

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - INTEGRATED COMMUNICATIONS SDN BHD (“INCOMM”)

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

1. PROMOTION PERIOD

- 1.1. The Promotion will take place from **6 April 2026 until 31 May 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 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 the 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 any participating INCOMM 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 INCOMM are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

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

No.	Participating INCOMM Outlets
1.	Samsung Experience Store, Gadong
2.	Incomm The Mall Store
3.	Incomm Seria
4.	Incomm Rimba Point

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 conditions and criteria:

BIBD Credit Cards	Offer	Condition
Applicable purchase(s) using: <ul style="list-style-type: none"> 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, Galaxy S26+ and Galaxy S26 ultra will entitle the Credit Cardholder to a BND150 discount .	Offer/discount is limited to the purchase of one (1) Samsung Galaxy S26 Series smartphone per BIBD Card only.

4.2 Easy Payment Plan (“EPP”):

BIBD Credit Cards	Criteria	Offer
Applicable purchase(s) using: <ul style="list-style-type: none"> 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 Credit 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 INCOMM and shall also be subject to INCOMM’s terms and conditions.
- 5.3. The Term contained herein are in addition and without prejudice to BIBD Credit Cards’ terms and conditions including the usage of BIBD Credit 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 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 Credit 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 Policy, as may be amended from time to time. A copy of the Privacy Policy 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.