

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - NINENINE MOBILE SERVICES SDN BHD (“NINENINE STUDIO APPLE MONO 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).

1. PROMOTION PERIOD

1.1 The Promotion will take place from **28 April 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 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 “**Credit Cardholders**” and “**BIBD Credit Cards**” respectively) whose accounts are in good standing with BIBD.

2.2 The following Credit Cardholders shall not be eligible or qualified to participate in this Promotion:

- a) Credit Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
- b) Credit 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 Credit Cards at **NINENINE STUDIO APPLE MONO STORE** located at **Unit C5, Ground Floor, Amber Hills, Kg Menglait, Gadong 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 eligible to participate in this Promotion.

2.6 All employees of NINENINE MOBILE SERVICES SDN BHD are eligible to participate in this Promotion.

3. OFFERS

3.1. Eligible Credit Cardholders may benefit from the following offers:

BIBD Credit Card	Offer	Conditions
a. BIBD World Mastercard and any sub-cards under World Mastercard category b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Corporate Credit Gold Mastercard	BND200 discount (limited to the first 33 Credit Cardholders daily)	1. Purchase any Apple product(s) with a minimum of BND2,500.00 at NINENINE STUDIO APPLE MONO STORE only. 2. The Offer is limited to first 33 Credit Cardholders only for each day of the Promotion Period. 3. The discount is limited to one eligible transaction per card for the entire duration of the promotion.

3.2 BIBD reserves the right and shall at its own sole discretion determine the Credit Cardholders who are eligible to the above discount/offer.

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”) terminal at NINENINE STUDIO APPLE MONO STORE.

4.2 Easy Payment Plan (“EPP”):

BIBD Credit Cards	Offer	Criteria
Transactions made 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 f. BIBD Credit Gold Mastercard	<ul style="list-style-type: none"> Processing fee waiver (worth BND40 per EPP application). Processing fee waiver (worth BND70 per EPP application). 	<ul style="list-style-type: none"> Approved EPP application with a six (6) or twelve (12) months tenor during the Promotion Period. Approved EPP application with an eighteen (18) or twenty-four (24) months tenor during the Promotion Period.

5. GENERAL

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

5.2 The Terms contained herein are in addition and without prejudice to BIBD Credit Cards’ terms and conditions including the usage of the BIBD Credit 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 one (1) business day’s notice to the Credit Cardholders.

- 5.4 BIBD shall not be held liable for any and/or all forms of losses or damages suffered or incurred by the Credit 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 Credit 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.
- 5.8 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.
- 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.