

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SAMIMA SDN BHD (“Samima”)

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 be held from **10 July 2026 until 21 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 The Promotion is exclusively for BIBD customers who hold BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and BIBD MasterCard Debit Cards (collectively “**BIBD Cards**” and “**Cardholders**”) 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 at any Samima outlets in Negara 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) (“**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**”) and employees of Samima are eligible to participate in this Promotion.

3. PARTICIPATING OUTLETS

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

No.	Participating Samima Outlets
1.	Block C, No. 3, 4 & 5, Bangunan Begawan Pehin Dato Haji Mohammad Yusof, Kiulap
2.	Block C, No. 15, Bangunan Begawan Pehin Dato Haji Mohammad Yusof, Kiulap
3.	Block A, No. 2 & 3, Rimba Complex, Jalan Tungku Link, Lebuhraya Rimba, Kampong Rimba
4.	No. 11 & 12, Lot No. 9434, Bangunan Haji Awang Ibrahim, Jalan Kota Batu, Kampong Mentiri
5.	No. 14, Next to One Station Supermarket, Simpang 187, Jalan Kota Batu, Kampong Mentiri
6.	Block A, No. 1, 2 & 3, Kompleks Mim-Nun Jaya, Jalan Bebatik Kilanas
7.	Block C, No. C9 - C13, Madang Junction, Kampong Madang
8.	No. 29 & 30, Ground Floor, Bangunan Hj Abdul Malik & Anak-Anak, Kampong Petani, Tutong
9.	Chung Hwa Middle School, Bandar Seri Begawan

10.	Pesta Buku Brunei 2026 at International Convention Centre (ICC), Berakas
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4. PROMOTION MECHANICS

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **BIBD Point of Sale (“POS”)** terminals at any of the participating Samima outlets will be eligible for the following rebate/offer:

BIBD Cards	Rebate	Conditions
a) BIBD Credit World Mastercard and any sub-cards under World Mastercard Category	10% Maximum rebate amount is capped at BND70 .	1. Minimum accumulated transaction(s) of BND200 (can be accumulated from multiple receipts) made using the same BIBD Card during the Promotion Period. 2. Limited to 1 rebate per BIBD Card only during the Promotion Period. 3. Rebate will be credited to the Cardholder’s Card account within 60 days after the end date of this Promotion.
b) BIBD Credit Visa Platinum c) BIBD Credit Gold Mastercard d) BIBD Credit Visa Gold e) BIBD Credit Classic Mastercard	10% Maximum rebate amount is capped at BND50 .	
f) BIBD Debit World Mastercard g) BIBD Debit Mastercard (including Flex)	10% Maximum rebate amount is capped at BND30 .	

5. GENERAL

- 5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 5.2 The Terms contained herein are in addition and without prejudice to BIBD Cards’ terms and conditions including the usage of the BIBD Card 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 a minimum of three (3) business days’ notice to the Cardholders.
- 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’s 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 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.