

## **BIBD HOME FINANCING CAMPAIGN**

The following Terms and Conditions (“**Terms**”) shall apply exclusively to the BIBD Home Financing Campaign (“**Campaign**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

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### **1. CAMPAIGN PERIOD**

1.1 The Campaign will be held from **25 May 2026 to 30 May 2026** (“**Campaign Period**”) or such other date(s) as may be determined/varied and notified by BIBD at its sole discretion to the customers from time to time.

### **2. ELIGIBILITY**

2.1 The Campaign is open to all new or existing BIBD customers who are employed with the Brunei Government, semi-Government companies, Government Linked Companies and private companies who satisfy all the financing criteria and requirements prescribed by BIBD to be eligible for the Campaign (“**Customers**”).

2.2 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 Campaign.

2.3 The Customers are entitled to participate in the Campaign when:

- A) They apply for new Home Financing facilities (“**Facility**”) from BIBD for the purchase of fully constructed/under construction properties, proposed properties (residential) or vacant land during the Campaign Period; and
- B) The Facility must have a minimum tenure of ten (10) years and a minimum financing amount of BND150,000.00.

*(Collectively referred to as “**Facility Applications**”)*

2.4 The Facility Applications must be submitted to BIBD before 30 June 2026 for further process.

### 3. OFFER

3.1 During the Campaign Period, the Customers shall be entitled to choose either one of the options for the promotional offers as follows:

Option 1	
No.	Promotional Offer
1.	Profit rate of 3.75% APR; and
2.	Home Financing Processing Fee Waiver.

Option 2	
No.	Promotional Offer
1.	Profit rate of 4.00% APR;
2.	Home Financing subsidy a max of BND15,000; and
3.	Home Financing Processing Fee Waiver.

3.2 A subsidy clawback period of fifteen (15) years is applicable for the subsidy amount. The subsidy clawback shall apply in either of the following events: (i) if the Customers settle their Home Financing facility using their own funds OR (ii) the Customers wish to transfer their Facility to another financing institution within a period of fifteen (15) years from the date the Facility is granted OR (iii) the Customers wish to settle the disbursed amount and cancel the remaining undisbursed balance of the Facility.

3.3 The following fees/costs shall not be included as part of the Bank's subsidy and shall be borne wholly by the Customers:

1. Registration fees and stamp duty for the Memorandum of Transfer (MOT);
2. All legal fees for any legal services carried out in relation to the properties by law firms which are not on BIBD's existing panel of lawyers; and
3. All outstanding payments/amounts relating to the properties due to any person/party.

#### 4. PARTICIPATING REAL ESTATE AGENCY

4.1 The following list comprises of Real Estate Agencies participating in the Campaign (“Participating Real Estate Agencies”):

No	Participating Real Estate Agencies	BoVEA Practicing Certificate Number
1	YK Real Estate	2025 - 2026 BoVEA/EA001
2	Sanctuary Real Estate	2025 - 2026 BoVEA/EA022
3	Dan Basrah Real Estate	2025 - 2026 BoVEA/EA026

#### 5. GENERAL

- 5.1 By participating in the Campaign, the Customers expressly agree to be bound by these Terms of the Campaign.
- 5.2 BIBD reserves the right to amend, vary, delete or add to any of these Terms either wholly or in part from time to time with at least five (5) business days prior notice to Customers by any mode of communication BIBD solely deems appropriate.
- 5.3 BIBD reserves the right to extend, cancel, terminate, or suspend the Campaign and its related events at any time without assigning any reasons whatsoever with at least five (5) business days prior notice to Customers.
- 5.4 For the avoidance of doubt, any extension, cancellation, termination, or suspension of the Campaign shall not entitle the eligible customer for any claim or compensation against BIBD and for any and/or all losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of extension, cancellation, termination, or suspension of the Campaign.
- 5.5 In the event there are any inconsistencies between these Terms and any other brochure, marketing or promotional materials relating to this Campaign, these Terms shall prevail.
- 5.6 BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Campaign due to any reason beyond its reasonable control including but not limited to force majeure events such as natural disasters, epidemic, pandemic, government order or law.
- 5.7 BIBD’s decision on any or all matters relating to this Campaign shall be final, conclusive, and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.

- 5.8 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 fulfilment of this Campaign, including but not limited to verifying eligibility, contacting the Customers, and any other purposes reasonably related to this Campaign.
- 5.9 All personal data collected in connection with this Campaign 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](http://www.bibd.com.bn).
- 5.10 The Customers shall not assign or transfer any of their rights or obligations under these Terms to any other person without prior written consent of BIBD.
- 5.11 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.