg 14, Jln Petani, Tutong
60	Gong Cha (JPFC)	Phase 2, Unit 23(B), Food Court Complex, Jerudong Park
61	Gong Cha (Mata-Mata)	Unit 4, Supasave Mata-Mata, Gadong B
62	Gong Cha (Salar)	Union Square Shopping Centre, Kg Salar
63	Gong Cha (Manggis)	Hua Ho Manggis Mall, Food Kiosk 2, Basement Level
64	Gong Cha (Batu Bersurat)	Unit 2, Block E, Pg Manuddin Complex, Batu Bersurat
65	Gong Cha (Airport)	Unit E2, Transit Hall, Brunei International Airport
66	Gong Cha (Seria)	No.79, Ground Floor, Jln Bunga Melor, Seria
67	Gong Cha (KB)	FooChow Association, Lot 2439, Jln Bunga Raya, Belait
68	Gong Cha (Sg Liang)	Unit B6, Ground Floor, Kg Sg Gana, Sg Liang, Belait
69	Kissuru	No. 16, Spg 135, Jln Jerudong, Kg Jerudong
70	RPM Coffee	Block 1 & 2, Spg 664, Jln Tutong, Kg Madewa, Kilanas
71	Rustique by Absolute	G8A, Wisma Jaya, Jalan Pemancha, BSB
72	Smooy (Kiulap)	No. 16, Block B, Ground Floor, Bgn Hj Awg Ahmad, Kg Kiulap
73	Smooy (Manggis)	Basement 1, Hua Ho Manggis Mall, Kg Sg Akar, Berakas
74	Smooy (Gadong)	Jaya Hypermarket @ The Centrepoint, Abdul Razak Complex, Gadong
75	Tealive (Aman Hills)	Unit GK-10, Ground Floor, Aman Hills Shopping Centre, Spg 30, Jln Aman, Kg Manggis
76	Tealive (Venice, Kiarong)	Ground Floor, Unit 1, Lot 47369, Kg Kiarong, Jln Dato Ratna, Gadong
77	Tealive (Kiulap)	Unit B11-A, Ground Floor, Spg 150-17-120, Bgn Setia Kenanagan 2, Kg Kiulap
78	Tealive (Bunut)	Unit 1-A, Ground Floor, Block A, Kg Tanjung Bunut, Jln Tutong
79	Tealive (Jerudong)	Unit A7-A, Ground Floor, Grand Topaz, Jerudong Complex
80	Tealive (Tutong)	Unit 4A, Ground Floor, Block A, Kompleks Berjaya, Spg 59-41-14, Kg Petani Tutong
81	Tealive (Times Square)	Unit No. 55-00-21B, Ground Floor, Times Square Shopping Centre, Spg 13-29, Jln Berakas, Kg Jaya Setia
82	Tealive (Midvalley)	Unit GK-2, Ground Floor, Mid Valley Shopping Centre, Spg 58, Jln Masjid Salambigar, Kg Sg Orok, Berakas B
83	Tealive (One City)	Unit G29, Ground Floor, Onecity Shopping Centre, Kg Sg Hanching
84	Tealive (KB Sentral)	Unit No. G5A, Ground Floor, Sentral Shopping Centre, Jln Seri Mahraja, Kg Mumong A, Belait
85	Tealive (Batu Satu)	Ground Floor, Plaza Abdul Razak, Jln Laksamana Abdul Razak, BSB
86	Tealive (Amber Hills)	Unit A2-1, Ground Floor, Spg 127-12, Jln Lebuhraya Tungku, Kg Pengkalan Gadong, Gadong B
87	Tealive (Ban 3 Avenue)	Unit 7b, Ground Floor, Block A, Spg 206-7, Ban 3 Avenue, Kg Mulaut, Sengkurong
88	Zus Coffee (Setia Point)	Unit 01, Ground Floor, Setia Point, Jln Komersial Jaya Setia, Berakas A
89	Zus Coffee (JPFC)	Phase 2, Unit 23(C), Food Court Complex, Jerudong Park
90	Zus Coffee (Sunway)	Unit 35, Ground Floor, Block E, Sunway Centre, Kg Sg Tilong, Berakas B
91	Zus Coffee (Curve)	Unit D3, Ground Floor, Block D, Curve, Jln Batu Bersurat

92	Zus Coffee (One City)	Unit G19, Ground Floor, One City Shopping Centre, Kg Sg Hanching
93	Zus Coffee (Madang)	Unit 16, Ground Floor, Block D, Madang Junction, Berakas B
94	Zus Coffee (Kiulap)	Unit 4, Ground & 1st Floor, Block A, Qlap Complex, Gadong B
95	Zus Coffee (The Walk)	Unit 10, Ground Floor, The Walk, Kg Beribi, Gadong
96	Zus Coffee (The Mall)	Unit G-01, Ground Floor, The Mall Gadong, Abdul Razak Complex

**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](http://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.