

**BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - BOEFFI INTERNATIONAL (B) SDN BHD**

The following Terms and Conditions (“**Terms**”) apply exclusively to the BIBD CREDIT CARD PRIVILEGE PROMOTION (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

**1. PROMOTION PERIOD**

- 1.1. The Promotion will take place from 4 June 2026 until 31 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.

**2. ELIGIBILITY**

- 2.1. This Promotion is exclusively for BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (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 all **Boeffi (B) International Sdn Bhd’s outlets** 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.

**3. PARTICIPATING OUTLETS**

- 3.1 The participating list of Boeffi (B) International Sdn Bhd outlets are as specified below:

No.	Outlet	Address
1	Rimba Point Mall Outlet	Unit G-16 Rimba Point Mall, Jalan 18, Perumahan Negara Rimba, BE 3119, Negara Brunei Darussalam
2	Kuala Belait Outlet	Lot 9189, Jalan Negara Jaya, Pandan 4, Block A, Shophouse No 2. Kuala Belait, Negara Brunei Darussalam
3	Onecity Shopping Centre outlet	Onecity Shopping Centre F17, 1st Floor, Simpang 134, 6 Jalan Utama Salambigar, BC2115 Negara Brunei Darussalam

4	The Mall outlet	Unit GF27A, The Mall Gadong, Abdul Razak Complex, Gadong A Bandar Seri Begawan, Brunei BC3615 Negara Brunei Darussalam
5	Setia Kenangan 2 Outlet	Block F, Kompleks Setia Kenangan 2, Unit F11, Spg 150-17-20 , BE1518, Bandar Seri Begawan Negara Brunei Darussalam
6	Kiulap 2 Branch outlet	Health Holm Kiulap Unit 1-3, Ground Floor, Block B, Taibah Complex Kiulap Gadong, BE1518, Negara Brunei Darussalam

#### 4. PROMOTION MECHANICS

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

BIBD Credit Cards	Item	Offer
<ul style="list-style-type: none"> <li>BIBD Credit World Mastercard and any sub-cards under World Mastercard category</li> </ul>	Bovalino VI	\$500
	Bevoce VI	\$400
	XI Max	\$400
<ul style="list-style-type: none"> <li>BIBD Credit Visa Platinum</li> </ul>	Bovalino VI	\$400
	Bevoce VI	\$300
	XI Max	\$300
<ul style="list-style-type: none"> <li>BIBD Credit Gold Mastercard</li> <li>BIBD Credit Visa Gold</li> <li>BIBD Credit Classic Mastercard</li> </ul>	Bovalino VI	\$300
	Bevoce VI	\$200
	XI Max	\$200

- 4.2 If BIBD subsequently determines that a Cardholder is ineligible or is not entitled to the Offer for any reason, BIBD has the sole discretion to reclaim the discount.

#### 5. GENERAL

- 5.1. By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 5.2. The Term 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.
- 5.3. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with minimum three (3) business days’ notice to Cardholder.
- 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 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, 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](http://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.