

BIBD CARD DEALS PROGRAMME (NAZMI TEXTILE MALL)

The following Terms and Conditions (“these Terms”) apply exclusively to the BIBD Card Privilege Promotion (“the Programme”) held by Bank Islam Brunei Darussalam Berhad (“BIBD”).

1. PROGRAMME PERIOD

- 1.1. The Programme will take place from **28th July 2020 until 28th August 2020** (“the Period”) or such other date(s) as may be determined by BIBD, at its sole discretion from time to time.
- 1.2. Customers may avail the offer when they make payment using any BIBD Credit Card (World, Platinum, Gold and Classic) & BIBD Debit Card (including World) at **all Nazmi Textile Mall outlets**.

2. ELIGIBILITY

- 2.1. The Programme is open to all new and existing BIBD Credit Card (World, Platinum, Gold and Classic) & BIBD Debit Card (including World) holders (collectively referred to as “Cardholders”).
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- 2.2. Successful retail transactions made using BIBD Credit Card (World, Platinum, Gold and Classic) & BIBD Debit Card (including World) through Point of Sale (POS) terminal (where Customers make payments with their BIBD Debit Card & Credit Card) at Nazmi Textile Mall outlets will be eligible for participation in this Programme.
- 2.3. The following Cardholders shall not be eligible to participate in the Programme:
 - a) Cardholders whose facilities with BIBD which are in delinquent or past due and/or are facing civil/legal/bankruptcy proceedings; or
 - b) Cardholders, whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Period, shall be disqualified from this Programme.
- 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 Programme.

3. PROGRAMME MECHANICS

During the Period, eligible Cardholders must fulfil the following criteria and conditions under the Programme:

Criteria	Conditions
Every purchase transaction via Retail / BIBD POS with: <ol style="list-style-type: none"> a. BIBD Credit World Mastercard b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard 	Retail transactions made through BIBD POS terminals which are approved, cleared and settled.

4. DISCOUNTS

4.1. Eligible Cardholders may avail of the following discounts:

Discount

Eligible BIBD Cards	Discount
BIBD Credit World Mastercard	Additional 10% discount on top of in-house discount
BIBD Credit Visa Platinum	Additional 5% discount on top of in-house discount
BIBD Credit Gold Mastercard BIBD Credit Visa Gold BIBD Credit Classic Mastercard	
BIBD Debit World Mastercard BIBD Debit Mastercard	

4.2. If BIBD subsequently determines that a person is ineligible or is not entitled to the offer for any reason whatsoever, BIBD may at its discretion reclaim the discount.

5. GENERAL

- 5.1. By participating in the Programme, the Customer expressly agrees to be bound by these Terms of the Programme.
- 5.2. BIBD reserves the right to extend, cancel, terminate or suspend the Programme at any time without prior notice to the Customer.
- 5.3. Any BIBD extension, cancellation, termination or suspension of the Programme by BIBD shall not entitle the Participant(s) to any claims or compensation against BIBD for any and/or all form of losses or damages suffered or incurred by the Customer as a direct or indirect result of the extension, cancellation, termination or suspension.
- 5.4. BIBD reserves the right to modify, amend, vary, add or suspend either wholly or in part at its absolute discretion any of these Terms from time to time with notice to the Customer.
- 5.5. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Programme, these Terms shall prevail.
- 5.6. BIBD's decision on any or all matters relating to the Programme shall be final and absolute.
- 5.7. 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.