

BIBD CREDIT CARD PRIVILEGE WITH INTEGRATED COMMUNICATIONS SDN BHD (“INCOMM”) - FREQUENTLY ASKED QUESTIONS (FAQ)

1. What is this promotion about?

BIBD Credit Cardholders can enjoy:

- **BND150 discount** on the purchase of a smartphone from the Samsung Galaxy Z Flip8 and Z Fold8 series; and
- **Easy Payment Plan (EPP) processing fee waiver for 6- and 12-months tenor** (worth BND40).

The promotion is exclusively available at participating Imagine Sdn Bhd's outlets located at:

- Samsung Experience Store, Gadong;
- Incomm The Mall Store; and
- Incomm Rimba Point.

2. When is the promotion period?

The promotion runs from 14 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 Cardholders whose accounts are in good standing, namely:

- BIBD World Mastercard and any sub-cards under World Mastercard category
- BIBD Credit Visa Platinum
- BIBD Credit Gold Mastercard
- BIBD Credit Visa Gold
- BIBD Credit Classic Mastercard

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 Credit Card at any participating INCOMM outlets and processed through BIBD POS terminals qualify.

6. Can I use multiple BIBD Credit Cards to obtain multiple offers?

Yes. The promotion is limited to **one eligible transaction per BIBD Credit Card** throughout the promotion period.

For example: If you hold both a **BIBD Credit Visa Platinum** and a **BIBD Credit World Mastercard**, you may qualify for the offer twice by making one eligible transaction with each card.

7. Is there a limit on the number of discounts available?

Yes. The discount is limited to the first 100 eligible transactions and will be awarded on a first-come, first-served basis. BIBD Credit Cardholders are advised to check with INCOMM on the availability of the discount at the point of purchase, as the promotion will cease once the allocation has been fully redeemed.

8. Do cash withdrawals qualify for this promotion?

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

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

Your BIBD Credit Card account must:

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

10. 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.

11. 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.

12. 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.

13. 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.

14. 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.

15. 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 INCOMM.