

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SIM KIM HUAT TRADING (“SKH”)

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 **1 July 2026 until 31 October 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 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 this 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 through BIBD Point of Sale (“POS”) terminals at participating SKH outlets in Brunei Darussalam 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) 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 **Offer A** but **not eligible** to participate in **Offer B** of this Promotion.
- 2.6 All employees of SKH and are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1 The participating list of SKH outlets are as specified below:

No.	Participating SKH Outlets
1.	SKH Kiulap
2.	SKH Sengkurong
3.	SKH Annajat Complex
4.	SKH Manggis
5.	SKH Promenade, Sg Hanching
6.	SKH Airport Mall

7.	SKH Tutong
8.	SKH Abdul Razak Complex, Gadong

4. PROMOTION MECHANICS

During the Promotion Period, there will be two offers i.e **Offer A** and **Offer B**.

Offer A

4.1 For Offer A, transactions made with BIBD Cards which are approved, cleared and settled through **BIBD Point-of-Sale (“POS”)** terminals at all participating SKH outlets will be eligible for the offer:

BIBD Cards	Offer
Transactions using BIBD Cards: <ol style="list-style-type: none"> BIBD Credit World Mastercard and any sub-cards under World Mastercard Category BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold BIBD Debit World Mastercard BIBD Debit Mastercard (including Flex) 	<ul style="list-style-type: none"> Discounted prices on selected items as updated by SKH monthly, while stock lasts.

Offer B

4.2 For Offer B, transactions with BIBD Cards which are approved, cleared and settled through **BIBD Point-of-Sale (“POS”)** terminals at all participating SKH outlets will be eligible for the Lucky Draw:

BIBD Cards	Number of Entries Entitled
Transactions using BIBD Credit Cards : <ol style="list-style-type: none"> BIBD World Mastercard and any sub-cards under World Mastercard Category BIBD Gold Mastercard BIBD Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	<ul style="list-style-type: none"> Lucky Draw entries are card bound i.e Cardholder must use same card account to earn accumulated entries. The first purchase receipt (in any amount) will earn 3 entries for the Lucky Draw. Additional 3 entries will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same card account. <p><i>Example:</i></p> <ul style="list-style-type: none"> <i>Total accumulated transactions of BND560 made during the Lucky Draw, will earn total of 36 entries.</i>

<p>Transactions using BIBD Debit Cards:</p> <p>a. BIBD Debit World Mastercard b. BIBD Debit Mastercard (including Flex)</p>	<ul style="list-style-type: none"> Lucky Draw entries are card bound i.e Cardholder must use same card account to earn accumulated entries. The first purchase receipt (in any amount) will earn 1 entry for the Lucky Draw. Additional 1 entry will be earned for every accumulative amount of BND50 purchased (in first and subsequent receipts) with the same card account. <p><i>Example:</i></p> <ul style="list-style-type: none"> <i>Total accumulated transactions of BND220 made during the Lucky Draw, will earn total of 5 entries.</i>
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4.2 The Prizes to be given away under this Promotion are:

Prizes	No. of Winner(s)
Grand Prize: Rebate up to 30 times of the transacted amount (in a single receipt), with maximum amount capped at B\$3,000 . <i>Example 1:</i> Customer transacts B\$5 in a single receipt and wins the lucky draw, the rebate is B\$5 x 30 times = B\$150. <i>Example 2:</i> Customer transacts B\$200 in a single receipt and wins the lucky draw, the rebate is B\$200 x 30 times = B\$6,000 but the maximum rebate is capped at B\$3,000.	1
Second Prize: Rebate up to 20 times of the transacted amount (in a single receipt), with maximum amount capped at B\$2,000 .	1
Third Prize: Rebate up to 10 times of the transacted amount (in a single receipt), with maximum amount capped at B\$1,000 .	1
Consolation Prizes: BND200 SKH Shopping vouchers	10

4.3 Winners of the lucky draw will be picked at the end of each lucky draw period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and SKH.

4.4 BIBD reserves the right to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.

4.5 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.

4.6 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.

- 4.7 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the lucky draw prizes are to be resolved directly with SKH and use of the SKH shopping vouchers is subject to SKH’s terms and conditions.
- 4.8 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

5. GENERAL

- 5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 5.2 The Terms contained herein are in addition and without prejudice to BIBD Cards’ terms and conditions including the usage of the BIBD Card for Shariah-compliant transactions only.
- 5.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of three (3) days’ notice to the Cardholders.
- 5.4 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.
- 5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6 BIBD’s 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.
- 5.7 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, conducting prize announcements and any other purposes reasonably related to the Promotion.
- 5.8 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.
- 5.9 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.