

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - AV ELECTRONICS SDN BHD

The following Terms and Conditions (“**Terms**”) apply exclusively to the BIBD Credit Card Privilege Promotion (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad [RC00006420] (“**BIBD**”).

1. PROMOTION PERIOD

- 1.1. The Promotion will take place from **25 September 2026 until 31 October 2026** (“**Promotion 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. The Promotion is open to all new and existing BIBD Credit Cardholders holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (“**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. Successful retail transactions made using BIBD Cards through BIBD Point of Sale (“**POS**”) terminals at participating AV Electronics Sdn Bhd outlets in Brunei Darussalam will be eligible for participation in this Promotion.
- 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) or over the counter will not qualify for purposes of inclusion in the Promotion.
- 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 the Promotion.

3. PARTICIPATING OUTLETS

- 3.1. The list of participating AV Electronics Sdn Bhd outlets are as specified below:

No	Participating Outlets	Address
1.	The Mall	Unit 2.17, Second floor, The Mall, Abdul Razak Complex, Gadong, BE3519, Brunei Darussalam.
2.	Kiulap	Spg. 88, Unit 27-28, Block B, Ground and 1st Floor, Bangunan Awg. Hj. Ahmad bin Awg. Hj. Hassan & Anak-anak, Kg. Kiulap, BSB, BE1518, Brunei Darussalam
3.	KB	No. 3, Jalan Pretty, Kuala Belait, KA1131, Brunei Darussalam

4. OFFERS

4.1. Eligible Cardholders may be entitled to the following offers:

BIBD Card	Offer	Conditions
Retail transactions made with BIBD 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	- Discount of \$100 for the purchase of any iPhone 18 series - The purchase of any iPhone 18 series with BIBD Credit Card during the Promotion Period will get free accessories worth \$100 - Complimentary personal setup service worth \$40	- iPhone 18 (any series) purchased at any AV Electronic Sdn Bhd Outlets - The Offer is limited to only one iPhone 18 (any series) per Credit Card. - The discount of \$100 is limited to the first 50 Cardholders purchasing any of the iPhone 18 series only - Retail transactions made through BIBD POS terminals at participating outlets which are approved, cleared and settled.

4.2 If BIBD subsequently determines that a Credit Cardholder is ineligible or is not entitled to the Offer for any reason, BIBD has the sole discretion to reclaim the discount.

5. GENERAL

- 5.1. By participating in the Promotion, the Credit Cardholders expressly agree to be bound by these Terms.
- 5.2. The Term contained herein are in addition and without prejudice to BIBD Credit Cards' terms and conditions including the usage of BIBD Credit Cards for Shariah-compliant transactions only.
- 5.3. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with minimum three (3) business days' notice to Credit Cardholder.
- 5.4. BIBD shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Credit 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 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 Credit 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 Credit Cardholders, 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.