



BIBD ASPIRASI+ CAMPAIGN 2026 - CUSTOMER FAQ & SCENARIOS

Frequently Asked Questions (FAQs)

1. What is the Aspirasi+ Campaign?

A Campaign by BIBD running from 1 May 2026 to 30 April 2027 offering customers chances to win prizes through eligible banking activities.

2. Who is eligible to participate?

Customers must subscribe and maintain a minimum B\$50 in their BIBD Aspirasi account and earn additional entries by applying and maintaining BIBD qualifying products and services such as salary assignments, financing, cards, savings account and more.

3. Do existing Aspirasi customers qualify?

Yes, existing Customers will receive thirty (30) entries and can earn additional five (5) entries through top-ups.

4. How do I earn entries?

Entries are earned through activities such as Aspirasi deposits/top-ups, salary assignments, financing applications, card usage, and others stated in the Terms and Conditions.

5. I do not have Aspirasi but have applied my financing before the Campaign was introduced. Will I still get my Campaign entries from my financing?

Entries from the financing will not be eligible as the application was made prior to the Campaign period. To be eligible for the Campaign, customers must subscribe to Aspirasi, which will automatically earn them twenty (20) entries. Additional entries can be accumulated through other eligible banking activities.

6. Is there a limit to entries?

No, customers can earn unlimited entries based on eligible activities.



7. Are joint accounts eligible?

Yes, but only the primary account holder will be eligible to earn the entries.

8. Do withdrawals count?

No, withdrawals (ATM or counter) are not eligible for entries.

9. Who is not eligible?

Customers whose existing financing facilities with BIBD are in delinquent or past due and/or those who are facing on-going civil/legal/bankruptcy proceedings.

Customers whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Campaign Period shall not be eligible to participate in this Campaign.

Entries which do not meet the eligibility criteria as set by BIBD from time to time for this Campaign will be automatically disqualified.

10. How are winners selected?

Winners are selected randomly via a computerised system from the pool of eligible entries.

11. Can prizes be exchanged?

No, prizes are not transferable or exchangeable.

12. How will winners be notified?

All winners will be notified by telephone and/or via SMS or such mode of communication deemed feasible by BIBD.

13. When are the draws conducted?

Draws may be conducted monthly and at the end of the campaign period.

14. Will personal data be used?



Yes, All personal data collected in connection with this Campaign will be managed securely in accordance with the BIBD's 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.

Customer Scenarios

	SCENARIO	TOTAL ENTRIES
Scenario 1	- New Aspirasi Customer subscribed for B\$100 - Top-up: B\$100	Twenty (20) entries Additional five (5) entries for the additional B\$50 subscribed. Additional ten (10) entries for the B\$100 top up Total thirty-five (35) entries
Scenario 2	- Existing Customer Top-Up B\$200 - Top up B\$200	Thirty (30) entries Twenty (20) entries Total fifty (50) entries
Scenario 3	- Customer assigns salary	Ten (10) entries
Scenario 4	- Customer Applied for Home financing B\$50,000	Twenty (20) entries Additional Twenty (20) entries for every \$5,000.00 amount applied. Total forty (40) entries
Scenario 5	- Customer signed up and activates credit card - Credit Card used five (5) times within a month	Ten (10) entries Five (5) entries Total fifteen (15) entries
Scenario 6	- Customer opens a new Aspirasi with a value of B\$50 - Opens a savings account - Activates NexGen wallet	Twenty (20) entries One (1) entry One (1) entry Total twenty-two (22) entries



Scenario 7	- Onboard into BIBD Perdana Privilege Banking - Refers other customers to onboard into BIBD Perdana Privilege Banking	Twenty (20) Entries Five (5) Entries Total twenty-five (25) Entries
Scenario 8	- Customer signs up for a Visa Credit Card - Performs five (5) purchases using Visa Credit Card	Ten (10) Entries Five (5) Entries Total fifteen (15) Entries