

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

BIBD Credit Cardholders can enjoy:

- **BND100 discount** with minimum transaction of **BND1,400 and above** in a single receipt on both the outright purchase or an imagine's device bundled (Wish/ Dream) plan for the Apple iPhone 18 Pro or Apple iPhone 18 Pro Max models;
- and
- Easy Payment Plan (EPP) **processing fee waiver for 6- or 12-months tenor** (worth BND40); or
- Easy Payment Plan (EPP) **processing fee waiver for 18- or 24-months tenor** (worth BND70).

The Promotion is exclusively available at participating Imagine Sdn Bhd's centres located at:

- Citis Square;
- Yayasan Complex;
- Rimba PosBru;
- Brunei International Airport, Arrival Hall; and
- Supasave, Panaga.

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, namely:

- 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 Credit Cardholders eligible?

Yes. Supplementary BIBD Credit Cardholders are eligible to participate in the promotion, subject to the Promotion's 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 retail transactions made using an eligible BIBD Credit Card at any participating Imagine Sdn Bhd's centres and processed through BIBD POS terminals qualify.

6. What Apple iPhone smartphone models are eligible for the discount?

Apple iPhone 18 or Apple iPhone 18 Pro Max models made through either outright purchase or Imagine Sdn Bhd's device bundled plan options will qualify.

7. Is there a limit on the number of items I can purchase under this Promotion?

No but the discount is only applicable for one eligible transaction per 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.

9. How do I apply for EPP?

After making an eligible purchase using your BIBD Credit Card, please contact BIBD Contact Centre 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 Contact Centre at +673 2238181 to convert the approved transaction into an EPP, subject to eligibility and approval.

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 Contact Centre at +673 2238181.
- Visit www.bibd.com.bn.
- Enquire directly at Imagine Sdn Bhd's centres.