BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS – IMAGINE SDN BHD ("IMAGINE")

The following Terms and Conditions ("**Terms**") apply exclusively to the **BIBD CREDIT CARD PRIVILEGE PROMOTION** ("**Promotion**") held by Bank Islam Brunei Darussalam Berhad ("**BIBD**")

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1. PROMOTION PERIOD

1.1. The Promotion will take place from **6 March 2026 until 19 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. The Promotion is open to all new and existing BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively referred to as "**Cardholders**" and "**BIBD Cards**" respectively) whose accounts are in good standing with BIBD.

2.2. The following Cardholders shall not be eligible or qualified to participate in the 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 Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively **"BIBD Cards"**) at any participating Imagine outlets as stated in Clause 3.1 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**") and employees of Imagine are eligible to participate in this Promotion.

3. PARTICPATING OUTLETS

3.1. The participating list of Imagine outlets are as specified below:

No.	Participating Outlets
1.	Citis Square
2.	Medan Tanjung Bunut
3.	Petani Mall, Tutong
4.	Supasave, Panaga
5.	Airport Pavillion
6.	Yayasan Complex
7.	Manggis Mall

4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made by **BIBD Credit Cardholders that are approved and cleared through BIBD POS terminal** will be eligible for the offer, subject to the following condition:

BIBD Credit Cards	Offer	Condition
Applicable purchase(s) using: a. BIBD Credit World Mastercard and any sub-cards under World Mastercard Category b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum **e.** BIBD Credit Visa Gold	• Purchase of a smartphone from the **Samsung Galaxy S26, Samsung Galaxy S26+ Series** or **Samsung Galaxy S26 Ultra** will entitle the Cardholder to a **BND100 discount.** or • Purchase of a smartphone from the **Samsung Galaxy S26, Samsung Galaxy S26+ Series** or **Samsung Galaxy S26 Ultra** on Imagine's bundle WISH Postpaid and DREAM Broadband Plan will entitle the Cardholder to a **BND100 rebate**.	• Minimum transaction of BND500 in a single receipt. • Limited to the purchase of **one (1)** smartphone **per BIBD Card** only. • Limited to the first 100 transactions only, strictly on a first-come first-served basis. • Rebate will be managed by Imagine and credited to the Cardholder's Imagine account within 60 days after the end of this Promotion Period.

4.2 Easy Payment Plan (**"EPP"**):

BIBD Credit Cards	Criteria	Offer
Applicable purchase(s) using: a. BIBD Credit World Mastercard and any sub-cards under World Mastercard Category b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold	Approved EPP application with a **six (6) and twelve (12) months tenor** during the Promotion Period.	**Processing fee waiver** (worth BND40 per EPP application).

5. GENERAL

5.1. By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.

5.2. Any disputes in relation to the use of the voucher should be resolved directly with Imagine and shall also be subject to Imagine's terms and conditions.

5.3. The Term 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.

5.4. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with minimum 3 business days' notice to Cardholder.

5.5. 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.

5.6. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.

5.7. BIBD 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.

5.8. By participating in this Promotion, the Cardholders acknowledge and agree that Bank Islam Brunei Darussalam Berhad ("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.

5.9. 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 Notice, as may be amended from time to time. A copy of the Privacy Notice is available at www.bibd.com.bn.

5.10. 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.