

BIBD CARD PRIVILEGE WITH DYNAMIC CAFE - FREQUENTLY ASKED QUESTIONS (FAQ)**1. What is this promotion about?**

20% Discount with minimum transaction of BND20 in a single receipt for all BIBD Cards.

The promotion is exclusively available at Dynamic Cafe located at First Floor, Unit No. 7, 8 & 9, Block B, The Walk, Beribi in Brunei Darussalam.

2. When is the promotion period?

The promotion runs from 3 August 2026 until 31 August 2026, unless otherwise determined by BIBD.

3. Who is eligible for this promotion?

The promotion is open to all new and existing BIBD Credit and Debit Cards whose accounts are in good standing.

4. Are supplementary credit cardholders eligible?

Yes. Supplementary BIBD Credit Cardholders are eligible to participate in the promotion, subject to the promotion terms and conditions.

For example: If a Principal Cardholder holds a BIBD Credit Visa Platinum and has a supplementary card issued under the same account, both the principal and supplementary cards may each qualify with one eligible transaction.

5. Which purchases qualify for the promotion?

Only retail transactions made using an eligible BIBD Card at Dynamic Cafe and processed through BIBD POS terminals qualify.

6. Is there a limit to the discount offer?

Eligible Cardholders can receive a **maximum discount amount capped at BND15** per card per day.

7. Are there any restrictions on the discount offer?

The discount is only valid for dine-in and takeaway and splitting of bills is not permitted.

8. Can I use multiple BIBD Cards to obtain multiple offers?

Yes, however the discount is limited to one eligible transaction per BIBD Card per outlet per day.

9. Are cash withdrawals eligible for this promotion?

No. Cash withdrawals, cash advances, ATM withdrawals, and over-the-counter cash transactions do not qualify.

10. What does "account in good standing" mean?

Your BIBD Card account must:

- Be active.
- Not be suspended, cancelled, or terminated.
- Not be overdue or delinquent.
- Not be subject to legal or bankruptcy proceedings.

11. Can BIBD employees participate?

Yes. Employees of BIBD and its subsidiaries, including Management, Directors, and members of the Shariah Advisory Body, are eligible to participate.

12. What happens if I return or cancel my purchase?

If BIBD determines that you are no longer eligible for the offer or that the transaction does not satisfy the promotion requirements, BIBD reserves the right to reclaim the discount provided under the promotion.

13. What if I am later found to be ineligible?

BIBD reserves the right to:

- Disqualify participation.
- Withdraw the promotional benefits.
- Reclaim any discount provided under the promotion.

14. Can BIBD change or end the promotion early?

Yes. BIBD reserves the right to amend, modify, suspend, cancel, or terminate the promotion with at least three (3) business days' notice.

15. How will my personal data be used?

By participating in the promotion, you agree that BIBD may collect, use, and disclose your personal data for purposes including:

- Verifying eligibility.
- Contacting you regarding the promotion.
- Administering and fulfilling the promotion.

BIBD manages personal data in accordance with:

- The Personal Data Protection Order (PDPO) 2025 of Brunei Darussalam.
- BIBD's Privacy Policy available at www.bibd.com.bn.

16. Where can I obtain more information?

For further information, please:

- Visit any BIBD branch.
- Contact the BIBD Customer Care Department at +673 2238181.
- Visit www.bibd.com.bn.
- Enquire directly at Dynamic Cafe.