

BIBD CREDIT CARD PRIVILEGES WITH NINENINE MOBILE SERVICES SDN BHD - FREQUENTLY ASKED QUESTIONS (FAQS)

1. What is this promotion about?

BIBD Credit Cardholders can enjoy:

- **\$100 discount on the purchase of any Apple iPhone 18 series** exclusively at the Ninenine Mobile Services outlet located at Unit 1.16, First Floor, The MALL, Abd Razak Complex, Gadong.
- This offer is limited to the first 200 BIBD Credit Cardholders who purchase an Apple iPhone 18 at the above outlet.

AND/OR

- **Easy Payment Plan (“EPP”) processing fee waiver** worth BND40 for EPP of 6 or 12-month tenor.
- EPP processing fee waiver worth BND70 for EPP of 18 or 24-month tenor.
- The offer relating to the EPP processing fee waiver is only available at the following Ninenine Mobile Services Sdn Bhd outlets located at:
 - Ninenine Studio Apple Mono Store, Unit C5, Grd Flr, Amber Hills Kg Menglait, Gadong
 - Ninenine Studio Apple Mono Store, Unit 1.16, 1st Flr, The Mall, Gadong
 - Unit 9, Ground Flr, Blk H, Abdul Razak Complex, Gadong
 - Unit G17, Ground Flr, Time Square Shopping Centre

2. When is the promotion period?

The promotion runs from 25 September 2026 until 30 November 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 with BIBD and maintain the following BIBD Credit Cards:

- BIBD Credit 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
- BIBD Credit Corporate Mastercard

4. Are supplementary BIBD Credit Cardholders eligible to participate?

Yes. Supplementary BIBD Credit Cardholders are eligible to participate in the promotion subject to the terms and conditions of the promotion.

For example: If a Principal Cardholder holds a **BIBD Credit Visa Platinum Card** and has a supplementary card issued under the same account, transactions made with both the principal and supplementary cards are eligible for the offers.

5. Which purchases qualify for the promotion?

For the \$100 discount, only purchases of any iPhone 18 Series model made using an eligible BIBD Credit Card via BIBD POS terminals at the Ninenine Mobile Services Sdn Bhd's outlet located at Unit 1.16, First Floor, The MALL, Abd Razak Complex, Gadong shall qualify. Whereas for the EPP processing fee waiver, it is for any purchases using BIBD Credit Card via BIBD POS terminals at the four (4) mentioned participating outlets.

6. What iPhone models are included for the \$100 discount?

All iPhone 18 series are eligible for the said promotion.

7. Is there a limit on the number of iPhone 18 I can purchase under this \$100 discount promotion?

No. However, the discount is only applicable for one eligible transaction per BIBD Credit Card for the entire duration of the promotion.

8. 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. However, this is subject to the limitation of the first 200 BIBD Credit Cardholders during the promotion period as determined by BIBD and Ninenine Mobile Services Sdn Bhd.

10. Do cash withdrawals qualify for this promotion?

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

11. 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.

12. Can BIBD employees participate?

Yes. Employees of BIBD and its subsidiaries, including the management, directors, and members of the BIBD Shariah Advisory Body, are eligible to participate.

13. What happens if I return or cancel my purchase?

You shall no longer be eligible for the offer as the promotion requirements would not be satisfied. BIBD reserves the right to reclaim the discount given under the promotion in such instances.

14. How can I convert my purchase into an EPP?

Purchases made using an eligible BIBD Credit Card may be converted into BIBD's EPP, subject to BIBD's applicable terms and conditions and approval requirements.

To convert an eligible purchase into an EPP, Cardholders must contact the **BIBD Contact Centre at +673 2238181** and request for the conversion. The EPP conversion cannot be processed at the participating Ninenine Mobile Services Sdn Bhd outlets.

15. 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.

16. Can BIBD change or end the promotion early?

Yes. BIBD reserves the right to amend, suspend or cancel the promotion with one (1) business day prior notice.

17. 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.

18. How can I obtain more information on the promotion?

For further information, please:

- Visit any BIBD branch.
- Contact the BIBD Contact Centre at +673 2238181.
- Visit www.bibd.com.bn.
- Enquire directly at Ninenine Mobile Services Sdn Bhd.