

BIBD ECO LIMITED-EDITION PLATINUM DEBIT MASTERCARD CAMPAIGN 2026 - TERMS AND CONDITIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD Eco Limited Edition Platinum Debit Mastercard Campaign 2026** (“**Campaign**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420).

1. CAMPAIGN PERIOD

- 1.1. The Campaign shall commence from **1st August 2026** until **30th September 2026** (“**Campaign Period**”) or such other date(s) as may be determined/varied by BIBD, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1. This Campaign is open to all new and existing BIBD customers (individually referred to as “**Customer**” and collectively referred to as “**Customers**”) who hold BIBD Debit World Mastercards and BIBD Debit Mastercards (“**BIBD Cards**”) and wish to apply for the BIBD Eco Limited-Edition Platinum Debit Mastercards (“**BIBD Platinum Eco Cards**”).
- 2.2. The following Customers shall not be eligible or qualified to participate in this Campaign:
 - (a) Customers whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Campaign Period; and/or
 - (b) Customers 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. Customers who make successful online and retail transactions using BIBD Cards through BIBD Point-of-Sale (“**POS**”) terminals and BIBD QuickPay at any merchants/outlets both locally and overseas will be eligible for participation in this Campaign.
- 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 Campaign.
- 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. CAMPAIGN MECHANICS

During the Campaign Period the following criteria and conditions must be met in order to be eligible for the Campaign:

3.1. BIBD Eco Limited-Edition Platinum Debit Mastercards

TRANSACTIONS	OFFERS	CONDITIONS & CRITERIA
Retail transactions made with the following BIBD Debit (inclusive of transaction made via QuickPay): - BIBD Debit World Mastercard - BIBD Debit Mastercard	- BIBD Eco Limited-Edition Platinum Debit Mastercard^{*1} - BIBD Leather Cardholder + Wallet^{*2} <u>Please note:</u> <i>^{1*} up to 10,000 cards and first come first served basis</i> <i>^{2*}These items will only be given away to the first 100 Customers who make the allocative amount spent of B\$2,200 using any of the two BIBD Mastercards.</i>	- Customers must register through any of the following channels: - BIBD Website - BIBD Yayasan Branch - QR codes via Adverts - Accumulative amount spent of B\$2,200 using either the BIBD Debit World Mastercard or BIBD Debit Mastercard throughout the Campaign period.

3.2. Customers who meet the eligibility criteria and the conditions relating to the Offers as stated in Clause 3.1 will be notified by telephone, SMS and/or such mode of communication deemed appropriate by BIBD after the Campaign Period.

3.3 BIBD reserves the right to revoke or withdraw the Offers from any Customer who is or may have been found to be ineligible or disqualified from the Campaign without providing any reason whatsoever.

3.4. The pictures of the BIBD leather cardholder and wallet are for illustration purposes only.

3.5. Items forming part of the Offers are not transferable or exchangeable for any other items or cash.

3.6. Notwithstanding anything herein, BIBD reserves the right to substitute the offer items with alternative items of similar/equivalent value without having to assign any reason thereto.

3.7. The offers are provided on an “as is” basis and BIBD makes no representation or warranty whatsoever for any inherent defect(s) with respect to any of the gift.

4. GENERAL

- 4.1. By participating in the Campaign, the Customers expressly agree to be bound by these Terms.
- 4.2. The Terms contained herein are in addition and without prejudice to BIBD Cards' terms and conditions, including the usage of BIBD Cards for Shariah-compliant transactions only.
- 4.3. BIBD reserves the right to amend or vary these Terms either wholly or partly at any time with at least five (5) business days prior notice to the Customers through any means BIBD deems appropriate.
- 4.4. BIBD shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Customers as a direct or indirect result of any extension, cancellation, termination or suspension of the Promotion or due to any event beyond the reasonable control of BIBD.
- 4.5. By participating in this Campaign, the Customers acknowledge and agree that BIBD may collect, use and disclose their personal data for purposes relating to the administration and fulfilment of this Campaign, including but not limited to verifying eligibility, contacting Customers, and any other purposes reasonably related to the Promotion.
- 4.6. The Customers further consent to BIBD's use and disclosure of their personal data, including any images or videos captured during the Promotion, for marketing and promotional purposes in connection with this Promotion, including publication on BIBD's website, social media platforms, and other communication channels. Such consent is voluntary, and Customers may opt out of receiving marketing communications at any time.
- 4.7. 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.
- 4.8. In the event of any inconsistency between these Terms and the BIBD terms and conditions on any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.9. BIBD 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.
- 4.10. 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.