

## SWIPE & WIN WITH BIBD CARDS CAMPAIGN TERMS AND CONDITIONS

The following Terms and Conditions (“these Terms”) apply exclusively to the Swipe & Win with BIBD Cards Campaign (“the Campaign”) held by Bank Islam Brunei Darussalam Berhad (“BIBD”)

### 1. CAMPAIGN PERIOD

- 1.1. The Campaign will take place from 14<sup>th</sup> November 2019 until 13<sup>th</sup> May 2020 (“the Period”) or such other date(s) as may be determined by BIBD, at its sole discretion from time to time.

### 2. ELIGIBILITY

- 2.1. The Campaign is open to all new and existing BIBD Mastercard Debit and Credit cardholders inclusive of World, Platinum, Gold and Classic cardholder (collectively referred to as “Cardholders”).
- 2.2. Cardholders whose facilities with BIBD which are in good standing is eligible for participation in this Campaign.
- 2.3. Customers, whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Period, shall be disqualified from this Campaign.
- 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) or over the counter will **NOT** qualify for purposes of inclusion in the Campaign
- 2.5. All employees of BIBD and its subsidiaries are **NOT** eligible to participate in the Campaign.

### 3. CAMPAIGN MECHANICS

During the Period the following criteria and conditions must be met in order to be eligible for the Campaign:

#### Retail Transactions

Product Eligibility	Criteria	Number of Entry Entitled
Every purchase transaction with:  a. BIBD World Mastercard b. BIBD Platinum Mastercard c. BIBD Gold Mastercard d. BIBD Classic Mastercard e. BIBD World Debit Mastercard f. BIBD Debit Platinum Mastercard g. BIBD Debit Mastercard	Any domestic & online transaction/s which are approved & cleared.	1 entry point for first card spends
		1 entry point for every subsequent B\$50 spent
	Any overseas transaction/s which are approved & cleared.	1 entry point on first card spends
		5 entry point for every B\$50 spent

### New Credit Card Application

Product Eligibility	Criteria	Number of Entry Entitled
New primary and supplementary Card Application: a. BIBD World Mastercard b. BIBD Gold Mastercard c. BIBD Classic Mastercard	Every approved primary credit card during the period	5
	Every approved supplementary credit card during the period	1

### Card Hijrah Scheme

Product Eligibility	Criteria	Number of Entry Entitled
Credit Balance Transfer from another Bank a. BIBD World Mastercard b. BIBD Platinum Mastercard c. BIBD Gold Mastercard d. BIBD Classic Mastercard	Every approved Balance Transfer application during the period	8

### Easy Payment Plan (EPP)

Product Eligibility	-Criteria	Number of Entry Entitled
Any approved Easy Payment Plan for: a. BIBD World Mastercard b. BIBD Platinum Mastercard c. BIBD Gold Mastercard d. BIBD Classic Mastercard	Every approved EPP during the period	5

## 4. PROCESSING FEE WAIVER

Product Eligibility	Fee Waiver	Criteria
New primary and supplementary card application: a. BIBD World Mastercard b. BIBD Gold Mastercard c. BIBD Classic Mastercard	3 years fee waiver	Apply to primary card and waived up to two (2) supplementary cards only

Product Eligibility	Fee Waiver
Any approved Easy Payment Plan for: <ul style="list-style-type: none"> <li>a. BIBD World Mastercard</li> <li>b. BIBD Platinum Mastercard</li> <li>c. BIBD Gold Mastercard</li> <li>d. BIBD Classic Mastercard</li> </ul>	Any approved EPP with Six (6) and Twelve (12) months tenor only

## 5. Draw and Prizes

5.1. Four (4) winners will be picked every month. At the end of the Campaign period, a prize selection event will be held on such dates as BIBD may determine at its sole discretion.

5.2. The Prizes to be given away under the Campaign are:

Category	Qualifying Period	Prizes
<b>Monthly Draw</b>	14/11/2019 until 13/12/2019	1 <sup>st</sup> Prize: 1 unit of Apple Macbook Pro 2 <sup>nd</sup> Prize: 1 unit of Apple iPhone 11 Max Pro 3 <sup>rd</sup> Prize: 1 unit of Apple iPad Pro Consolation Prize: 1 unit of Apple Watch Series 5
	14/12/2019 until 4/1/2020	1 <sup>st</sup> Prize: 1 unit of Apple Macbook Pro 2 <sup>nd</sup> Prize: 1 unit of Apple iPhone 11 Max Pro 3 <sup>rd</sup> Prize: 1 unit of Apple iPad Pro Consolation Prize: 1 unit of Apple Watch Series 5
	5/1/2020 until 1/2/2020	1 <sup>st</sup> Prize: 1 unit of Apple Macbook Pro 2 <sup>nd</sup> Prize: 1 unit of Apple iPhone 11 Max Pro 3 <sup>rd</sup> Prize: 1 unit of Apple iPad Pro Consolation Prize: 1 unit of Apple Watch Series 5
	2/2/2020 until 1/3/2020	1 <sup>st</sup> Prize: 1 unit of Apple Macbook Pro 2 <sup>nd</sup> Prize: 1 unit of Apple iPhone 11 Max Pro 3 <sup>rd</sup> Prize: 1 unit of Apple iPad Pro Consolation Prize: 1 unit of Apple Watch Series 5
	2/3/2020 until 5/4/2020	1 <sup>st</sup> Prize: 1 unit of Apple Macbook Pro 2 <sup>nd</sup> Prize: 1 unit of Apple iPhone 11 Max Pro 3 <sup>rd</sup> Prize: 1 unit of Apple iPad Pro

		Consolation Prize: 1 unit of Apple Watch Series 5
	6/4/2020 until 13/5/2020	1 <sup>st</sup> Prize: 1 unit of Apple Macbook Pro 2 <sup>nd</sup> Prize: 1 unit of Apple iPhone 11 Max Pro 3 <sup>rd</sup> Prize: 1 unit of Apple iPad Pro Consolation Prize: 1 unit of Apple Watch Series 5
<b>Grand Draw</b>	14/11/2019 until 13/5/2020	Grand Prize: Jaguar E'Pace S Type

- 5.3. A random selection of eligible entries will be drawn via a computerised system from the pool of eligible entries within the Period.
- 5.4. Winners will be picked at random and BIBD reserves the right to select/draw/ reserve other winners or to replace/substitute any winner who is or may has been found to be ineligible or disqualified without providing any reason whatsoever.
- 5.5. The photos of the prizes are for visual purposes only and are not absolute. BIBD shall have the exclusive right to change the prizes from time to time.
- 5.6. Prizes may not be exchanged or transferable for cash or prizes-in-kind.
- 5.7. Notwithstanding anything herein, BIBD reserves the right to substitute or replace the prize with an alternative prize of similar monetary value without having to assign any reason thereto.
- 5.8. If BIBD subsequently determines that a person is ineligible or has been disqualified for any reason whatsoever, 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.
- 5.9. The prizes hereto are provided on an "As Is" basis and BIBD makes no representation or warranty whatsoever for any inherent defect(s) with respect to the prizes.
- 5.10. Any disputes with regards to the quality of the prizes should be resolved directly with the supplier and use of the prizes shall also be subject to the terms and conditions of the supplier.
- 5.11. No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed

## 6. Winners

- 6.1. All winners will be notified by telephone, SMS and/or such mode of communication deemed acceptable to by BIBD.
- 6.2. The winners hereby authorize and consent to the public disclosure of their names, pictures or any other details in any form of media as may determine by BIBD for advertising, publicity or commercial purposes.

## 7. General

- 7.1. By participating in the Campaign, the Cardholder expressly agrees to be bound by these Terms.

- 7.2. BIBD reserves the right to amend, alter, add or modify these terms at any time at its sole and absolute discretion with notice to customer.
- 7.3. For the avoidance of doubt, any extension, cancellation, termination or suspension of the Campaign shall not entitle the eligible Cardholder for any claim or compensation against BIBD and for any and/or all losses or damage suffered or incurred by customer as a direct or indirect result of the act of extension, cancellation, termination or suspension.
- 7.4. BIBD reserves the right to modify, amend, vary, or add to any of these Terms from time to time without any prior notice.
- 7.5. In the event of any inconsistency between these Terms and any other brochure, marketing or promotional materials relating to this Campaign, these Terms shall prevail.
- 7.6. BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Campaign or due to any natural disaster, war, riot, strike, lockout, industrial action, fire, storm, act of terrorism, technical or system failures or any event beyond the reasonable control of BIBD.
- 7.7. BIBD's decision on any or all matters relating to the Terms of the Campaign shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 7.8. 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 dispute or claim arising hereunder.