

BIBD 2026 MID-YEAR ROADSHOW - TERMS AND CONDITIONS

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD 2026 MID-YEAR ROADSHOW (“Promotion”)** to be held by Bank Islam Brunei Darussalam Berhad (“BIBD”) (Company Registration No. RC00006420) from **21st May 2026 until 24th May 2026 (“Promotion Period”)**.

1. PROMOTION PERIOD

- 1.1. The Promotion will be held from **21st May 2026 until 24th May 2026** or such other date(s) as may be determined/varied at BIBD’s sole discretion and as shall be notified by BIBD from time to time.

2. ELIGIBILITY

APPLICATION FOR FINANCING, SAVINGS ACCOUNT AND CREDIT CARD

- 2.1. The promotional offers are open to all new and existing BIBD customers (individually referred to as “Customer” and collectively referred to as “Customers”) who successfully apply for Home Financing, Personal Financing products (*Personal Financing is inclusive of Education Financing and Home Improvement Financing*) (“Financing”) or Credit Cards, or open a Savings Account with BIBD during the Promotion Period at the BIBD 2026 Mid-Year Roadshow.
- 2.2. Only applications made by Customers at the BIBD booth at the **BIBD 2026 Mid-Year Roadshow held at The Mall Gadong** will be eligible to participate in this Promotion.
- 2.3. 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.
- 2.4. Participation in the Promotion does not require any fee, payment or additional consideration for the purpose of obtaining entries or participating in the draw

3. PROMOTIONAL OFFER

- 3.1. During the Promotion Period, Customers may be entitled to the following offers:

A) Home Financing Application

PRODUCT	‘SIGN-UP OFFER’	PROCESSING FEE	OFFER CONDITIONS	ASPIRASI+ CAMPAIGN ENTRIES
Home Financing	<ul style="list-style-type: none">BIBD Corporate Gift	100% Processing Fee Waiver	<ul style="list-style-type: none">Successful financing applications made during the Promotion PeriodSigned financing application form with complete documents (<i>e.g., a copy each of salary slip, IC copy and certificate or letter of employment</i>)	<ul style="list-style-type: none">Double Entries (Aspirasi+ Campaign entry(ies) multiplied by 2)Aspirasi+ Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.

B) Personal Financing Application

PRODUCT	'SIGN-UP OFFER'	PROCESSING FEE	OFFER CONDITIONS	ASPIRASI+ CAMPAIGN ENTRIES
Personal Financing Products (Inclusive of Education and Home Improvement Financing)	<ul style="list-style-type: none"> BIBD Corporate Gift 	100% Processing Fee Waiver	<ul style="list-style-type: none"> Successful financing applications made during the Promotion Period Signed financing application form with complete documents (e.g. a copy each of, salary slip, IC copy and certificate or letter of employment) Applicable for Refinancing during the Promotion Period 	<ul style="list-style-type: none"> Double Entries (Aspirasi+ Campaign entry(ies) multiplied by 2) Aspirasi+ Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.

C) Savings Account

PRODUCT	'SIGN-UP OFFER'	OFFER CONDITIONS	ASPIRASI+ CAMPAIGN ENTRIES
New Account Opening	<ul style="list-style-type: none"> BIBD Corporate Gift 	<ul style="list-style-type: none"> Successful account opening with complete submission of (i.e. a copy each of IC, certificate / letter of employment, Salary slip etc) 	<ul style="list-style-type: none"> Double Entries (Aspirasi+ Campaign entry(ies) multiplied by 2) Aspirasi+ Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.
BIBD Flex	<ul style="list-style-type: none"> Kodak Charmera Blind Box <p><i>This will be on a first come first serve basis - while stock last.</i></p>	<ul style="list-style-type: none"> Successful account opening with complete submission of documents (i.e. a copy each of copy of IC) 	<ul style="list-style-type: none"> Double Entries (Aspirasi+ Campaign entry(ies) multiplied by 2) Aspirasi+ Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.

D) Aspirasi

PRODUCT	'SIGN-UP OFFER'	OFFER CONDITIONS	ASPIRASI+ CAMPAIGN ENTRIES
New Aspirasi Subscription	<ul style="list-style-type: none"> BIBD Corporate Gift 	<ul style="list-style-type: none"> Successful Aspirasi subscription with a minimum of B\$50.00 	<ul style="list-style-type: none"> Double Entries (Aspirasi+ Campaign entry(ies) multiplied by 2) Aspirasi+ Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.

E) Credit Card Application

PRODUCT	'SIGN-UP OFFER'	ANNUAL FEE	OFFER CONDITIONS	ASPIRASI+ CAMPAIGN ENTRIES
Credit Card Application	<ul style="list-style-type: none"> BIBD Corporate Gift 	<p><u>Assignment of Salary:</u></p> <ul style="list-style-type: none"> 3 Years Annual Fee Waiver <p><u>Underlien with Aspirasi or Term Deposit:</u></p> <ul style="list-style-type: none"> 3 Years Annual Fee Waiver <p><u>Bundled with Personal Financing:</u></p> <ul style="list-style-type: none"> 5 Years Annual Fee Waiver <p><u>Bundled with New Aspirasi subscription:</u></p> <ul style="list-style-type: none"> 5 Years Annual Fee Waiver 	<ul style="list-style-type: none"> Signed application form with complete documents. (e.g., a copy each of salary slip, IC copy and certificate or letter of employment) For new Cardholders For new additional Card for existing cardholders Credit Card must be approved and activated. For Primary Cardholders ONLY. 	<ul style="list-style-type: none"> Double Entries (Aspirasi+ Campaign entry(ies) multiplied by 2) Aspirasi+ Campaign Terms & Conditions apply. Please visit www.bibd.com.bn for the Terms and Conditions.

4. ROADSHOW ACTIVITY

4.1. Customers who register or activate NEXGEN Wallet or any of its services such as QuickPay, vCard or update their NEXGEN Wallet to the latest version are eligible to participate in the Register and Win activity, the details of which are as follows:

4.1.1. Register and Win

NEXGEN	CRITERIA	PRIZES	ASIRASI+ CAMPAIGN ENTRIES
NEXGEN Wallet and its Services (vCard and QuickPay)	<ul style="list-style-type: none"> Show proof of activation(s) or update Activation or updates must be completed at the designated BIBD booth during the BIBD 2026 Mid-Year Roadshow, in the presence of BIBD Staff 	<ul style="list-style-type: none"> BIBD Corporate Gift 	<ul style="list-style-type: none"> Double Entries (Aspirasi+ Campaign entry(ies) multiplied by 2) Aspirasi+ Campaign Terms & Conditions apply. Please visit

4.2. During the Promotion Period, Customers who perform any credit card transactions at any selected merchant are eligible to participate in the Spend and Win and Lucky Draw activities, the details of which are as follows:

4.2.1. Spend and Win

TRANSACTIONS	CRITERIA	PRIZES
Any transactions made using: <ul style="list-style-type: none"> BIBD Credit World Mastercard and any sub-cards under World Mastercard Category BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	<ul style="list-style-type: none"> No minimum transaction Transaction(s) must be made at the BIBD 2026 Mid-Year Roadshow Show proof of transaction(s) or receipt(s) Claims must be made at our BIBD Booth on the same day. 	<ul style="list-style-type: none"> x3 Hadiah Points Capped at 100k Hadiah Points throughout the 4-day roadshow only

4.2.2. Lucky Draw

ELIGIBILITY	CRITERIA	PRIZES
<ul style="list-style-type: none"> BIBD Card Transactions 	<ul style="list-style-type: none"> No minimum transaction Transaction(s) must be made at the BIBD 2026 Mid-Year Roadshow Show proof of transaction(s) or receipt(s) One (1) name will be drawn at the end of each day to be shortlisted as a lucky draw winner 	<p>Eligible to win ONE of the following prizes:</p> <ul style="list-style-type: none"> Tag Heuer Formula 1 Solargraph x 1 Air Ticket to Osaka for two x 1 Apple iPhone Air x 1 Nothing Phone 4A Pro Set x 1 Staycation Package for 2 x2

4.3. Customers who successfully update their Personal Particular Update (PPU) details shall qualify for participation in the “Update and Win” and will be entered into the draw for the prize set out in the table below.

4.3.1. Update and Win

UPDATE	CRITERIA	PRIZE
<p>Customer’s:</p> <ul style="list-style-type: none"> Full Name IC Number Address Contact Number Email Address Employment Details Family Details 	<ul style="list-style-type: none"> Update of Personal Particulars to be completed at the designated BIBD booth during the BIBD 2026 Mid-Year Roadshow, in the presence of BIBD Staff One (1) name will be drawn following the end of the roadshow, and the selected participant will be formally announced as the winner. 	<ul style="list-style-type: none"> Nothing Phone 4A Pro Set x 1

5. PRIZES

- Prizes are non-transferable and non-exchangeable for cash or any other items.
- Customers acknowledge that BIBD shall be at liberty to substitute any of the prizes with other items of similar value with notice to the Customers without assigning any reason thereto.
- If BIBD subsequently 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 a manner as it deems fit.
- No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.
- The cut-off time for the selection of shortlisted winners shall be determined by the Bank at its sole and absolute discretion.
- All prizes are provided on Hibah (gift) basis at the Bank’s discretion. Participation does not create any contractual entitlement to win.

6. GENERAL

- 6.1. By participating in the Promotion, the Customers expressly agree to be bound by these Terms.
- 6.2. BIBD reserves the right to amend or vary these Terms either wholly or partly at any time with at least 1 business day prior notice to the Customers through any means BIBD deems appropriate.
- 6.3. BIBD shall not be held liable for any and/or all form of losses or damage suffered or incurred by the Customers as a direct or indirect result of any extension, cancellation, termination or suspension of the Promotion or due to any event beyond the reasonable control of BIBD.
- 6.4. By participating in this Promotion, the Customers 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 Customers, and any other purposes reasonably related to the Promotion.
- 6.5. The Customers further consent to BIBD's use and disclosure of their personal data, including any images or videos captured during the Promotion, for marketing and promotional purposes in connection with this Promotion, including publication on BIBD's website, social media platforms, and other communication channels. Such consent is voluntary, and Customers may opt out of receiving marketing communications at any time.
- 6.6. 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.
- 6.7. In the event of any inconsistency between these Terms and the BIBD terms and conditions on any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 6.8. 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.
- 6.9. 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.