

BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - NEXT COMMUNICATION ENTERPRISE (“TenTen”)

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 31 October 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 the 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 any participating TenTen outlets as stated in Clause 3.1 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**”) and employees of TenTen are **eligible** to participate in this Promotion.

3. PARTICIPATING CENTRES

- 3.1. The participating list of TenTen outlets are as specified below:

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

4. PROMOTION MECHANICS

4.1 During the Promotion Period, transactions made by **BIBD Credit Cardholders that are approved and cleared through BIBD POS terminals** at participating TenTen outlets will be eligible for the offer, subject to the following conditions:

BIBD Credit Cards	Offer	Condition
Applicable purchase(s) using: a. BIBD Credit World Mastercard and any sub-cards under World Mastercard Category b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold	• Credit Cardholders who purchase an Apple iPhone 18 Pro or Apple iPhone 18 Pro Max smartphone are entitled to receive: i. a BND100 discount; ii. Complimentary gifts comprising: a) One (1) BAZIC GoPort Cube Extension Wall Charger (worth BND49); b) One (1) ENERGEA Powerhub 4PD+1UB-C+3USB-C 60WPD Desktop Charger (worth BND49); and iii. an additional 18% discount on accessories.	• Limited to one (1) eligible purchase transaction of an Apple iPhone 18 Pro or Apple iPhone 18 Pro Max per BIBD Credit Card throughout the Promotion Period.

Each eligible BIBD Credit Card may enjoy the Promotional Offer once during the Promotion Period. Customers holding multiple eligible BIBD Credit Cards may enjoy the Promotional Offer separately for each eligible card, subject to these Terms and Conditions.

4.2 Easy Payment Plan (“EPP”):

BIBD Credit Cards	Criteria	Offer
Applicable purchase(s) using: a. BIBD Credit World Mastercard and any sub-cards under World Mastercard Category b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold	Approved EPP application with a six (6) or twelve (12) months tenor during the Promotion Period.	Processing fee waiver (worth BND40 per approved EPP application).
	Approved EPP application with an eighteen (18) or twenty-four (24) months tenor during the Promotion Period.	Processing fee waiver (worth BND70 per approved EPP application).

The EPP processing fee waiver applies to approved EPP applications arising from eligible transactions made at participating TenTen outlets during the Promotion Period and remains subject to BIBD’s prevailing EPP Terms and Conditions and approval requirements. Customers are required to contact BIBD Customer Care to request EPP conversion.

5. GENERAL

- 5.1. By participating in the Promotion, the BIBD Credit Cardholders expressly agree to be bound by these Terms.
- 5.2. BIBD and TenTen reserve the right to determine the eligibility of BIBD Credit Cardholders for the Promotion.
- 5.3. The Terms contained herein are in addition and without prejudice to BIBD Credit Cards' terms and conditions including the usage of BIBD Credit Cards for Shariah-compliant transactions only.
- 5.4. BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with minimum three (3) business days' notice to BIBD Credit Cardholders.
- 5.5. 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.
- 5.6. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.7. 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.
- 5.8. 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 BIBD Credit Cardholders, and any other purposes reasonably related to the Promotion.
- 5.9. 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.
- 5.10. 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.