

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - SABRE TRAVEL FAIR 2026 (“Sabre”)

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD 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 **12 September 2026 until 13 September 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. This Promotion is exclusively for BIBD customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and BIBD MasterCard Debit Cards (collectively “**BIBD Cards**” and “**Cardholders**” respectively) whose account(s) are in good standing with BIBD.
- 2.2. The following Cardholders shall not be eligible or qualified to participate in the Promotion:
- a) Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
 - b) Cardholders whose accounts 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 the Point-of-Sale (“**POS**”) terminal(s) used by participating merchants at the Sabre Travel Fair held at **Bridex Hall, Brunei Darussalam** during the Promotion Period 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 BIBD’s Shariah Advisory Body (“**BIBD Group**”) and employees are **eligible** for the Triple Hadiah Points (Clause 3.1) but are **not eligible** for participation in the Lucky Draw (Clause 3.2).

3. PROMOTION MECHANICS**3.1 Triple Hadiah Points**

During the Promotion Period, transactions made by BIBD Credit Cards which are approved, cleared and settled through **Point-of-Sale (“POS”) terminals at participating merchants at the Sabre Travel Fair** will be eligible for the offer stated subject to the following conditions:

BIBD Credit Cards	Offer	Conditions
Transactions made using: a. BIBD World Mastercard and any sub-cards under World Mastercard category b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold	Triple Hadiah Points	• Maximum Hadiah Points capped at 100,000 Hadiah Points per BIBD Credit Card. • To scan a designated QR code at BIBD’s booth and fill in the necessary details to be eligible for the offer. • Hadiah Points will be credited within 90 days upon successful verification of the submitted details.

3.2 Lucky Draw

During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through **Point-of-Sale (“POS”) terminals at participating merchants at the Sabre Travel Fair** will be eligible for a Lucky Draw, subject to the following conditions:

BIBD Cards	No. of Entries Entitled / Conditions
Transactions made using: a. BIBD World Mastercard and any sub-cards under World Mastercard category b. BIBD Gold Mastercard c. BIBD Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard (including Flex)	• Every approved transaction in a single receipt will earn one (1) entry ticket for the Lucky Draw. • Every accumulative amount of BND200 (in the same receipt) will earn an additional one (1) entry ticket for the Lucky Draw. • To scan the QR code at BIBD’s booth and fill in the necessary details to participate.

3.3 The Prizes to be given away under the Lucky Draw are as follows:

Prizes	No. of Winner(s)
Grand Prize: Bill wipeout* (single receipt), capped at BND5,000	1
Second Prize: 2 return tickets to Jakarta (worth up to BND1,200 each)	1
Third Prize: 2 return tickets to Kuala Lumpur (worth up to BND1,000 each)	1
Consolation Prizes: Premium luggage bags from Samsonite, American Tourister or Xiaomi (total worth up to BND2,800)	7

* *Bill wipeout means the total amount spent (as shown on the receipt) which BIBD will refund to the Card used, up to the maximum capped amount of BND 5,000.00.*

- 3.4 Winners of the Lucky Draw will be picked at the end of the Promotion Period. The prize presentation will be held on such dates as shall be solely determined by BIBD.
- 3.5 BIBD has the sole discretion to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 3.6 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 3.7 BIBD reserves the right to substitute or replace any/all of the prizes with any other item(s) of similar market value without having to assign any reason to any person.
- 3.8 Prizes are provided on an “as is” basis and cannot be exchanged for cash or other prizes.
- 3.9 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

4. GENERAL

- 4.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2 The Terms contained herein are in addition and without prejudice to BIBD Cards' terms and conditions including the usage of BIBD Cards for Shariah-compliant transactions only.
- 4.3 BIBD reserves the right to amend or vary any of these Terms either wholly or partly at any time at with minimum one (1) business day notice to the Cardholders.
- 4.4 BIBD shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Cardholders as a direct or indirect result of the extension, cancellation, termination or suspension of the Promotion.
- 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 decisions on any or all matters relating to the Promotion shall be final and absolute.
- 4.7 By participating in this Promotion, the 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, conducting prize announcements 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.