

BIBD 2026 TOP UP TAH LAGI CAMPAIGN - TERMS AND CONDITIONS

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD 2026 Top Up Tah Lagi Campaign** (“Campaign”) held by Bank Islam Brunei Darussalam Berhad (“BIBD”) (Company Registration No. RC00006420).

1. CAMPAIGN PERIOD

- 1.1. The Campaign will commence from **1 June 2026** until **31 August 2026** (“Campaign Period”) or for such extended period as shall be solely determined by BIBD and as notified to its customers.

2. ELIGIBILITY

- 2.1. This Campaign is open to new/existing customers of BIBD who maintain the following accounts with BIBD:

Segment A	Segment B
<ul style="list-style-type: none">• Personal Current Account and/or Savings Account• Sole Proprietorship and Partnership MSME Account	<ul style="list-style-type: none">• Corporate Account

- 2.2 In order to be eligible for participation in the Campaign, the customers in Segments A and B must perform Top Up transactions via the BIBD digital platforms stated in Clause 3.1 during the Campaign Period.

- 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 Campaign.

3. PAYMENT PLATFORMS

- 3.1 Customers must perform the Top Up transactions via the following platforms:

- BIBD BizNet
- BIBD NexGen Online
- BIBD NexGen Wallet

4. ELIGIBLE TRANSACTIONS

- 4.1. Only Top Up transactions for the following services will qualify for entry in the Campaign:

- USMS Electric and Water Prepaid
- DES Electric Prepaid
- DST Mobile Prepaid
- Progresif Mobile Prepaid
- Imagine Mobile Prepaid

- 4.2. Failed, reversed, cancelled, or refunded transactions will not be eligible for participation in the Campaign.

5. CAMPAIGN MECHANICS

- Every successful Top Up transaction automatically earns customers one (1) entry.
- There is no minimum transaction value required aside from the respective minimum Top Up value of each individual service.

6. MONTHLY DRAW & PRIZES

6.1. Monthly draws will be conducted at the end of each month i.e. June July and August 2026 respectively.

6.2. A total of five (5) winners will be drawn per month as follows:

- One (1) Grand Prize Winner (open to customers of both Segment A and B)
- One (1) First Runner-Up - Segment A
- One (1) Second Runner-Up - Segment A
- One (1) First Runner-Up - Segment B
- One (1) Second Runner-Up - Segment B

6.3. Prizes:

PRIZE TIER	PRIZES	INDICATIVE VALUE OF PRIZES (BND)
Grand Prize	<ul style="list-style-type: none"> • 65" 4K Smart TV (Samsung / Sony / LG - mid-range) • Large-Capacity Air Conditioner (Inverter, 1.5-2.0HP) • Short Throw Projector 	\$1000.00
1 st Runner Up	<ul style="list-style-type: none"> • 43" 4K Smart TV • Robot Vacuum Cleaner (Xiaomi / Samsung) • Large-Area Air Purifier • Portable Power Station (Backup Power Unit) • Ergonomic Office Chair (Commercial-grade) • Mesh Wi-Fi System / Business Router 	\$600.00
2 nd Runner Up	<ul style="list-style-type: none"> • 27"- 32" Computer Monitor (QHD / 4K) • Android Tablet • Projector (Portable / Office Use) • Personal Printer/Scanner • External SSD / NAS Storage (1-2TB) • Smart Multi-Cooker / Air Fryer 	\$400.00

- Each winner shall be entitled to only **one (1) prize** according to the respective prize tier. The prize to the winner shall be as solely determined by BIBD.

7. DRAW & CONDITIONS

7.1. A random selection of eligible entries will be drawn via a computerized system from the pool of eligible entries ("**Drawn Entries**") within the Campaign Period.

7.2. Prize Winners will be drawn at random from the Drawn Entries after each month across three months within the Campaign Period.

- 7.3. Winners will be contacted via telephone, SMS, or email based on contact information registered with BIBD.
- 7.4. If a winner cannot be reached within seven (7) days or is deemed by BIBD to be ineligible or disqualified from the Campaign, BIBD reserves the right to select an alternate winner without having to assign any reason thereto.
- 7.5. BIBD reserves the right to publish winners' names, photos, and/or relevant details for marketing or promotional purposes.
- 7.6. The photos of the prizes are for illustration purposes only.
- 7.7. All prizes are subject to availability. In the event a stated prize is unavailable, BIBD reserves the right to replace it with an alternative prize of similar/equivalent value, at its sole discretion, without prior notice.
- 7.8. Prizes are non-transferable, non-exchangeable for any other prizes and cannot be converted into cash, unless otherwise stated.
- 7.9. Any warranty claims must be made directly with the manufacturer or supplier.
- 7.10. The prizes are provided on an "as is" basis and BIBD makes no representation or warranty whatsoever for any inherent defect(s) with respect to any of the prizes.
- 7.11. No customer shall be entitled to any payment or compensation from BIBD should any prizes be forfeited or reclaimed.

8. GENERAL

- 8.1. By participating in the Campaign, the customers expressly agree to be bound by these Terms.
- 8.2. BIBD reserves the right to amend or vary these Terms either wholly or partly at any time within 5 business days prior notice to the customers through any means BIBD deems appropriate.
- 8.3. BIBD shall not be held liable for any and/or all forms 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 Campaign or due to any event beyond the reasonable control of BIBD.
- 8.4. 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 Customers, and any other purposes reasonably related to the Campaign.
- 8.5. The customers further consent to BIBD's use and disclosure of their personal data, including any images or videos captured during the Campaign, for marketing and promotional purposes in connection with this Campaign, 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.
- 8.6. 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.

- 8.7. In the event of any inconsistency between these Terms and the BIBD terms and conditions on any marketing or promotional materials relating to the Campaign, these Terms shall prevail.
- 8.8. BIBD decision on any or all matters relating to the Campaign shall be final, conclusive and binding and no correspondence, queries, appeals or attempts to dispute such decision shall be entertained.
- 8.9. 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 to this Campaign.