

BIBD CARDS PRIVILEGE PROMOTION TERMS AND CONDITIONS - SEASONS OF TREATS

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 take place **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:
- 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 Successful retail transactions made using BIBD Cards at participating merchant 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) (“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, the following criteria and condition must be met to be eligible for the discount:

Criteria	Condition
Every purchase transaction via BIBD Point of Sale (“POS”) terminals using: <ol style="list-style-type: none"> BIBD Credit World Mastercard any sub-cards under World Mastercard Category BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold BIBD Debit World Mastercard 	Retail transactions made through the Participating Merchants’ POS terminals which are approved, cleared and settled.

g. BIBD Debit Mastercard (including Flex)	
---	--

3.2 Discount offers:

Card	Discount	Conditions
a. BIBD Credit World Mastercard any sub-cards under World Mastercard Category	42%	1. Minimum transaction of BND60.00 in a single receipt . 2. Maximum discount amount is capped at BND50.00 . 3. Applicable for dine-in only . Discounts are not applicable for takeaway or outside catering. 4. Discount is limited to one (1) transaction per BIBD Card per participating merchant outlet per day. 5. Splitting of bills is not permitted. 6. Selected item(s) may be excluded from the Promotion by the participating merchants.
b. BIBD Credit Visa Platinum	32%	
c. BIBD Credit Visa Gold d. BIBD Credit Gold Mastercard e. BIBD Credit Classic Mastercard	22%	
f. BIBD Debit World Mastercard g. BIBD Debit Mastercard (including Flex)	12%	

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 who are those participating in the Promotion (“**Participating Merchants**”):

No	Merchant	Address
1	1mum Cuisine	unit 1, Block B, Complex Urairah , Kg Kiulap, Negara Brunei Darussalam
2	ABC Eats	No. 2, Kg. Mabohai (Behind Shell Mabohai), Negara Brunei Darussalam
3	All Seasons Dim Sum	1st Floor, Plaza Abdul Razak, Jalan Laksamana Abdul Razak, Batu 1, Jalan Tutong, Negara Brunei Darussalam
4	All Seasons Dim Sum	1st Floor, Times Square Shopping Centre, Simpang 13-29, Jalan Berakas, Kg Jaya Setia, Negara Brunei Darussalam
5	All Seasons Dim Sum	Ground Floor, Aman Hills Shopping Centre, Jalan Aman, Negara Brunei Darussalam
6	Alter Ego Fusion Café	Unit No. 2 & 3, Block E, Ground Floor, Setia Kenangan II, Kg Kiulap, Negara Brunei Darussalam
7	Arno Zoey Wonderland	1st Floor, Unit FS2, F7, Mid Valley Shopping Centre, Sungai Orok, Negara Brunei Darussalam

8	Bann Nucha Restaurant	Unit 2.31, Second Floor, The Mall Gadong, Negara Brunei Darussalam
9	Belluno Cafe	Unit 2, Block C, Kiarong Complex, Kg Kiarong, Negara Brunei Darussalam
10	Bess Thai Food Restaurant	No 3, Ground Floor, Block H, Jalan Batu Bersurat , Negara Brunei Darussalam
11	Bess Thai Food Restaurant	Unit 8, Ground Floor , Block, Kiarong Complex , Jalan Kiarong , Negara Brunei Darussalam
12	Borneo Kopitiam	Unit 3,4,5 & 6 Block B Lot 16299, BC2115 Gadong , Negara Brunei Darussalam
13	Borneo Kopitiam	Unit 1-6 Block B Lot 16299 Spg 490 Kg Sg Hanching, Negara Brunei Darussalam
14	Bristodeli Café	Mile 1 1/4, Jalan Tutong, Ground Floor Badi'ah Hotel, Negara Brunei Darussalam
15	Buccaneer Restaurant	Lot #94 Ground Floor, Jalan McKerron, Kuala Belait
16	Charcoal BBQ & Grill	KM 2.5, Jalan Tutong, Seri Complex, Crowne princess Complex, Negara Brunei Darussalam
17	CheezBox Restaurant	Ramp A, The Mall, Abdul Razak Complex, Negara Brunei Darussalam
18	Coffee Bean & Tea Leaf	Unit No 1A, Lot No 06810, EDR No STI0448, Kg Lorong 14 Barat, Mukim Seria, Kuala Belait
19	Coffee Bean & Tea Leaf	No 1, Supa Save, Block C, Suncity Mata-Mata, Jalan Gadong, Negara Brunei Darussalam
20	Coffee Bean & Tea Leaf	Unit 3 GF, Hua Ho Department Store, Tanjung Bunut, Jalan Tutong, Negara Brunei Darussalam
21	Coffee Bean & Tea Leaf	Unit G7 & G8, Onecity Shopping Centre, Spg 134-6, Jln Utama Salambigar, Kg. Sungai Hanching, Mukim Berakas B, Negara Brunei Darussalam
22	Coffee Bean & Tea Leaf	Lot 22083, Open Area, Bangunan Setia Kenangan, Kg Kiulap , Negara Brunei Darussalam
23	Coffee Field Café	Ground Floor of Shop House Unit No. 5, Block A, Little Soho, Pangkalan Gadong, Negara Brunei Darussalam
24	Comfort Greens Café	Unit No 4, Spg 88, Block C, Ground Floor, Bgn Hj Rahman Anak-Anak, Kg Kiulap, Negara Brunei Darussalam
25	D'Selera Serantau Restaurant	Stall unit 1 & 2, first floor, Times Square Shopping Centre, Berakas, Negara Brunei Darussalam
26	Dils Café	No.5, Ground Floor and First Floor, Block E, Lot No. 34397, Kg Pengkalan Gadong, Jln Batu Bersurat, Negara Brunei Darussalam.
27	DNakhoda Restaurant	Unit A9, Ground Floor Setia Kenangan Complex, Kg Kiulap , Negara Brunei Darussalam
28	D'Penyetz	Unit 9, Ground Floor, Block C, Delima Square, Negara Brunei Darussalam
29	D'Penyetz	Unit 11-12, Block B, Taibah Complex, Kiulap, Negara Brunei Darussalam

30	Egg Monster	Ground floor and 1st floor , The Curve , jalan batu bersurat . Negara Brunei Darussalam
31	Egg Monster	Unit 2, Ground Floor, Setia Point, Negara Brunei Darussalam
32	Egg Monster	Unit 3 & 4, Ground Floor, An-Nuha Building, Kg Tanjung Bunut, Negara Brunei Darussalam
33	Emperor's Court	3rd Floor, Hua Ho Manggis Mall, Berakas, Negara Brunei Darussalam
34	Excapade Restaurant	Unit 1 & 2, Block B, Ground Floor, Bangunan Pg Hj Hashim Pg Hj Mohd Jadid, Jln Jaya Negara, Kuala Belait
35	Excapade Restaurant	Unit 1 & 2, Block A, Ground Floor, Regent Square, Kg Kiulap, Negara Brunei Darussalam
36	Excapade Restaurant	Unit 4 & 5, Spg 86 Kompleks PHB, Kg Delima Satu, Negara Brunei Darussalam
37	Excapade Restaurant	Unit 1 and 2, Ground and First Floor, Lot 49773, Kg Jerudong, Negara Brunei Darussalam
38	Excapade Restaurant	Unit 4 & 5 , Ground floor & 1st Floor , The Curve, Jalan Batu Bersurat, Negara Brunei Darussalam
39	Grand Topaz	Unit A7-A10, Ground Floor, Unit A1-A10 1st Floor, Unit A1-A10 2nd Floor, Jerudong Complex, Block A, Negara Brunei Darussalam
40	Heritage Restaurant by Plutoice Restaurant & Catering	No 8, Block E, The Curve, Lot No 34397, Jalan Batu Bersurat, Kg Pengkalan Gadong, Negara Brunei Darussalam
41	High Frequency Lifestyle Café	No.5 Block B Sempurna Complex, Jalan Batu Bersurat, Kg. Pangkalan Gadong, Negara Brunei Darussalam
42	Hungry Hippo	Unit 7 - 9, Block A, Little Soho, Batu Bersurat, Negara Brunei Darussalam
43	Ikigai Ramen	Ground Floor, One Riverside House, 1 Jalan Gadong, Negara Brunei Darussalam
44	lLotus Restaurant	No 20, Simpang 12-26, Jalan Tungku Link, Kampong Rimba, Negara Brunei Darussalam
45	Iskandar Curry House	Unit 15, Ground Floor, Bangunan Awang Haji Ibrahim, Kg. Lambak B, Negara Brunei Darussalam
46	Iskandar Curry House	Unit B5, One Riverside, No, 1 Jln Gadong, Negara Brunei Darussalam
47	J & Lof Café	Unit 6 & 7 Block B Taibah Complex, Kg Kiulap, Negara Brunei Darussalam
48	J & Lof Café	Unit 1 & 2, Ground Floor & Unit 1, 1st Floor, Block C Delima Square, Kg Delima Satu, Berakas , Negara Brunei Darussalam
49	Kaizen Sushi Restaurant	Yayasan Sultan Hai Hassanal Bolkiah Complex, Jalan Pretty, Negara Brunei Darussalam
50	Kimchi Restaurant	Unit No 19 Ground and First Floor, Regent Square, Kg Kiulap, Negara Brunei Darussalam
51	London Café & Grill (A&J Food Express)	Complex Curve. Unit 1 & 2 , ground floor, lot 34397 Kg pengkalan Gadong. Negara Brunei Darussalam

52	Marilyn Cafe	No. 12, Jalan Pretty, Kuala Belait, Negara Brunei Darussalam
53	Marilyn Cafe	Lot 2657, Jln Bunga Melor, Kuala Belait, Negara Brunei Darussalam
54	Mega Buffet City	1st Floor, OneCity Shopping Centre, Mukim Berakas, Negara Brunei Darussalam
55	Mega Buffet KB	1st Floor, Sentral Shopping Centre, Jalan Seri Maharaja, Kg Mumong A, Kuala Belait
56	Misato Japanese Restaurant	Unit 203 Mabohai Complex, Negara Brunei Darussalam
57	MyeongDong Topokki (Cheers Corporation)	Ground Floor, Unit G7 & G7a , Times Square Shopping Centre, Berakas, Negara Brunei Darussalam
58	MyeongDong Topokki (Cheers Corporation)	Unit 6, Block B, Ground Floor, Lot 3143 Amber Hills, Pengkalan Gadong, Negara Brunei Darussalam
59	MyKopitiam	Unit G32, Oneciy Shopping Centre, Kg Sungai Hanching. Negara Brunei Darussalam
60	MyKopitiam	Unit 19 & 20 Ground Floor, Block B, Jalan Ban 3, Kg Mulaut , Negara Brunei Darussalam
61	MyKopitiam	Unit G2 , Ground Floor, Midvalley Shopping Centre. Kg Sungaoi Urok , Berakas, Negara Brunei Darussalam.
62	MyTown Palace Restaurant	Unit No.1, Serial No. 10718 Lot No. 11620, Kampong Mata-Mata, Gadong 'B', Negara Brunei Darussalam.
63	New Star Box Café & Grill	No 18, Ground Floor, Hau Man Yong Complex, Kiulap, Bandar Seri Begawan
64	Nyonya Restaurant	Ground Floor Block F, F7 & F8, Setia Kenangan Unit No, Negara Brunei Darussalam
65	Nyonya Restaurant	Hasbullah Building, No3, 1 Jalan Gadong, Negara Brunei Darussalam
66	Old Time Kopitiam	Unit G2 & G3, Ground Floor, Bangunan Haji Ibrahim Bin Awg Haji Othman, Spg 24, Kg Manglait, Negara Brunei Darussalam
67	Oliveu Fundine Company	Unit A6 & A7 Spg 30, Aman Hills Shop houses , Kg Manggis, Negara Brunei Darussalam
68	Otterly Fun	Unit 6-8, Ground Floor , Block C , Spg 36-15, Jalan Madang , Negara Brunei Darussalam
69	Papparich Brunei	Ground floor, Block G, Abdul Razak Complex, Jalan Gadong, Negara Brunei Darussalam
70	Pastamania	Unit 1, Ground Floor, Medan Tanjong Bunut, Negara Brunei Darussalam.
71	Pastamania	Unit No G5 & G6, Ground Floor KB Sentral Shopping Centre Jalan Seri Maharaja Kampong Mumong, Kuala Belait
72	Pattaya Thai Food & Catering	Spg 607 - Unit 2, Bangunan Hajah Raffeah, Jalan Beribi, Negara Brunei Darussalam.
73	Pattaya Thai Food & Catering	321 Jalan Kota Batu, Negara Brunei Darussalam
74	Plutoice Restaurant & Catering	Lot 06187 Jalan Gates Kuala Belait
75	Pondok Sari Wangi	Food Court Phase 1, Jerudong Park, Kg Jerudong, Negara Brunei Darussalam

76	Pondok Sari Wangi	No 12 - 13 Bangunan Haji Mohd Yassin bin Haji Adam, Jalan Tutong, Sengkurong
77	Pondok Sari Wangi	No 12 & 13 Block A, Abdul Razak Complex, Gadong, Negara Brunei Darussalam
78	Red Canopy	Unit 8 Block A, Qlap Complex Spg 88 Kampong Kiulap, Bandar Seri Begawan
79	Red Mandarin Cuisine	Unit 10, Ground Floor, Block F, Tanjung Bunut Shophouse , Lot51181, Kg Tanjung Bunut, Negara Brueni Darussalam
80	Restoran Semporna Enak	Block A, Unit 15, Ground Floor , Kg Kiarong, Jln Pg Babu Raja, Negara Brunei Darussalam
81	Secret Recipe (Golden Solar Food Corporation)	Unit G3A Ground Floor , Times Square Shopping Centre
82	Secret Recipe (Golden Solar Food Corporation)	E8 Lot 51181, Kg Tanjung Bunut, Kilanas , Negara Brunei Darussalam
83	Sorriso Restaurant & Pizzeria	Regent Square, #14 / 15 Block B Grd Floor, Kampong Kiulap, Negara Brunei Darussalam
84	Sushi Tei	Aman Hills Shopping Centre, Jalan Aman, Negara Brunei Darussalam
85	Sushi Tei	Jalan Laksamana Abdul Razak, F-02, 1st Flr, Plaza Abdul Razak, Negara Brunei Darussalam
86	Swensens Café & Restaurant	1st Floor, Bgn. Majid Mohamad, Spg. 235-7, Jalan Pasar Baharu, Unit 4, Sengkurong, Negara Brunei Darussalam
87	Swensens Café & Restaurant	2.34 & 2.35, 2nd Floor, The Mall, Abdul Razak Complex, Negara Brunei Darussalam
88	Tandoor.com (Area 8 Sdn Bhd)	23&24, Ground Floor, Block C, Sunway Center, Jalan Muara, Negara Brunei Darussalam
89	Tandoor.com (Tenaga Restaurant)	4, 1st Floor, Bgn Majid Mohamad, Spg. 235-7, Jalan Pasar Baharu Unit 4, Gadong, Negara Brunei Darusalam
90	Tasek Brasserie (Radisson Hotel Brunei Darussalam)	Radisson Hotel, 2203 Jalan Tasek, Bandar Seri Begawan, Negara Brunei Darussalam
91	The Airport Restaurant by Anjung Saujana	Departure Hall, Level One, Brunei International Airport, Negara Brunei Darussalam
92	The Daun	1-2, GF, Block A, Wisma P H Apon, Ground Floor, Block A, Wisma P H Apong, SPG150, Kiulap, Negara Brunei Darussalam
93	The Lanes Hotel (Darlingtons Restaurant)	6th floor, Spg 14, Lot No 9003, Kg Petani, Jalan Pekan Tutong Negara Brunei Darussalam
94	The Rizqun Coffee House	Rizqun International Hotel, Abdul Razak Complex, Gadong, Negara Brunei Darussalam
95	The Thai Cottage	Unit No 1, Block F, Lot 5788, Setia Kenangan II, Kg Kiulap, Negara Brunei Darussalam
96	Tien Hsing Vegetarian	Unit 31-22, Ground Floor, Bgn Haji Hassan Abdullah II , Jalan Menglait, Gadong, Negara Brunei Darussalam
97	Washoku	1st Floor, Badi'ah Complex, Mile 1 1/4, Jalan Tutong, Seri Complex, Negara Brunei Darussalam.

98	Wayback Burgers	Unit No 10 B10 & B11. Ground Floor, Simpang 150-17-120 Bangunan Setia Kenangan, Kg Kiulap, Negara Brunei Darussalam.
99	Wayback Burgers	Unit 9, Ground Floor, Aman Hills Shopping Centre , Block C , Kg Sg Tilong, Negara Brunei Darussalam
100	Ximply Chriz Cafe	One Riverside, Unit B3-G, Ground Floor, Block 1, Jalan Gadong, Kumbang Pasang , Negara Brunei Darussalam
101	Yin Yang Café	Unit 1, Ground Floor, Block D, Pg Haji Menudin and Anak Anak Shopping Complex Batu Bersurat, 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 modes of communication BIBD solely 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 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.