

BIBD CARD PRIVILEGE AT SABRE TRAVEL FAIR - FREQUENTLY ASKED QUESTIONS (FAQ)**1. What is this promotion about?**

The promotion is exclusively for transactions made at during the Sabre Travel Fair held at Bridex Hall, Brunei Darussalam.

A. Triple Hadiah Points

Transactions made by BIBD Credit Cardholders will be eligible for Triple Hadiah Points, with maximum Hadiah Points capped at 100,000 Hadiah Points per Card;

The Hadiah Points will be credited within ninety (90) days upon successful verification of the submitted details.

B. Lucky Draw

Transactions made by BIBD Credit and Debit Cardholders will be eligible for the Lucky Draw and a chance to win the following prizes:

- Grand Prize: Bill wipeout* (single receipt), capped at BND5,000 (1 winner);
- Second Prize: 2 return tickets to Jakarta (valued at BND1,200) (1 winner);
- Third Prize: 2 return tickets to Kuala Lumpur (valued at BND1,000) (1 winner); and
- Consolation Prizes: Premium luggage bags from Samsonite, American Tourister or Xiaomi (total worth up to BND2,800) (7 winners).

2. When is the promotion period?

The promotion runs from 12 September 2026 until 13 September 2026, unless otherwise notified by BIBD.

3. Who is eligible for this promotion?

The promotion is open to all new and existing BIBD Credit and Debit Cardholders whose accounts are in good standing with BIBD.

BIBD Cardholders are required to scan the respective QR codes at BIBD's booth and fill in the necessary details to be eligible for the offers.

4. Are supplementary credit cardholders eligible?

Yes. Any supplementary Credit Cards including sub-Cards under the BIBD Credit World Mastercard category are eligible, subject to the promotion terms and conditions.

5. Which purchases qualify for the promotion?

Only retail transactions made using an eligible BIBD Card at participating merchants at the Sabre Travel Fair through Point-of-Sale (POS) terminals qualify.

6. How many Lucky Draw entries can I receive?

Eligible Cardholders will receive:

- one (1) lucky draw entry for every approved transaction in a single receipt;
- every accumulative amount of BND200 (in the same receipt) an additional one (1) lucky draw entry.

For example: Transaction receipt of BND560, will earn total of 3 lucky draw entries.

7. Is there a limit on the number of lucky draw entries?

No, each eligible cardholder may accumulate multiple lucky draw entries based on the total number of qualifying sales receipts collected during the promotion period.

8. Can the Lucky Draw prizes be exchanged for cash?

No. The Lucky Draw prizes are non-transferable and cannot be exchanged for cash, credit or any other prizes-in-kind.

9. Are cash withdrawals eligible for this promotion?

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

10. What does "accounts in good standing" mean?

Your BIBD Card account must:

- Be active.
- Is not subject to any restrictions.
- Not be overdue or delinquent.
- Not be subject to any ongoing legal or bankruptcy proceedings.

11. 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 in the Triple Hadiah Points but not eligible for the Lucky Draw.

12. 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 cancel the lucky draw entries provided under the promotion.

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

BIBD reserves the right to:

- Disqualify your participation in the Promotion.
- Withdraw the Hadiah Points including your Lucky Draw entries.
- Reclaim any prizes provided under the promotion.

14. Can BIBD change or end the promotion early?

Yes. BIBD reserves the right to amend, suspend or cancel the promotion with at least prior one (1) business day notice.

15. 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.

16. Where can I obtain more information?

For further information, please:

- Contact the BIBD Customer Care Department at +673 2238181.
- Visit www.bibd.com.bn.
- Enquire directly at BIBD's booth at the Sabre Travel Fair.