

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - Smart (B) Sdn Bhd (“Supa Save”)

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 **14 February 2026 until 31 August 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) and Mastercard Debit Cards (including World and Flex) (“**BIBD 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:
- 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 delinquent or past due status and/or those who are facing any legal proceedings including bankruptcy proceedings.
- 2.3 Successful retail transactions made BIBD Cards at any Supa Save 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) 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 **not eligible** to participate in this Promotion.
- 2.6 All employees of Supa Save are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

The list of participating Supa Save outlets are as specified below:

No.	Participating Supa Save Outlets
1.	Supa Save Gadong
2.	Supa Save One Riverside
3.	Supa Save Mabohai
4.	Supa Save Seria

4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made by **BIBD Credit Cards** which are approved, cleared and settled through **BIBD Point of Sale (POS) terminals** will be eligible for the following lucky draw:

BIBD Credit Cards	Number of Entries Entitled
<p>Applicable purchase(s) using:</p> <ol style="list-style-type: none"> BIBD World Mastercard and any sub-cards under World Mastercard category BIBD Gold Mastercard BIBD Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	<ul style="list-style-type: none"> Lucky draw entries are card bound i.e Cardholder must use the same card account to earn accumulated entries. The first purchase receipt (in any amount) will earn 2 entries for the lucky draw. Additional 2 entries will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same card account. E.g. Cardholder's purchase(s) in separate receipts with the same card account during the Lucky Draw Period: <ul style="list-style-type: none"> ➤ 1st purchase receipt of BND56 on 9th May 2026 = 4 entries (2 <u>first-purchase</u> entry + 2 <u>accumulated BND50</u> entry); ➤ 2nd purchase receipt of BND60 on 15th May 2026 = plus 2 entries (BND56 from 1st purchase + BND60 = BND116 = 4 entries total <u>based on accumulation of BND50s</u> i.e. 4x BND50); ➤ 3rd purchase receipt of BND210 on 20th May 2026 = plus 8 entries (BND116 from 1st and 2nd purchases + BND210 = BND326 = 12 entries total <u>based on accumulation of BND50s</u> i.e. 12x BND50); ➤ Total accumulated lucky draw entries = 14 entries (including initial 2 first-purchase entries).

4.2 During the Promotion Period, transactions made by **BIBD Debit Cards** which are approved, cleared and settled through **BIBD Point of Sale (POS) terminals** will be eligible for the following lucky draw:

BIBD Debit Cards	Number of Entries Entitled
<p>Applicable purchase(s) using:</p> <ol style="list-style-type: none"> BIBD Debit World Mastercard BIBD Debit Mastercard (including Flex) 	<ul style="list-style-type: none"> Lucky draw entries are card bound i.e Cardholder must use the same card account to earn accumulated entries. The first purchase receipt (in any amount) will earn 1 entry for the lucky draw. Additional 1 entry will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same card account. E.g. Cardholder's purchase(s) in separate receipts with the same card account during the Lucky Draw Period:

	<ul style="list-style-type: none"> ➤ 1st purchase receipt of BND55 on 10th June 2026 = 2 entries (1 <u>first-purchase</u> entry + 1 <u>accumulated BND50</u> entry); ➤ 2nd purchase receipt of BND50 on 15th June 2026 = plus 1 entry (BND55 from 1st purchase + BND50 = BND105 = 2 entries total <u>based on accumulation of BND50s</u> i.e. 1 x BND50); ➤ 3rd purchase receipt of BND120 on 23rd June 2026 = plus 2 entries (BND105 from 1st and 2nd purchases + BND120 = BND225 = 4 entries total <u>based on accumulation of BND50s</u> i.e. 4x BND50); ➤ Total accumulated lucky draw entries = 5 entries (including initial 1 first-purchase entry).
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4.3 The Prizes to be given away under the Lucky Draw are:

Lucky Draw Period	Prizes	No. of Winners
Draw 1 14 February 2026 until 30 April 2026	Grand Prize: Apple iPhone 17 256GB worth up to BND1,300	1
	Second Prize: Apple watch Ultra 3 worth up to BND1,060	1
	Third Prize: Canon Digital Camera M200 with 3GB Memory card worth up to BND1,000	1
	Consolation Prizes: Supa Save shopping voucher worth BND100	8
Draw 2 14 February 2026 until 30 June 2026	Grand Prize: Samsung S25 Ultra 512GB worth up to BND1,500	1
	Second Prize: Canon Digital Camera PowerShot G5X with 32GB Memory card worth up to BND1,000	1
	Third Prize: Samsung Watch Ultra 2025 worth up to BND700	1
	Consolation Prizes: Supa Save shopping voucher worth BND100	8
Draw 3 14 February 2026 until 31 August 2026	Grand Prize: BMW 118i M Sport worth up to BND68,000	1
	Second Prize: Samsung 75" UHD Smart TV worth up to BND1,300	1
	Third Prize: Canon Digital Camera EOSR100 with 32GB Memory card worth up to BND1,000	1
	Fourth Prize: Samsung 65" UHD Smart TV worth up to BND900	1
	Consolation Prizes: Supa Save shopping voucher worth BND100	8

4.4 Winners of the lucky draws will be picked at the end of each lucky draw period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Supa Save.

4.5 BIBD reserves the right to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever to any person.

- 4.6 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 4.7 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.8 BIBD or Supa Save reserves the right to substitute or replace any/all of the prizes with any other item(s) of similar market value without having to assign any reason.
- 4.9 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the lucky draw prizes are to be resolved directly with Supa Save.
- 4.11 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

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 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 three (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 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.