

BIBD CREDIT CARD PRIVILEGE WITH AV ELECTRONICS SDN BHD - FREQUENTLY ASKED QUESTIONS (FAQ)**1. What is this promotion about?**

BIBD Credit Cardholders can enjoy:

- \$100 discount on the purchase of any iPhone 18 Series.
- Free accessories worth \$100 with every eligible iPhone 18 Series purchase.
- Complimentary personal setup service worth \$40.

The promotion is exclusively available at participating AV Electronics Sdn Bhd outlets in Brunei.

2. When is the promotion period?

The promotion runs from 25 September 2026 until 31 October 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, including:

- 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 (sub-card) holders eligible?

Yes. Any supplementary card under the BIBD Credit World Mastercard category is eligible, 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 purchases of any iPhone 18 Series model made using an eligible BIBD Credit Card at participating AV Electronics outlets and processed through BIBD POS terminals qualify.

6. What iPhone models are included?

All models under the iPhone 18 Series are eligible for promotion.

7. Will I still receive the free accessories and setup service if the discount allocation has been fully utilised?

The free accessories worth \$100 and complimentary personal setup service are subject to the promotion terms and availability. Customers are advised to check with AV Electronics at the point of purchase.

8. Is there a limit on the number of iPhones I can purchase under this promotion?

Yes. The offer is limited to one (1) iPhone 18 Series purchase per BIBD Credit Card.

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

The offer is limited to one iPhone 18 Series per Credit Card, subject to the promotion terms and availability.

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.

10. Which AV Electronics outlets are participating?

1. The Mall, Gadong: Unit 2.17, Second Floor, The Mall, Abdul Razak Complex, Gadong, BE3519
2. Kiulap: Spg. 88, Unit 27-28, Block B, Ground & First Floor, Bangunan Awg. Hj. Ahmad bin Awg. Hj. Hassan & Anak-anak, Kg. Kiulap, BE1518

3. Kuala Belait (KB): No. 3, Jalan Pretty, Kuala Belait, KA1131

11. Do cash withdrawals qualify for this promotion?

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

12. 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.

13. 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.

14. 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.

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, modify, suspend, cancel, or terminate the promotion with at least three (3) business days' 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. 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 participating AV Electronics outlets.