

## BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - Biolab Plus Company (“Melvida”)

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 take place from **24 June 2026 until 28 June 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 / VISA Credit Cards (World, Platinum, Gold and Classic) and Mastercard Debit Cards (including World) (collectively “**BIBD Cards**” and “**Cardholders**” respectively) whose account(s) are in good standing with the Bank.
- 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 retail transactions made using BIBD Cards at **Melvida’s booth at the 33<sup>rd</sup> Consumer Fair held at International Convention Centre (“ICC”)** during the Promotion Period, will be eligible for participation in this Promotion.
- 2.4. For the avoidance of doubt, cash withdrawal transactions of any kind including withdrawals made through any of BIBD’s Automated Teller Machine(s) (“**ATMs**”) or over the counter will not qualify for purposes of inclusion in the Promotion.
- 2.5. 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.
- 2.6. All employees of Melvida are **eligible** to participate in this Promotion.

### 3. PROMOTION MECHANICS

- 3.1. During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point of Sale (“POS”) terminal at Melvida’s booth in ICC** will be eligible for the following offer:

BIBD Cards	Offer
Retail transactions made with BIBD Cards as follows: <ol style="list-style-type: none"> <li>a. BIBD Credit World Mastercard and any sub-cards under World Mastercard category</li> <li>b. BIBD Credit Gold Mastercard</li> <li>c. BIBD Credit Classic Mastercard</li> </ol>	<ul style="list-style-type: none"> <li>• Minimum card transaction of BND60 and above in a single receipt during the Promotion Period will be entitled to a <b>BND5 Melvida shopping voucher</b> and a <b>Oneperfect AIRY Sun Milk</b> (valued at BND15).</li> <li>• Limited to the first twenty (20) BIBD Card transactions per day.</li> </ul>

d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard; and g. BIBD Debit Mastercard (including Flex).	
--	--

#### 4. GENERAL

- 4.1. By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2. The Terms 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. Any disputes with regard to the voucher should be resolved directly with Melvida and the use of the voucher shall also be subject to Melvida's terms and conditions.
- 4.4. BIBD reserves the right to amend, alter, add or modify any of these Terms, either in whole or in part, at any time, by providing the customer with a minimum of one (1) business day's prior notice.
- 4.5. 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.
- 4.6. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.7. BIBD decisions 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.
- 4.8. By participating in this Promotion, the Cardholders acknowledge and agree that Bank Islam Brunei Darussalam Berhad ("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 Cardholders, and any other purposes reasonably related to the Promotion.
- 4.9. 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](http://www.bibd.com.bn).
- 4.10. 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.