

BIBD PERDANA INVESTMENT BUNDLING CAMPAIGN PROMOTION TERMS AND CONDITIONS

The following Terms and Conditions (“the Terms”) apply exclusively to the **BIBD PERDANA INVESTMENT BUNDLING CAMPAIGN PROMOTION** (“the Campaign Promotion”) held by Bank Islam Brunei Darussalam Berhad (“BIBD”) and BIBD Securities Sdn Bhd (“BIBDS”). The Customer understands and acknowledges that these Terms are to be read together as a whole with the General Wakalah Terms and Conditions of Deposit Products, Mutual Fund Terms and Conditions and any other relevant terms and conditions as BIBD and BIBDS may impose from time to time.

1. CAMPAIGN PROMOTION PERIOD

- 1.1. This Campaign Promotion will take place from **15th March 2021** until **15th June 2021** (“Campaign Period”) inclusive of both dates or such other date(s) as may be determined by BIBD and BIBDS, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1. This Campaign Promotion is open to all new and existing BIBD PERDANA customers aged 18 and above (hereinafter referred to as “Customers”).
- 2.2. Customers are required to open either a Current Account or Savings Account (“CASA”) with BIBD to facilitate the crediting of the profit earned (if any) as well as maintain an active Wakalah CA Trading Account for the purpose of investing in BIBDS’s investment products. The account can be opened either individually or jointly.
- 2.3. Customers, whose accounts which have been suspended, cancelled or terminated for whatsoever reason during the Campaign Period, shall be disqualified from this Campaign Promotion.

3. CAMPAIGN PROMOTION MECHANICS

- 3.1. The Campaign Promotion consists of the following products:
- a. Mutual Fund
 - b. BND Term Deposit
- 3.2. During the Campaign Period the following criteria and conditions must be met in order to be eligible for the Campaign Promotion:

Product Eligibility	Criteria
Mutual Fund AND BND Term Deposit	The investment ratio for the Mutual Fund and BND Term Deposit must be 1:1

- 3.3. For non-BND denominated subscription of Mutual Fund, the investment amount will be converted to BND on the subscription date based on the relevant prevailing foreign exchange rate determined by BIBDS for calculation of the investment ratio.
- 3.4. Invested amount is calculated on a single day basis. For illustration purpose, if Customer subscribes to two (2) mutual funds with BND5,000 for each fund in a single day, the accumulated invested amount will be BND10,000.

4. CAMPAIGN PROMOTION OFFER

- 4.1. The minimum initial deposit of both Products shall be **BND10,000.00 each or the currency equivalent** and is only applicable for Fresh Funds Deposits (“Fresh Funds”).
- 4.2. Fresh Funds refer to funds deposited through cheque(s), cashier’s order(s), demand draft(s), cash deposits or telegraphic transfer:
- from other local or overseas financial institutions; and
 - does **NOT** include any funds that are withdrawn from BIBD and its subsidiaries and re-deposited within the last 30 days.

The Customer must place the Fresh Funds into the Product within seven (7) working days of transferring into their CASA account **AND** Wakalah CA Trading Account provided that the placement is made within the Campaign Promotion Period.

- 4.3. Customers who deposited to 12-month BND Term Deposit and subscribed lump sum to Mutual Fund can enjoy the following:

BND Term Deposit

Tenure	Promotional Rate
12-month	0.80% (Indicative Rate)

AND

Mutual Fund

Investment criteria	Sales Charge
Lump Sum	2% (Normal Sales Charge - 5%)

Example of lump sum subscription: -

Product	Initial Deposit	Campaign Promotion offers
Mutual Fund		
Franklin Global Sukuk Fund	BND5,000	Sales Charges of 2%
AlAhli Asia Pacific Index Fund	BND5,000	
Total Investment Amount	BND10,000	
Term Deposit		
BND Term Deposit	BND10,000	Promotional Rate of 0.80% for 12-month BND Term Deposit



- 4.4. Customers may enjoy the offer more than once during the Campaign Period subject to fulfilling the Campaign Promotion's criteria and conditions.
- 4.5. The Promotional Rate is indicative and only applicable if the BND Term Deposit is held until maturity of the tenure.
- 4.6. In the event the Customer decides to pre-terminate the BND Term Deposit, the Customer may only receive the principal amount AND in the event the customer redeems their Mutual Fund(s), the customer will be receiving their investment proceeds based on the prevailing Net Asset Value (NAV).
- 4.7. Upon redemption of mutual fund and maturity of the BND Term Deposit Principal and the profit (if any) will be credited into the Customer's designated CASA account.
- 4.8. This Campaign Promotion cannot be used in conjunction with other offers, promotions, and/or privileges unless otherwise stated.

5. GENERAL

- 5.1. By participating in the Campaign Promotion, the Customer expressly agrees to be bound by these Terms.
- 5.2. BIBD and BIBDS reserves the right to amend, alter, add or modify these Terms at any time at its sole and absolute discretion with notice to the Customer.
- 5.3. For the avoidance of doubt, any extension, cancellation, termination or suspension of the Campaign Promotion shall not entitle the eligible Customer for any claim or compensation against BIBD or BIBDS 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.
- 5.4. In the event of any inconsistency between these Terms and any other brochure, marketing or promotional materials relating to this Campaign Promotion, these Terms shall prevail.
- 5.5. BIBD and BIBDS shall not be liable for any loss, damage or expenses arising out of or in connection with the Campaign Promotion 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 and BIBDS.
- 5.6. BIBD and BIBDS's decision on any or all matters including but not limited to the Terms and/or the Campaign Promotion shall be final, conclusive and binding, and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 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.