

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

BIBD Cardholders can stand a chance to win the following lucky draw prizes:

- Grand Prize: 1 gram of gold (valued at BND200) x 2 winners;
- Third Prize: 1 pampering session at Nili Spa (valued at BND150); and
- Fourth Prize: Jungle Gym package for 10 persons (valued at BND128.80).

The promotion is exclusively available at Nili Spa located at Unit 8, Block A, 1st Floor, Warisan Mata-Mata Complex, Simpang 322, Gadong, Brunei Darussalam.

2. When is the promotion period?

The promotion runs from 13 July 2026 until 30 September 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. Any supplementary credit cards including sub-cards under the BIBD Credit World Mastercard category are eligible, subject to the promotion terms and conditions.

5. Which purchases qualify for the promotion?

Only retail transactions made using an eligible BIBD Card at Nili Spa outlet and processed through BIBD POS terminals qualify.

6. How many lucky draw entries can I receive?

Eligible Cardholders can receive one (1) lucky draw entry for every approved transaction in a single receipt.

7. Is there a limit on the number of lucky draw entries?

No, each eligible cardholder may accumulate multiple lucky draw entries based on the total number of qualifying sales receipts collected during the promotion period.

8. Can the lucky draw prizes be exchanged for cash?

No, the lucky draw prizes are non-transferable and cannot be exchanged for cash, credit or any other prizes-in-kind.

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 cancel the lucky draw entries 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 prizes 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 Nili Spa.