

BIBD CREDIT CARD PRIVILEGE WITH NEXT COMMUNICATION ENTERPRISE (“TenTen”) - FREQUENTLY ASKED QUESTIONS (FAQ)

1. What is this Promotion about?

For every purchase of an Apple iPhone 18 Pro or Apple iPhone 18 Pro Max, BIBD Credit Cardholders can enjoy:

- a BND100 discount;
 - complimentary one (1) BAZIC GoPort Cube Extension Wall Charger (worth \$49);
 - complimentary one (1) ENERGEA Powerhub 4PD+1UB-C+3USB-C 60WPD Desktop Charger (worth \$49); and
 - an additional 18% discount for all accessories.
- 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 TenTen’s outlets located at:

- TenTen (Kiulap): Ground Floor, Unit 4, Block D, Setia Kenangan 2, Kiulap;
- TenTen (One City): Ground Floor, Unit G23, One City Shopping Complex, Jalan Utama Salambigar;
- De House (Koprijaya): Block A, Ground Floor, No.3, Kpg Jaya Setia, Berakas A; and
- De House (The Mall): 2nd Floor, Unit 2.40, The Mall Gadong, Abdul Razak Complex.

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 TenTen’s outlets and processed through BIBD POS terminals qualify.

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

Apple iPhone 18 Pro or Apple iPhone 18 Pro Max models made through either outright purchase will qualify.

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

No. Customers may purchase multiple items; however, the Promotional Offer (including the discount, complimentary gifts and accessory discount) is limited to one eligible transaction per BIBD Credit Card throughout the Promotion Period.

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 at a participating TenTen outlet 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). The applicable EPP processing fee will be waived under this Promotion, subject to BIBD's prevailing EPP Terms and Conditions and approval requirements.

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

No. Customers are required to first complete an eligible purchase at a participating TenTen outlet and then contact BIBD Contact Centre at +673 2238181 to request EPP conversion, subject to BIBD's prevailing EPP Terms and Conditions and approval requirements.

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.