

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - Soon Lee Mega Mart, Gourmet Market and Grand Concept Department Store (collectively “Soon Lee Group”)**

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).

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**1. PROMOTION PERIOD**

- 1.1 The Promotion will be held from **14 February 2026 until 30 April 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:
- 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 any participating Soon Lee Group outlets in Negara 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 **not eligible** to participate in this Promotion.
- 2.6 All employees of the Soon Lee Group are **eligible** to participate in this Promotion.

**3. PARTICIPATING OUTLETS**

- 3.1 The list of participating Soon Lee Group outlets are as follows:

No.	Participating Soon Lee Group Outlets
1.	Soon Lee Muara (Kg Sabun)
2.	Soon Lee Mentiri
3.	Soon Lee Lambak
4.	Soon Lee Kg Sg Kebun Lumapas
5.	Soon Lee Kg Mulaut
6.	Soon Lee Sinarubai
7.	Soon Lee Batu Bersurat

8.	Soon Lee Tutong
9.	Soon Lee Seria
10.	Soon Lee Kg Sg Liang, Kuala Belait
11.	Soon Lee Pandan 7 Kg Mumong, Belait
12.	Soon Lee Jln Maulana, Kuala Belait
13.	Gourmet Market Jerudong
14.	Grand Concept Jerudong
15.	Grand Concept Lambak

#### 4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD Point-of-Sale (“POS”) terminals at participating Soon Lee Group outlets will be eligible for the lucky draw:

BIBD Cards	Number of Entries Entitled
<p>Retail transactions made with <b>BIBD Credit Cards</b>:</p> <ol style="list-style-type: none"> <li>BIBD World Mastercard and any sub-cards under World Mastercard category</li> <li>BIBD Gold Mastercard</li> <li>BIBD Classic Mastercard</li> <li>BIBD Credit Visa Platinum</li> <li>BIBD Credit Visa Gold</li> </ol>	<ul style="list-style-type: none"> <li>Lucky draw entries are Card bound i.e Cardholder must use the same Card account to earn accumulated entries.</li> <li>The first purchase receipt (in any amount) will earn 3 entries for the lucky draw.</li> <li>Additional 3 entries will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) using the same Card Account.</li> </ul> <p><i>Example:</i> Accumulated transactions totaling BND860.00 (with the same BIBD Card) made during the Promotion Period, will earn total of 54 entries.</p>
<p>Retail transactions made with <b>BIBD Debit Cards</b>:</p> <ol style="list-style-type: none"> <li>BIBD Debit World Mastercard</li> <li>BIBD Debit Mastercard (including Flex)</li> </ol>	<ul style="list-style-type: none"> <li>Lucky draw entries are Card bound i.e Cardholder must use the same Card account to earn accumulated entries.</li> <li>The first purchase receipt (in any amount) will earn 1 entry for the lucky draw.</li> <li>Additional 1 entry will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) using the same Card Account.</li> </ul> <p><i>Example:</i> Accumulated transactions totaling BND280.00 (with the same BIBD Card) made during the Promotion Period, will earn total of 6 entries.</p>

4.2 The Prizes to be given away under this Promotion are as follows:

Prizes	No. of Winners
Grand Prize: Soon Lee Group shopping voucher worth BND1,000	1
Second Prize: Soon Lee Group shopping voucher worth BND500	1
Third Prize: Soon Lee Group shopping voucher worth BND300	1
Consolation Prizes: Soon Lee Group shopping voucher worth BND100	12

- 4.3 Winners of the lucky draw will be picked at the end of the Promotion Period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Soon Lee Group.
- 4.4 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.
- 4.5 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.
- 4.6 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.7 BIBD and Soon Lee Group reserve 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 to any person.
- 4.8 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 Soon Lee Group and use of the Soon Lee Group shopping vouchers is subject to Soon Lee Group’s terms and conditions.
- 4.9 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 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 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.