

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SHOPEE MOBILE MALAYSIA SDN BHD (“Shopee”)

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 30 September 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 (collectively “**BIBD Cards**” and “**Cardholders**” respectively) whose account(s) are in good standing with the Bank.
- 2.2. The following Cardholders shall not be eligible or qualified to participate in the Promotion:
- Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
 - 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 **Shopee’s webstore (<https://shopee.com.my>)** 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**”) are eligible to participate in this Promotion.

3. PROMOTION MECHANICS

- 3.1. During the Promotion Period, transactions made by BIBD Cards that are approved and cleared through Shopee’s website will be eligible for the offer, subject to the following conditions:

BIBD Cards	Offer / Conditions
Applicable transaction(s) using: <ol style="list-style-type: none"> BIBD Credit World Mastercard and any sub-cards under World Mastercard Category BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold BIBD Debit World Mastercard BIBD Debit Mastercard (including Flex) 	<ol style="list-style-type: none"> Register and save any BIBD Cards on the Shopee App for the first time. Minimum spending of RM50 to redeem an instant RM20 OFF voucher. Limited to the first 1,000 transactions per month on a first-come, first served basis only. <p>The voucher will be managed by Shopee. For more information, please visit https://shopee.com.my/m/BIBD</p>

4. GENERAL

- 4.1. By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2. These Terms are in addition to and without prejudice to BIBD Cards' terms and conditions including the usage of the BIBD Card for Shariah-compliant transactions only.
- 4.3. BIBD reserves the right to amend, alter, add or modify any of these Terms either wholly or partly at any time with minimum three (3) days' notice to Cardholder.
- 4.4. 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.
- 4.5. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6. 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.
- 4.7. 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.
- 4.8. 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.
- 4.9. 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.