

BIBDS MUTUAL FUND CAMPAIGN TERMS AND CONDITIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the Mutual Fund Campaign (“**Campaign**”) held by BIBD Securities Sdn Bhd [AGO/RC/352093] (“**BIBDS**”).

1. CAMPAIGN PERIOD

- 1.1 The Campaign will be held from 13 June 2026 until 31 July 2026 (“**Campaign Period**”) or such other date(s) as may be determined and notified by BIBDS, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1 The Campaign is open to all BIBDS’ retail/individual clients who are aged 18 years and above and maintain either an active Current Account or Savings Account (“**CASA**”) which is not closed, dormant or has restricted access, with Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (collectively referred to as “**Eligible Clients**”).

- 2.2 Employees of BIBD and its subsidiaries including:

- (a) the members of the respective Board of Directors (“**BOD**”) of BIBD, BIBDS and subsidiaries of BIBD; and
- (b) the members of the respective Shariah Advisory Body (“**SAB**”) of BIBD, BIBDS and the subsidiaries of BIBD

are **NOT** eligible to participate in this Campaign.

3. CAMPAIGN MECHANICS

- 3.1 During the Campaign Period, only Eligible Clients who subscribe to the **Lion-BIBDS Islamic Income and Growth Fund (“the Fund”)** in a lump sum with a minimum of BND1,000 and/or through the Monthly Investment Plan (“**MIP**”) with a minimum of BND100 can enjoy the following offers (“**Offers**”):

Offer 1

- Eligible Clients who subscribe between **13 June 2026 and 30 June 2026** will enjoy a **1.0% sales charge**.
- Eligible Clients who subscribe between **1 July 2026 and 31 July 2026** will enjoy a **1.5% sales charge**.

For illustration purposes:

- If Eligible Client invested by **30th June 2026**, the Eligible Client would enjoy a **1.0%** sales charge on the invested amount.

- If Eligible Client invested by **31st July 2026**, the Eligible Client would enjoy a **1.5%** sales charge on the invested amount.

Sign up date	Invested Amount	Sales Charge
13 th June till 30 th June 2026	BND3,000	1.0% x BND3,000 = BND30
1 st July till 31 st July 2026	BND3,000	1.5% x BND3,000 = BND45

AND/OR

Offer 2

Eligible Clients who successfully sign up for a Monthly Investment Plan ("MIP") for the Fund during the Campaign Period with a minimum monthly investment of BND100 shall enjoy the following promotional sales charges:

- **1.0% sales charge** for MIPs successfully signed up between **13 June 2026 and 30 June 2026**; or
- **1.5% sales charge** for MIPs successfully signed up between **1 July 2026 and 31 July 2026**.

The applicable promotional sales charge shall apply to each monthly MIP contribution until the agreed MIP end date specified during sign-up or until the Eligible Client terminates the MIP, whichever is earlier.

For illustration purposes:

- If an Eligible Client signs up by **30th June 2026** to MIP for the Fund with BND100 per month for 10 months, i.e. start July 2026, set end date to be April 2027, the Eligible Client will enjoy a **1.0% sales charge** on the invested amount for the 10-month period.
- If an Eligible Client signs up by **31st July 2026** to MIP for the Fund with BND100 per month for 10 months, i.e. start July 2026, set end date to be April 2027, the Eligible Client will enjoy a **1.5% sales charge** on the invested amount for the 10-month period.

Sign up date	Invested Amount	Sales Charge
13 th June till 30 th June 2026	BND100 per month	1.0% x BND100 = BND1.00 per month
1 st July till 31 st July 2026	BND100 per month	1.5% x BND100 = BND1.50 per month

- 3.3 For non-BND denominated subscription, the investment amount will be converted to BND on the subscription date based on the relevant prevailing foreign exchange rate determined by BIBDS for calculation of the Offer entitlement.
- 3.4 Eligible Clients can enjoy the Offers more than once during the Campaign Period. For the avoidance of doubt, only the primary holder of the CASA will be entitled to the Offers if the account(s) is/are set up in joint names.

- 3.6 The Campaign excludes switch transactions i.e. transactions whereby one mutual fund is switched to another mutual fund.

For example, if an Eligible Client maintains existing investments in mutual fund A and decides to switch (redeem units in mutual fund A and reinvests them) into the Fund. The Eligible Client is not entitled to the Offer.

4. GENERAL

- 4.1 By participating in the Campaign, the Eligible Clients expressly agree to be bound by these Terms.
- 4.2 BIBDS reserves the right to extend, cancel, terminate or suspend the Campaign at any time with at least five (5) business days prior notice to the Eligible Clients.
- 4.3 BIBDS shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Eligible Clients 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 BIBDS.
- 4.4 BIBDS reserves the right to modify, amend, vary or add to any of these Terms either wholly or partly at any time with at least five (5) business days' prior notice to the Eligible Clients.
- 4.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Campaign, these Terms shall prevail.
- 4.6 BIBDS' decisions on any or all matters relating to the Campaign shall be final, conclusive and binding and no correspondence, queries, appeals or attempts to dispute shall be entertained.
- 4.7 These Terms are 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.