

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - RUN TRAIL NATION, SPORTS NATION, PUMA BRAND STORE AND UNDER ARMOUR BRAND STORE (collectively “RUN TRAIL NATION”)

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 August 2026 until 20 November 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 (“Cardholders” and “BIBD Cards” respectively) 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 For the avoidance of doubt, cash withdrawal transactions 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.
- 2.4 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 Offer A but **not eligible** to participate in Offer B of this Promotion.
- 2.5 All employees of Run Trail Nation are **eligible** to participate in this Promotion.

3. PARTICIPATING OUTLETS

- 3.1. The participating Run Trail Nation outlets are located at:

No.	Location of Outlet
1	Run Trail Nation: No 7-B, One Riverside, 1 Jalan Gadong, Kg Kumbang Pasang
2	Sports Nation: Unit 3-6, Taibah Nest Complex, Kiulap
3	Puma Brand Store: Unit 1-3, Taibah Nest Complex, Kiulap
4	Under Armour Brand Store: No 8-10, Block B, One Riverside, 1 Jalan Gadong, Kg Kumbang Pasang

4. PROMOTION MECHANICS

4.1 Offer A - Discount

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

BIBD Cards	Offer
Retail transactions made with: a. BIBD World Mastercard and any sub-cards under World Mastercard category b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard (including Flex)	10% Discount

4.2 Offer B - Lucky Draw

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through Point-of-Sale (“POS”) terminals at participating Run Trail Nation outlets will be eligible for the lucky draw:

BIBD Cards	Number of Entries Entitled
Retail transactions made with: a. BIBD World Mastercard and any sub-cards under World Mastercard category b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard (including Flex)	• Any approved transaction during the Promotion Period will earn 1 entry for the lucky draw.

4.2 The Prizes to be given under the Lucky Draw are as follows:

Prizes	No. of Winners
Grand Prize: Run Trail Nation shopping voucher worth BND1,000	1
Second Prize: Run Trail Nation shopping voucher worth BND800	1
Third Prize: Run Trail Nation shopping voucher worth BND600	1
Fourth Prize: Run Trail Nation shopping voucher worth BND400	1
Fifth Prize: Run Trail Nation shopping voucher worth BND200	1
Consolation Prizes: Run Trail Nation shopping voucher worth BND100	10

- 4.3 Winners of the lucky draw will be picked at the end of the Promotion Period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Run Trail Nation.
- 4.4 BIBD reserves the right to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 4.5 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 4.6 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 4.7 BIBD and Run Trail Nation reserve the right to substitute or replace any/all of the prizes with any other item(s) of similar market value without having to assign any reason to any person.
- 4.8 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the lucky draw prizes are to be resolved directly with Run Trail Nation and use of the Run Trial Nation shopping vouchers is subject to Run Trial Nation’s terms and conditions.
- 4.9 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

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 partially 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 forms 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, conducting prize announcements 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.