

ASPIRASI + (PLUS) CAMPAIGN TERMS AND CONDITIONS. The following Terms and Conditions (“**Terms**”) shall apply exclusively to the “Aspirasi + (Plus)” (“**Campaign**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420).

1. CAMPAIGN PERIOD

The Campaign will commence from **1 May 2026 to 30 April 2027** (“**Campaign Period**”) or such other date(s) as may be varied by BIBD at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1 To be eligible for this Campaign, the Customer must maintain a minimum holding deposit of **B\$50.00** in the customer’s BIBD Aspirasi (Certificate of Deposit) account for each qualifying draw cycle during the Campaign Period.
- 2.2 This Campaign is open to customers who open and maintain accounts with BIBD including those customers who assign their salaries to BIBD and/or maintain financing and Card facilities with BIBD.
- 2.3 The following Customers shall not be eligible to participate in the Campaign:
 - a) Customers whose existing financing facilities with BIBD are in delinquent or past due and/or those who are facing on-going civil/legal/bankruptcy proceedings; or
 - b) Customers whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Campaign period shall not be eligible to participate in this Campaign.
 - c) Entries which do not meet the eligibility criteria as set by BIBD from time to time for this Campaign will be automatically disqualified.
- 2.4 For the avoidance of doubt, any cash withdrawal transactions of any kind including withdrawals made through any of BIBD’s Automated Teller Machine(s) (ATMs) or over the counter are **NOT** eligible for inclusion in this Campaign.
- 2.5 For all accounts opened in joint names, **ONLY** the primary accountholder will be eligible to participate in the Campaign.
- 2.6 Each successful and approved application and/or transaction made in accordance with the Campaign Mechanics as stated in Clause 3 of these Terms during the Campaign Period will qualify for participation in the Campaign and be entitled for the draw entry (“**Entries**”).
- 2.7 There shall be no limit to the number of *Entries* per customer. Each customer will be entitled to multiple *Entries* based on the BIBD product(s) the Customer applies for during the Campaign Period.
- 2.8 All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of the BIBD Shariah Advisory Body (“**BIBD Group**”) are **NOT** eligible to participate in this Campaign.

3. CAMPAIGN MECHANICS

3.1 During the Campaign Period, the following criteria and conditions must be met by the Customer in order to eligible for the Campaign and/or **Entries** listed hereinbelow.

(a) Aspirasi

Product	Criteria	Entries	Conditions
Aspirasi	New Subscriptions	20	<ul style="list-style-type: none"> Upon successful subscription during the Campaign Period
		5	<ul style="list-style-type: none"> Customers shall be entitled to additional five (5) entries for every B\$50.00 Aspirasi top up
	Existing Subscriptions	30	<ul style="list-style-type: none"> Existing Aspirasi Certificate holders shall be entitled to thirty (30) entries each.
		5	<ul style="list-style-type: none"> For every B\$50.00 Aspirasi top up

(b) Assignment of Salary

Criteria	Entries	Conditions
New Assignment of Salary (AOS)	10	<ul style="list-style-type: none"> To be eligible, new AOS must be transferred/credited to BIBD during the Campaign Period.

(c) Financing

Product	Entries	Conditions
Personal Financing <i>(Inclusive of Educational Financing, Home Improvement Financing)</i>	5	<ul style="list-style-type: none"> Any amount applied and approved during the Campaign Period Applicable only upon disbursement of financing amount Customers shall be entitled to two (2) additional entries for every B\$5,000.00 applied*

Home Financing	20	<ul style="list-style-type: none"> ○ Any approved application (irrespective of amount) during the Campaign Period ○ Applicable only upon approval of application ○ Customers shall be entitled to two (2) additional entries for every B\$5,000.00 applied*
BIBD Ar-Rahnu Micro Financing	5	<ul style="list-style-type: none"> ○ Any approved application (irrespective of amount) during the Campaign Period ○ Applicable only upon disbursement ○ Customers shall be entitled to two (2) additional Entries for every B\$5,000.00 applied*
Naqd Financing	2	<ul style="list-style-type: none"> ○ Any approved financing application (irrespective of amount) during the Campaign Period ○ Customers shall be entitled to two (2) additional entries for every B\$5,000.00 <u>utilisation</u> of Naqd Financing for both new and existing facilities*.

**This is structured for operational segmentation purposes*

(d) Savings

Product	Entries	Conditions
General Saver Account (Individual Account)	1	<ul style="list-style-type: none"> ○ For every successful account opening during the Campaign Period
Flex Account	3	
Purpose Saver Account	1	
Easy Saver Account		

(e) Card

Category	Criteria	Entries	Conditions
Acquisition	Sign up for VISA/Mastercard Credit Card	10	<ul style="list-style-type: none"> ○ Approved & activated. ○ Card must be swiped at least once during the Campaign Period to be eligible for both new and additional card ○ No waiver of annual fee.
		3	<ul style="list-style-type: none"> ○ For any successful card upgrades during the Campaign Period
	Sign up for any BIBD Debit Card Mastercard	1	<ul style="list-style-type: none"> ○ Successful registration and activation of BIBD Debit Card Mastercard
Transaction	Credit Card	1	<ul style="list-style-type: none"> ○ The first transaction made during the Campaign Period for both new and additional card ○ Customers shall be entitled to one (1) entry for every transaction in a single receipt at any merchant.
	Debit Card	1	<ul style="list-style-type: none"> ○ The first transaction made during the Campaign Period for both new and additional card ○ Customers shall be entitled to one (1) entry for every transaction in a single receipt at any merchant.

(f) BIBD Securities Sdn. Bhd.

Product	Entries	Conditions
Mutual Fund	1	<ul style="list-style-type: none"> ○ For every new subscription / sign up to Mutual Funds through Monthly Investment Plan

	2	<ul style="list-style-type: none"> For every B\$1,000.00 new subscription of Mutual Funds through lump sum (capped at B\$10,000.00 per cycle)
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(g) NexGen Services

Product	Entries	Conditions
BIBD NexGen Online & Wallet	1	<ul style="list-style-type: none"> Successful registration & activation of BIBD NexGen Online and Wallet

(h) Segment

Category	Criteria	Entries	Conditions
Perdana Privilege Banking	Member Sign Up	20	<ul style="list-style-type: none"> Upon successful application and approval during the Campaign Period
Perdana Referral	Referral	5	<ul style="list-style-type: none"> Upon successful referral during Campaign Period

(l) Corporate Banking

Product	Criteria	Entries	Conditions
Corporate Account	New Account Opening	1	<ul style="list-style-type: none"> Upon successful account opening during the Campaign Period Only applicable for sole proprietors (Including Micro Enterprise under MSME Segment)
BizNet	New Registration	1	<ul style="list-style-type: none"> Successful registration & activation of BizNet Only applicable for sole proprietors (Micro Enterprise under MSME Segment)

4. DRAW AND PRIZES

4.1 During the Campaign Period, BIBD may organize monthly prize selection events on such dates and via such communication channels as BIBD shall solely determine. The details of the monthly prizes can be found in the following link:

https://bibd.com.bn/wp-content/uploads/2026/05/Schedule-of-Prizes_00be42c01a41601cb85cd4e09770d0a0.pdf

4.2 The draw qualifying period and prizes for the winners shall be solely determined by the Bank.

4.3 The grand prizes to be won are as follows:

Prize	Retail Banking Subscribers		Perdana Privilege Banking Subscribers		Number of winners and draw frequency	Total number of winners
	Amount / Item	Number of winners	Amount / Item	Number of winners		
Grand	1) B\$50,000	1	1) B\$50,000	1	8 winners at the end of the promotion period	8
	2) B\$30,000	1	2) B\$30,000	1		
	3) B\$20,000	1	3) B\$20,000	1		
	4) Car Prize	1	4) Car Prize	1		

4.4 Notwithstanding anything herein, BIBD reserves the right to substitute or replace the prize with an alternative prize of similar monetary value without having to assign any reason thereto. Customers shall be notified of any changes in the prizes vide the link stated in Clause 4.1.

4.5 All prizes are provided on a Hibah (gift) basis at the Bank's discretion. Participation does not create any contractual entitlement to win.

4.6 A random selection of eligible entries will be drawn via a computerised system from the pool of eligible entries within the Campaign Period and as explained in the section titled "Campaign Mechanics" above.

4.7 Winners will be picked at random and BIBD reserves the right to select/draw/ reserve other winners or to replace/substitute any winner who is or may has been found to be ineligible or disqualified without providing any reason whatsoever.

4.8 Prizes may not be exchanged or transferable for cash or prizes-in-kind.

4.9 If BIBD subsequently determines that a person is ineligible or has been disqualified for a prize for any reason whatsoever, 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.

4.10 The prizes hereto are provided on an "As Is" basis and BIBD makes no representation or warranty whatsoever for any inherent defect(s) with respect to the prizes.

Any disputes with regards to the quality of the prizes should be resolved directly with the supplier and use of the prizes shall also be subject to the terms and conditions of the supplier.

- 4.11 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed.

5. WINNERS

- 5.1 All winners will be notified by telephone and/or via SMS or such mode of communication deemed feasible by BIBD.
- 5.2 The winners hereby authorize and consent to the public disclosure of their names, pictures or any other details in any form of media as shall be determined by BIBD for advertising, publicity or commercial purposes.

6. GENERAL

- 6.1 By participating in the Campaign, the customer expressly agrees 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 five (5) business days' prior notice to the Customers by any means BIBD deems appropriate.
- 6.3 In the event of any inconsistency between these Terms and any other brochure, marketing or promotional materials relating to this Campaign, these Terms shall prevail.
- 6.4 BIBD shall not be held liable for any/or all forms of losses or damages suffered or incurred by the Customers as a direct or indirect result of the extension, cancellation, termination or suspension of the Campaign or due to any events beyond the reasonable control of BIBD.
- 6.5 BIBD's decision on any or all matters relating to these Terms shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 6.6 By participating in this Campaign, the Customers acknowledge and agree that BIBD may collect, use and disclose their personal data for purposes relating to the administration and fulfillment of this Campaign, including, but not limited to verifying eligibility, contacting Customers, and any other purposes reasonably related to the Campaign.
- 6.7 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.
- 6.8 All personal data collected in connection with this Promotion will be managed securely and used only for the purpose 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.
- 6.9 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 dispute or claim arising hereunder.