

BIBD CARD PROMOTION TERMS AND CONDITIONS - HAJ SEASON PROMOTIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD CARD PRIVILEGE PROMOTION** (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420).

1. PROMOTION PERIOD

- 1.1. The Promotion will be held from **1 May 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. This Promotion is exclusively for BIBD Customers holding BIBD MasterCard Debit Cards (“**Cardholders**” and “**BIBD Cards**” respectively) whose account(s) are in good standing with BIBD.
- 2.2. The following Cardholders shall not be eligible or qualified to participate in the Promotion:
- a) Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
 - b) 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 withdrawal transactions made using **BIBD Cards** as stated in Clause 3.1 will be eligible for participation in this Promotion.
- 2.4. 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.

3. PROMOTION MECHANICS

- 3.1. During the Promotion Period, the following conditions must be met to be eligible for the offer:

Product Eligibility	Conditions	Offer
a. BIBD Debit World Mastercard b. BIBD Debit Mastercard (including Flex)	1. ATM Cash withdrawal MUST be conducted in Saudi Riyal ONLY 2. Withdrawal Currency must be in Saudi Arabian Riyal (SAR) ONLY 3. Rebate will be credited to the Cardholders card account within 60 days after the end of these promotions.	<ul style="list-style-type: none"> • Foreign Currency / Mark-up Fee of 0.2% will be rebated back to the Cardholders. • Withdrawal Fee of B\$6.00 will be rebated back to the Cardholders.

4. GENERAL

- 4.1. By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2. The Term contained herein are in addition and without prejudice to BIBD Cards' terms and conditions including the usage of BIBD Cards for Shariah-compliant transactions only.
- 4.3. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with minimum of three (3) business days' notice to the Cardholders.
- 4.4. 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.
- 4.5. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6. 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.
- 4.7. By participating in this Promotion, the Cardholders 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 the Cardholders, and any other purposes reasonably related to the Promotion.
- 4.8. 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.
- 4.9. 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.