

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SAUDI RIYAL REBATE

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD 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 **19 February 2026 until 16 June 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 BIBD MasterCard Debit Cards (“Cardholders” and “BIBD Cards” respectively) whose account(s) are in good standing with BIBD.
- 2.2 The following Cardholders shall not be eligible or qualified to participate in this Promotion:
- Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
 - 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 For the avoidance of doubt, cash withdrawal transactions including withdrawals made through any of BIBD’s Automated Teller Machine(s) (“ATMs”) (except as stated in 3.1) or over the counter will not qualify for purposes of inclusion in the Promotion.
- 2.4 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 by BIBD Cards which are approved, cleared and settled through **overseas/non-local payment terminals, ATMs and/or online gateway services** will be eligible for the following rebate/offer:

BIBD Cards	Rebate	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 f) BIBD Debit World Mastercard g) BIBD Debit Mastercard (including Flex) h) BIBD Virtual Prepaid Mastercard	1%	1. Transaction must be conducted in Saudi Riyal currency only . 2. Rebate will be credited to the Cardholder’s Card account within 60 days after the end of this Promotion.

4. GENERAL

- 4.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2 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.
- 4.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partially at any time with a minimum of three (3) business days' notice to the Cardholders.
- 4.4 BIBD shall not be held liable for any and/or all forms 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.
- 4.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6 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.
- 4.7 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.