

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS

The following Terms and Conditions (“these Terms”) apply exclusively to the **BIBD CARD PRIVILEGE PROMOTION** (“Promotion”) held by Bank Islam Brunei Darussalam Berhad (“BIBD”) from 16th February 2021 until 15th May 2021 (“Promotion Period”).

1. PROMOTION PERIOD

- 1.1. The Promotion will run during the Promotion Period or such other date(s) as may be determined/varied by BIBD, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1. This Promotion is exclusively for BIBD Customers who hold BIBD Credit Cards (“Cardholders”) and have registered with the Pocket Application (“Pocket”).
- 2.2. Successful retail transactions made using BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively “BIBD Cards”) through Pocket will be eligible to participate in the Promotion.
- 2.3. The following Cardholders shall not be eligible to participate in the Promotion:
- Cardholders whose financing facilities with BIBD are in delinquent or past due and/or those who are facing on-going civil/legal/bankruptcy proceedings; or
 - Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period.
- 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 participation in the Promotion.

3. PROMOTION MECHANICS

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

Criteria	Conditions
Every purchase transaction via Pocket with: <ol style="list-style-type: none"> BIBD Credit World Mastercard BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold 	Any transactions made through Pocket using BIBD Cards which are approved, cleared and settled.

4. PARTICIPATING MERCHANTS

- 4.1. The following participating merchants list are not exhaustive and shall be subject to change whenever there are any new addition of merchants that satisfy BIBD’s requirement who signed up with Pocket.

No	Participating Merchants
1	Agrome Market
2	Aloha Java Juice
3	Aman Power
4	Anggun Tropika
5	Another Cafe
6	Aranda Café (Kitchen of Jasmine)
7	Autoimagination
8	Bananarama
9	Baraqah Food and Beverages
10	Beastmode Nutrition
11	Beaute Pratrique
12	Belle's Kitchen
13	Boost Juice Bar
14	Bosh Borneo
15	Brown Sugar King
16	Burger King
17	Charcoal BBQ and Grill Restaurant
18	Chocolate Origin
19	Chubby Phat Kisses
20	Co. Lab
21	Coffee Bean and Tea Leaf
22	Core Physio
23	De'Yacht
24	Drips Co.
25	Eat's Hot
26	Emperor's Court
27	Escape Square
28	Feng Cha
29	Fez N Cip
30	Flour and Butter Cafe
31	Fratini's Restaurant
32	Fuel'd
33	Fun Blocks
34	GeoEats
35	Glow Cafe
36	Gordy's
37	Healthy Beauty 365
38	Home and Gadgets
39	Houwan Systems
40	I salon
41	Icarus Sdn Bhd

42	Jollibee
43	Kedaiku
44	Kitaro Japanese Restaurant
45	KNY Kitchen
46	Komugi
47	Kopifix
48	LiHo Tea
49	Little Neko Shoppe
50	M Clinic
51	Macchiato Cafe
52	Matcha Mana Co.
53	Mavens' Hive
54	Miniphysio Co.
55	Misato Japanese Restaurant
56	Mou Coffee Roasters
57	My Protein
58	My Town Eating House
59	Needs B Major
60	Noice
61	OCDBN
62	Old Time Kopitiam
63	Otto Takeaway
64	Pais C-Haji
65	Piccolo Cafe
66	Polarcool Aircond Services
67	Poppy Petals Skin & Beauty
68	R. C Maju
69	Randomities
70	Reborn Lab (Shoe Mo BN, Sage, Shoo Care, Pomade House)
71	SCR Xpress
72	Seven Sporks
73	Shiroiokami Hobbytech
74	Spices Restaurant and Catering
75	Super Squad BN
76	TechSurged Technologies
77	The Coffee Guy
78	The Good Loaf
79	The Good Stuff Co.
80	The Library Cafe
81	The Scoop
82	The Thirsty Habit
83	Three Light Coffee

84	Thrift Golf
85	Top Nosh
86	Toy Santa
87	Traders Inn Hotel
88	Two Sons Coffee
89	Tyremart
90	Verve Caffee
91	Vincci
92	Wings and Drumettes
93	Wo-men Hair Salon
94	Ximply Chriz Cafe
95	Yi's nation
96	Yoyoso
97	Al Muyassar Group
98	Aspor Enterprise
99	Mr Bakers Bake Shop
100	Origin Hair
101	Cattiya Enterprise
102	Wangs Kitchen
103	Iskandar Curry House
104	Vita World
105	Vision Works

5. OFFERS

5.1. Promotion Offer

BIBD Cards	Offers	Conditions
BIBD Credit World Mastercard BIBD Credit Gold Mastercard BIBD Credit Classic Mastercard BIBD Credit Visa Platinum BIBD Credit Visa Gold	<p><u>Daily Reward</u></p> <p>Any amount spent with BIBD Card during the Promotion Period will randomly receive:</p> <p>1 reward of either a cash coupon, discount coupon or Pocket merchant freebie.</p>	<ul style="list-style-type: none"> Limited to one (1) reward per day.
	<p><u>Draw Entry</u></p> <p>All BIBD Cards spend will be eligible for monthly draw:</p>	<ul style="list-style-type: none"> Cardholders will be entitled to one (1) entry for every transaction via Pocket during the Promotion Period.

	16 Feb to 15 March - 38 Winners 16 March to 15 April - 68 winners 16 April to 15 May - 88 winners	
	Entry(ies) to BIBD Impian Campaign For more information please visit http://www.bibd.com.bn/resource-centre/promotions/bibd-impian/	<ul style="list-style-type: none"> • For every approved transaction with BIBD Cards during the Promotion Period via Pocket. • Any 1st transaction in a single receipt = 1 entry • Additional entry for every B\$100 transaction (in a single receipt) using BIBD Cards

5.2. The offers are not applicable in conjunction with any other promotions except for Impian Campaign.

5.3. Pocket merchant freebies and discount coupons will be provided by Pocket merchants.

5.4. Cardholders who receive cash coupon can redeem by purchasing using BIBD Cards within the expiry date via Pocket.

5.5. Cash coupon, discount coupon and Pocket Merchant freebie is not transferable and has an expiry date respectively from the date of reward.

5.6. The validity period for the daily rewards of each offer are as follows;

Batch/Month	Date	Offer Validity Period
1	16 February 2021 - 15 March 2021	Before 30 April 2021
2	16 March 2021 - 15 April 2021	Before 31 May 2021
3	16 April 2021 - 15 May 2021	Before 30 June 2021

5.7. If BIBD/Pocket subsequently determines that the Cardholder is ineligible or is not entitled to an offer for any reason whatsoever, BIBD/Pocket may at its sole discretion disqualify the Cardholder's participation in the Promotion.

6. MONTHLY DRAW WINNERS AND PRIZES

6.1. Winners will be picked every month throughout the Promotion Period. Pocket will provide BIBD a list of entries and BIBD will perform the lucky draw and advise the winners to Pocket.

6.2. The Prizes to be given away during the Promotion Period are:

16 Feb to 15 March 2021 (Batch 1) - 38 Winners of \$8 cash coupon each
16 March to 15 April 2021 (Batch 2) - 68 winners of \$8 cash coupon each
16 April to 15 May 2021 (Batch 3) - 88 winners of \$8 cash coupon each

6.3. The validity period for draw entry Prizes are as follows;

Batch/Month	Draw Date	Validity Period
1	16 March 2021	Before 30 June 2021

2	16 April 2021	
3	16 May 2021	

- 6.4. Monthly lucky draw prizes and rewards will automatically be distributed to the Cardholders via the Pocket app itself.
- 6.5. Prizes may not be exchanged or transferable for cash or prizes in-kind.
- 6.5 The photos of the prizes are for visual purposes only. BIBD/Pocket reserves the right to substitute or replace the prize/reward with alternative prize of similar monetary value from time to time without having to assign any reason thereto.
- 6.6 The prizes and rewards provided an “as is” basis and BIBD/Pocket makes no representation or warranty whatsoever for any inherent defect/fault(s) with respect to the prizes/rewards.
- 6.7 No person shall be entitled to any payment or compensation from BIBD/Pocket should any prize or reward be forfeited or reclaimed under this promotion.

7. GENERAL

- 7.1. By participating in the Promotion, the Customer expressly agrees to be bound by these Terms.
- 7.2. BIBD/Pocket retains the absolute discretion to modify, vary, add to suspend any of these terms either wholly or part at any time, and the Cardholders will be notified of the same.
- 7.3. BIBD/Pocket shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Customer as a direct or indirect result of any extension, cancellation, termination or suspension of the Promotion.
- 7.4. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 7.5. BIBD/Pocket decision on any or all matters relating to the Promotion shall be final and absolute.
- 7.6. 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.