

BIBDS MUTUAL FUND IMPIAN PROMOTION TERMS AND CONDITIONS

The following Terms and Conditions (“these Terms”) apply exclusively to the **Mutual Fund Impian Promotion (“the Promotion”)** held by BIBD Securities Sdn Bhd (“BIBDS”) in collaboration with **BIBD’s Impian Campaign (“the Campaign”)**.

1. PROMOTION PERIOD

The Promotion will take place from **14th October 2021** until **13th January 2022** (“the Period”) or such other date(s) as may be determined by BIBDS, at its sole discretion from time to time.

2. PROMOTION ELIGIBILITY

- 2.1 The Promotion is open to all new and existing BIBDS’s individual clients:
 - aged 18 years and above; and
 - maintaining an active Wakalah CA Trading Account that is not closed, dormant or has restricted access, with Bank Islam Brunei Darussalam Berhad (collectively referred to as “Eligible Clients”).
- 2.2 Each successful and approved application and/or transaction (in accordance with the Promotion Mechanics in Clause 3) during the Period will qualify the Eligible Clients to participate in the Promotion and be entitled for the draw entry (“Entries”) in the Campaign.
- 2.3 Eligible Clients are eligible to have multiple entries based on the number and total investment amount during the Period.
- 2.4 For the avoidance of doubt, only the primary holder of the Wakalah CA Trading Account will be entitled to the Promotion if the account(s) is/are set up in joint names.
- 2.5 All employees of BIBD and its subsidiaries are **NOT** eligible to participate in the Promotion.
- 2.6 Entries which do not meet the eligibility criteria as set by BIBDS from time to time for this Promotion will automatically be disqualified.
- 2.7 Eligible Clients whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Period shall automatically be disqualified from the Promotion.

3. PROMOTION MECHANICS

- 3.1 During the Period, the following criteria and conditions must be met by the Eligible Clients in order to be eligible for the Promotion and/or Entries listed here in below.

(A) Mutual Fund

Type of Investment	Entries	Criteria
Lump Sum Subscription	1	For every invested amount of B\$500.00*
Monthly Investment Plan	1	For every sign up of Monthly Investment Plan

the minimum amount for a lump sum subscription is B\$1,000.00, which shall entitle the client for **at least 2 entries.*

- 3.2 For non-BND denominated subscription, the investment amount will be converted to BND on the subscription date based on the relevant prevailing foreign exchange rate determined by BIBD for calculation of the Promotion entitlement.
- 3.3 The Promotion does not include switching transactions by Eligible Clients, for example switching from ALAHLI North America Index Fund to ALAHLI Europe Index Fund or from ALAHLI Healthcare Global Trading Equity to Franklin Global Sukuk Fund during the Period.

(B) Account

Product	Entry	Criteria
BIBD Wakalah CA Trading Account	1	For new account opening with BIBD

4. PROMOTION DRAWS AND PRIZES

- 4.1 During the Period, a Monthly, Quarterly and Grand Prize winner selection will be held on such dates as BIBD may determine at its sole discretion.
- 4.2 Under the Promotion, the draw qualifying period and prizes will be following the BIBD Impian Campaign terms and conditions.
- 4.3 Winners will be selected randomly from the Drawn Entries and BIBD reserves the right to select/redraw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 4.4 Winners will be notified by telephone and/or via SMS or such mode of communication deemed feasible by BIBD.
- 4.5 The winners hereby authorize and consent to the public disclosure of their names, pictures or any other details in any form of media or as determined by BIBD for advertising, publicity or commercial purposes.
- 4.6 During the prize presentation event, winners are strongly encouraged to attend the event for prize collection. In the event that the winner is unable to attend, the winner must provide BIBD with a consent letter authorising a representative on their behalf with a signed copy of the winner's identification card/passport.
- 4.7 Entry Examples:

Type of Investment	Examples
Lump Sum Subscription	Investment made: B\$2,000.00 For every B\$500.00 invested = 1 entry $B\$2,000.00 / B\$500.00 = 4 \text{ entries}$ Total: <u>4 entries</u>

MIP	<p>Signed up 2 Monthly Investment Plans</p> <p>For each Monthly Investment Plan sign up = 1 entry</p> <p>2 Monthly Investment Plan x 1 entry = 2 entries</p> <p>Total: <u>2 entries</u></p>
Lump Sum and Monthly Investment Plan	<p>1) Lump Sum investment made: B\$1,000.00</p> <p>For every B\$500.00 invested = 1 entry</p> <p>B\$1,000.00 / B\$500.00 = 2 entries</p> <p>2) Signed up 3 Monthly Investment Plans</p> <p>For each Monthly Investment Plan sign up = 1 entry</p> <p>3 Monthly Investment Plans x 1 entry = 3 entries</p> <p>Total: <u>5 entries</u></p>
Account opening	<p>For new account opening with BIBD = 1 entry</p> <p>Total: <u>1 entry</u></p>

- 4.8 A random selection of eligible entries will be drawn via a computerised system from the pool of eligible entries within the Campaign Period (“Drawn Entries”).
- 4.9 BIBD shall have the exclusive right to change the prizes from time to time at its sole discretion.
- 4.10 Winners will be rewarded with prizes that has been voted or chosen by the public through BIBD social media, website and any medium that BIBD may deem is fit. The result of the votes will be announced through social media.
- 4.11 Winners agree that the prizes may not be exchanged or transferable for cash or prizes-in-kind whether in partial or in full. BIBD shall not be responsible for any losses and damages which may be incurred by the winners during the prize redemption process.
- 4.12 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.
- 4.13 The displayed photos of the prizes are for visual purposes only. The prizes hereto are provided on an “As is” basis and BIBD makes no representation or warranty whatsoever for any inherent defect/fault(s) with respect to the prizes.
- 4.14 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 supplier’s terms and conditions.

- 4.15 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under the Campaign.

5. GENERAL

- 5.1 By participating in the Promotion, the Eligible Clients expressly agree to be bound by these Terms.
- 5.2 BIBDS reserves the right to extend, cancel, terminate or suspend the Promotion at any time with prior notice to the Eligible Clients.
- 5.3 BIBDS shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Eligible Clients as a direct or indirect result of the extension, cancellation, termination or suspension of the Promotion.
- 5.4 BIBDS reserves the right to modify, amend, vary or add to any of these Terms from time to time with notice to the Eligible Clients.
- 5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6 BIBDS' decision on any or all matters relating to the Promotion 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.