

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - AMAN POWER STORE (“Aman Power Store”)**

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 **15 March 2026 until 15 September 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** through **BIBD Point-of-Sale (“POS”) terminals** at participating Aman Power Store 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 BIBD’s Shariah Advisory Body (“**BIBD Group**”) are **not eligible** to participate in this Promotion.
- 2.6 All employees of Aman Power Store are **eligible** to participate in this Promotion.

**3. PARTICPATING OUTLETS**

- 3.1 The list of participating Aman Power Store outlets are as follows:

No.	Participating Outlets
1.	Unit G5 & G6, Ground Floor, Aman Hills Shopping Centre, Jalan Aman
2.	Unit G03 & G04, Ground Floor, Annajat Complex, Beribi
3.	Unit 8, Block B, Ground Floor, Jalan Pasir Berakas
4.	First Floor, Times Square Shopping Centre, Jalan Komersial Jaya Setia, Berakas
5.	Unit 1-10, Block A & Block C, Kompleks DHH, Jalan Maharaja Dinda, Jerudong
6.	Unit 26 & 27, Block D, Ground Floor, Madang Complex

#### 4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD POS terminals at participating Aman Power Store outlets will be eligible for the lucky draw:

BIBD Cards	Number of Entries Entitled
Retail transactions made with <b>BIBD Credit Cards</b> : <ol style="list-style-type: none"> <li>BIBD Credit World Mastercard and any sub-cards under World Mastercard Category</li> <li>BIBD Credit Gold Mastercard</li> <li>BIBD Credit 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 two (2) entries for the lucky draw.</li> <li>Additional two (2) entries will be earned for every accumulative amount of BND100.00 purchased (in first and subsequent receipts) with the same Card Account.</li> </ul> <p><i>Example:</i> Accumulated transactions totaling BND880.00 (with the same BIBD Card) made during the Promotion Period, will earn total of 18 entries.</p>
Retail transactions made with <b>BIBD Debit Cards</b> : <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 one (1) entry for the lucky draw.</li> <li>Additional one (1) entry will be earned for every accumulative amount of BND100.00 purchased (in first and subsequent receipts) with the same Card Account.</li> </ul> <p><i>Example:</i> Accumulated transactions totaling BND250.00 (with the same BIBD Card) made during the Promotion Period, will earn total of 3 entries.</p>

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

Prizes	No. of Winners
Grand Prize: Proton Saga (valued up to \$16.8k)	1
Second Prize: Aman Power Store vouchers worth \$1,000.00	1
Third Prize: Aman Power Store vouchers worth \$500.00	1
Consolation Prizes: 32" Konka HD TV (valued up to \$135 each)	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 Aman Power Store.

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 Aman Power Store 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 Aman Power Store and use of the vouchers is subject to Aman Power Store’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 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 By participating in this Promotion, the Cardholders acknowledge and agree that 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 Policy, as may be amended from time to time. A copy of the Privacy Policy 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.