

BIBD CREDIT CARD PRIVILEGE WITH DST IPHONE 18 LAUNCH - FREQUENTLY ASKED QUESTIONS(FAQ)

1. What is this promotion about?

BIBD Credit Cardholders can enjoy:

- a) Discount:
 - i. B\$100 discount on the purchase of any iPhone 18 Series with a qualifying DST Mobi 30, Mobi 50, or Mobi 80 plan under a 24-month contract for BIBD World Credit Cardholders (limited to 100 customers).
 - ii. B\$50 discount on the purchase of any iPhone 18 Series with a qualifying DST Mobi 30, Mobi 50, or Mobi 80 plan under a 24-month contract for all other eligible BIBD Credit Cardholders (limited to 100 customers).
- b) EPP (Easy Payment Plan) Processing Fee Waiver:
 - i. B\$40 waiver for 6 or 12 months EPP tenure.
 - ii. B\$70 waiver for 18 or 24 months EPP tenure.
- c) Exclusive DST merchandise for approved purchases, subject to DST's terms and availability.

2. When is the promotion period?

The promotion runs from **25 September 2026 until 31 October 2026**, or until the allocated promotional quota has been fully utilized, whichever comes first.

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 supplementary cards under the 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. Supplementary cardholders are eligible provided the card is valid, active, and in good standing and the transaction meets all promotion requirements.

5. Which purchases qualify for the promotion?

To qualify, customers must:

- Purchase any iPhone 18 Series model.
- Sign up or re-contract with a DST Mobi 30, Mobi 50, or Mobi 80 plan under a 24-month contract.
- Pay using an eligible BIBD Credit Card.
- Ensure the transaction is processed through a BIBD POS terminal.

6. What iPhone models are included?

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

7. What discount will I receive?

- BIBD World Credit Cardholders: B\$100 discount (limited to the first 100 eligible customers).
- Other BIBD Credit Cardholders: B\$50 discount (limited to the first 100 eligible customers).

The discount is subject to availability and promotional quota.

8. What is the EPP Processing Fee Waiver?

Customers who successfully convert their eligible purchase into a BIBD Easy Payment Plan (EPP) can enjoy a waiver of the EPP processing fee:

- B\$40 waiver for 6 or 12 months EPP tenure.
- B\$70 waiver for 18 or 24 months EPP tenure.

9. How do I apply for EPP?

After making an eligible purchase using your BIBD Credit Card, please contact BIBD Customer Care at +673 2238181 to request conversion of your approved transaction into an Easy Payment Plan (EPP). Approval of the EPP is subject to BIBD's prevailing EPP terms and conditions.

10. Can I apply for EPP at the point of purchase?

No. Customers are required to first complete the purchase and then contact BIBD Customer Care at +673 2238181 to convert the approved transaction into an EPP, subject to eligibility and approval.

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

Yes. The promotion is limited to one (1) eligible iPhone 18 Series purchase per BIBD Credit Card unless otherwise determined by BIBD.

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

Yes. If you hold more than one eligible BIBD Credit Card, each card may qualify separately with one eligible transaction, subject to the promotion terms, quota availability, and card eligibility.

13. Where is this promotion available?

The promotion is available at the DST iPhone 18 launch and participating DST outlets, including the Airport Mall launch venue where applicable.

14. Do cash withdrawals qualify for this promotion?

No. Cash advances, ATM withdrawals, cash withdrawals, balance transfers, and other non-retail transactions do not qualify.

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

Your BIBD Credit Card account must:

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

16. 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.

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

If BIBD determines that the transaction no longer satisfies the promotion requirements, BIBD reserves the right to withdraw the promotional benefits and reclaim any discount or benefits provided under this promotion.

18. What if I am later found to be ineligible?

BIBD reserves the right to:

- Disqualify participation.
- Withdraw promotional benefits.
- Reverse or reclaim any discount, EPP fee waiver, or promotional benefit granted.

19. Can BIBD change or end the promotion early?

Yes. BIBD reserves the right to amend, modify, suspend, withdraw, or terminate the promotion at any time by providing at least **three (3) business days' prior notice**, subject to applicable laws, regulations, and regulatory requirements.

20. How will my personal data be used?

By participating in this promotion, you consent to BIBD collecting, using, and disclosing your personal data for purposes including:

- Verifying eligibility.
- Contacting you regarding the promotion.
- Administering and fulfilling the promotion.
- Processing EPP applications where applicable.

BIBD manages personal data in accordance with applicable laws and BIBD's Privacy Policy.

21. Where can I obtain more information?

For further information:

- Visit any BIBD branch.
- Contact BIBD Customer Care at +673 2238181.
- Visit www.bibd.com.bn.
- Enquire directly with DST representatives at participating outlets.

For EPP conversion requests, customers must contact BIBD Customer Care at +673 2238181 after the transaction has been successfully posted and approved.