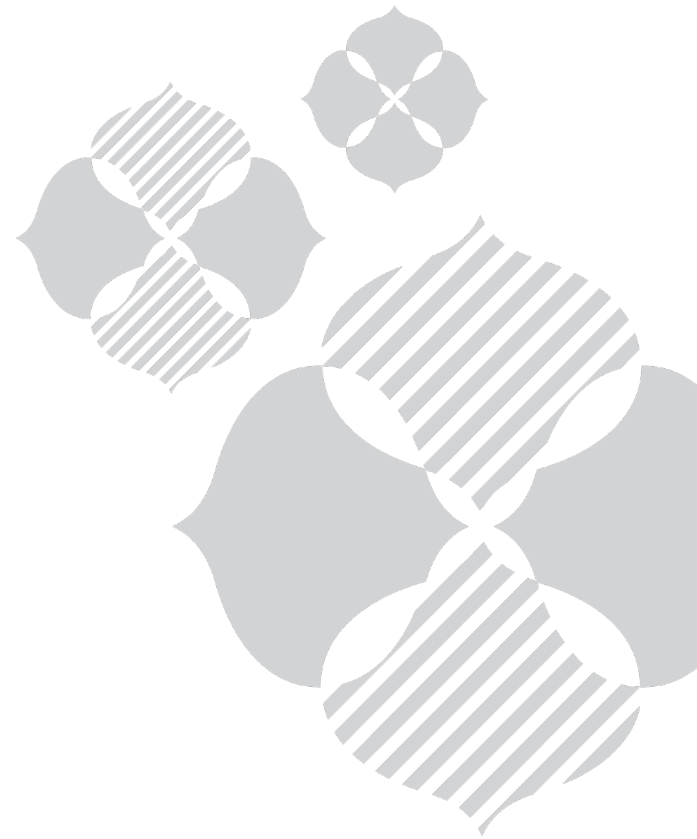


BND Term Deposit Bundling Promotion Terms and Conditions



The following Terms and Conditions ("**Terms**") apply to the **BND TERM DEPOSIT BUNDLING PROMOTION** ("**Promotion**"), exclusively offered by Bank Islam Brunei Darussalam Berhad (Company Registration No. RC00006420) ("**BIBD**").

The customer hereby acknowledges that these Terms shall be read together with the General *Wakalah Terms and Conditions* of Deposit Products, BIBD Credit Card Terms and Conditions and General *Tawarruq Transactions Terms and Conditions of Sale*.

1. Promotion Period

This Promotion is valid from **19 June 2026 to 19 July 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.

For the purposes of this Promotion, the "**Product**" refers to the BND 12-month Term Deposit.

2. Eligibility

- 2.1. This Promotion is open to all new and/or existing BIBD Customers who successfully subscribe to this Product ("**Eligible Customer**") for the purpose of pledging the Product as collateral for a fully secured Credit Card and/or Naqd Financing facility with BIBD ("**Bundled Offer**") during the Promotion Period.
- 2.2. Under this Promotion, the Bundled Offer for Credit Card and/or Naqd Financing facilities are as follows :
 - 2.2.1 For BIBD Naqd Financing, the Bundled Offer is available exclusively for BIBD Perdana Privilege Banking customers of age 18 years old and above.
 - 2.2.2 For BIBD Credit Cards, the Bundle Offer is open to all BIBD customers aged 21 years old and above.
- 2.3. The following Customers shall not be eligible or qualified to participate in this Promotion:
 - 2.3.1 Customers whose account(s) have been suspended, blacklisted, cancelled or are closed for whatever reason prior to or during the Promotion Period; and/or
 - 2.3.2 Customers whose account(s) with BIBD are in delinquent or past due status or/and are facing legal proceedings including bankruptcy proceedings.
- 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 subject to Clause 2.2 above.

3. Promotion Mechanics

3.1. For the Product:

3.1.1 This Product operates under the Islamic principle of *Wakalah*, whereby the Customer (referred to as "Muwakkil") appoints BIBD as their non-exclusive agent ("Wakil") to manage and invest their deposits in a range of Shariah-compliant investments and transactions. The Customer will be offered the indicative profit rate from the investment. Any amount that the Bank earns in excess of the Customer's indicative profit will be retained by the Bank as its commission ("*Ju'alah*").

3.1.2 The currency for any deposit made into the Product is in Brunei Dollars ("BND") and the tenure is 12-months.

3.1.3 The applicable indicative rate ("**Promotional Rate**") offered for this Promotion is as below:

Eligible Customers are entitled to the following rate:

Tenure	Indicative BND Term Deposit rate
12-Month	1.45%p.a.

3.1.4 The minimum subscription is BND500 depending on the selected Bundled Offer option. The maximum subscription amount of the Product is BND50,000 per Eligible Customer.

3.1.5 The Product must be fully pledged as collateral against Credit Card and/or Naqd Financing with the total subscription amount matches with the Bundled Offer that does not exceed BND50,000 per Eligible Customer.

3.2. For the Bundled Offer:

Eligible Customers must ensure their Current or Savings Account ("**CASA**") has sufficient balance in order for the Bank to deduct the amount for the subscription of the Product in order to receive the following Bundled Offer.

(i) Credit Card

Credit Card type	Bundle Offer
All BIBD Credit Cards (excluding BIBD Corporate Credit Cards)	<ul style="list-style-type: none"> Receives 5 years annual fee waiver. Minimum Credit Card limit of BND500 subject to the type of Credit Card.

(ii) Naqd Financing

Naqd Financing	Tenure	Flat Profit Rate
Fully secured with minimum Naqd Financing limit of BND1,000.	12-Month	4.50%p.a.

4. Early Termination, Maturity and Renewal

- 4.1. In the event the Eligible Customer decides to pre-terminate before the end of the contractual tenure and subject to the performance of the investment, the Eligible Customer may receive the Principal amount only. However, the Eligible Customer must settle any applicable fees and/or charges relating to the Bundled Offer prior to the termination of Product subscription.
- 4.2. Subject to the Eligible Customer's instructions to the contrary received by BIBD prior to the Maturity Date, BIBD shall credit the amount into the Eligible Customer's designated CASA otherwise on the Maturity Date, BIBD shall automatically renew the contractual tenure of the Product at the prevailing rate, for the total amount deposited by the Eligible Customer ("Principal Sum") and any profit earned.

5. General

- 5.1. By subscribing or continuing to subscribe to the Product, the customer agrees to be bound by these Terms.
- 5.2. This Promotion cannot be used in conjunction with any other offer or promotion held by BIBD.
- 5.3. BIBD reserves the right to amend or vary any of these Terms at any time with minimum three (3) days' notice to customers.
- 5.4. In the event of any inconsistencies between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.5. BIBD shall not be held liable for any and/or all form 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 Promotion or due to any events beyond the reasonable control of BIBD.
- 5.6. The customer is not allowed to assign any of their rights or obligations under the Terms to any other person.
- 5.7. BIBD's decision on any or all matters relating to the Promotion 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 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.

- 5.9. 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.
- 5.10. 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.

Bruneian at Heart

