

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - MOBILE WORLD ENTERPRISE (“DIGITAL WORLD”)

The following Terms and Conditions (“**Terms**”) apply exclusively to the **BIBD CREDIT CARD PRIVILEGE PROMOTION** (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”) (Company Registration No. RC00006420).

1. PROMOTION PERIOD

- 1.1 The Promotion will be held from **25 September 2026 until 30 November 2026** (“**Promotion Period**”) or such other date(s) as may be determined/varied and notified by BIBD, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1 The Promotion is open to all new and existing BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively referred to as “**BIBD Credit Cardholders**” and “**BIBD Credit Cards**” respectively) whose accounts are in good standing with BIBD.
- 2.2 The following BIBD Credit Cardholders shall not be eligible or qualified to participate in this Promotion:
- a) BIBD Credit Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
 - b) BIBD Credit 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 Credit Cards at MOBILE WORLD ENTERPRISE (DIGITAL WORLD) at Sublot 21, Lot 25630, EDR 23028, Kg Pengkalan Gadong, Jln Gadong 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) (“**ATMs**”) 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 this Promotion.
- 2.6 All employees of MOBILE WORLD ENTERPRISE (DIGITAL WORLD) are **eligible** to participate in this Promotion.

3. OFFERS

3.1 BND100 Discount

BIBD Credit Card	Offer	Conditions
Transactions made using: - BIBD Credit World Mastercard and any sub-cards under World Mastercard category - BIBD Credit Gold Mastercard - BIBD Credit Classic Mastercard - BIBD Credit Visa Platinum - BIBD Credit Visa Gold - BIBD Corporate Credit Gold Mastercard	BND100 discount	- Successful retail transactions made using BIBD Credit Cards through the BIBD Point-of-Sale (“POS”) terminal at the MOBILE WORLD ENTERPRISE (DIGITAL WORLD), Sublot 21, Lot 25630, EDR 23028, Kg Pengkalan Gadong, Jln Gadong. - Purchase any Apple iPhone 18 series at MOBILE WORLD ENTERPRISE (DIGITAL WORLD) - The Offer is limited to the first 200 BIBD Credit Cardholders only throughout the Promotion Period. - The discount is limited to one eligible transaction per Credit Card for the entire duration of the Promotion.

3.2 Easy Payment Plan (“EPP”) Fee Waiver

BIBD Credit Cards	Offer	Conditions
Transactions made using: - BIBD Credit World Mastercard and any sub-cards under World Mastercard category - BIBD Credit Gold Mastercard - BIBD Credit Classic Mastercard - BIBD Credit Visa Platinum - BIBD Credit Visa Gold - BIBD Corporate Credit Gold Mastercard	- Processing fee waiver (worth BND40 per EPP application) for a six (6) or twelve (12) months tenor. - Processing fee waiver (worth BND70 per EPP application) for an eighteen (18) or twenty-four (24) months tenor.	- Successful retail transactions made using BIBD Credit Cards through the BIBD POS terminals at the Participating Outlet as per Clause 2.3. - Approved EPP applications with a six (6), twelve (12), eighteen (18) or twenty-four (24) months tenor during the Promotion Period.

4. GENERAL

- 4.1 By participating in the Promotion, the BIBD Credit Cardholders expressly agree to be bound by these Terms.
- 4.2 The Terms contained herein are in addition and without prejudice to BIBD Credit Cards' terms and conditions including the usage of the BIBD Credit Cards for Shariah-compliant transactions only.
- 4.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of one (1) business day notice to the BIBD Credit Cardholders.
- 4.4 BIBD shall not be held liable for any and/or all forms of losses or damages suffered or incurred by the BIBD 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.
- 4.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6 BIBD's 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.
- 4.7 By participating in this Promotion, the BIBD 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 Cardholders, and any other purposes reasonably related to the Promotion.
- 4.8 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.
- 4.9 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.