

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - M.S TITANSTAR (“PALOMA”)

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 August 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 Paloma 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 the Promotion.

3. PARTICIPATING OUTLETS

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

No.	Outlet	Address
1	Brunei International Airport/ Duty-Free	Transit Hall, Brunei International Airport, BSB BB2513, Brunei Darussalam
2	The Mall	Unit 1.33, 1st Floor, The Mall, Gadong, BSB BE3519, Brunei Darussalam
3	Mabohai	Unit 113A, 1st Floor, Mahohai Shopping Complex, Jalan Kebangsaan (Mabohai), BSB BA1111, Brunei Darussalam
4	Aman Hills	Units S2-11 & S2-12, 2nd Floor, Aman Hills Shopping Centre, Spg 30, Jalan Aman, Kg Manggis, Mukim Berakas B, BC3615, Brunei Darussalam
5	Yayasan	Unit G.04/G.06/G.08, Grd Floor, Block A, Yayasan Sultan Haji Hassanal Bolkiah Complex, Jalan Pretty, BSB BS8711, Brunei Darussalam

6	Kiulap	Unit G9-G11, Grd Floor, Impiana Jaya Complex, Jalan Komersial Kiulap, BSB BE1518, Brunei Darussalam
7	Kuala Belait	Unit 14 & 15, Block A, 333 Complex, Lot 7420, Spg 265, Jalan Singa Menteri, Kg Pandan KA1931, Mukim Kuala Belait, Brunei Darussalam
8	Setia Point	Unit G20, Grd Floor, Setia Point, Lot 47404, Kg Jaya Setia, Mukim Berakas, BSB BB2713, 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 Cards	Offer
Retail transactions made with BIBD Cards : <ul style="list-style-type: none"> • BIBD Credit World Mastercard and any sub-cards under World Mastercard category • BIBD Credit Visa Platinum • BIBD Credit Gold Mastercard • BIBD Credit Visa Gold • BIBD Credit Classic Mastercard 	20% for all BIBD Credit Cards with minimum spend of B\$50, not applicable for fixed-price items.
<ul style="list-style-type: none"> • BIBD Debit World Mastercard • BIBD Debit Mastercard (including Flex) 	15% for all BIBD Debit Cards with minimum spend of B\$50, not applicable for fixed-price items.

- 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.
- 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.