

BIBD PERDANA MEMBER GET MEMBER CAMPAIGN TERMS AND CONDITIONS

The following Terms and Conditions (“Terms”) apply exclusively to the BIBD PERDANA Member Get Member Campaign (“the Campaign”) held by Bank Islam Brunei Darussalam Berhad (“BIBD”).

1. CAMPAIGN PERIOD

1.1 The Campaign will be held from **12th July 2021** to **12th October 2021** (“Campaign Period”) or such other date(s) as may be varied/determined by BIBD at its sole discretion from time to time.

2. ELIGIBILITY

2.1 This Campaign is open to all BIBD Perdana members (“Members”) who open and maintain account(s) with BIBD including for the assignment of salary and/or financing facilities except Members:

- a) whose financing facilities with the Bank are in delinquent or past due status and/or are facing any legal proceedings (including bankruptcy proceedings); and/or
- b) whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Campaign Period.

2.2 If BIBD subsequently determines that a Member is not eligible or is not entitled to the prizes for any reason whatsoever, BIBD has the sole discretion to reclaim the prize(s).

3. CAMPAIGN PROGRAMME AND PRIZES

3.1 During the Campaign Period, Members must meet the following criteria and conditions to be eligible for the following prize under the Campaign:

Eligibility	Prize	Criteria
Every successful referral of Perdana member (sign-up or upgrade)	Options of the following: <ul style="list-style-type: none"> • \$50 Cash Voucher • B\$100 Mutual Fund (2% Sales Charge borne by customer) 	<ul style="list-style-type: none"> • B\$100,000 Average Relationship Balance (ARB) or/and • B\$10,000 gross monthly income to the bank or/and • B\$500,000 Total Financing Balance (TFB) at inception of relationship

4. BIBD IMPIAN

Any NEW customer who signs-up as a Member during the Campaign Period will be eligible for entry into BIBD Impian.

Category	Criteria(s)	Entries	Conditions
Perdana Privilege Banking	New Member Sign-up	1	Upon successful sign-up during Campaign Period

**For more information, please refer to BIBD Impian's Terms and Condition*

5. GENERAL

- 5.1 By participating in the Campaign, Members expressly agree to be bound by these Terms.
- 5.2 BIBD reserves the right to extend, cancel, terminate or suspend the Campaign at any time with prior notice to Members without assigning any reasons whatsoever .
- 5.3 For the avoidance of doubt, any extension, cancellation, termination or suspension of the Campaign shall not entitle the Members to any claim or compensation against BIBD for any and/or all losses or damage suffered or incurred by the Members as a direct or indirect result of the act of extension, cancellation, termination or suspension.
- 5.4 BIBD reserves the right to modify, amend, vary, or add to any of these Terms from time to time with prior notice.
- 5.5 BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Campaign due to any events beyond the reasonable control of the Bank.
- 5.6 In the event of any inconsistency between these Terms and any brochure, marketing or promotional materials relating to the Campaign, these Terms shall prevail.
- 5.7 BIBD's decision on any or all matters relating to the Campaign including for the selection of the winner shall be deemed final and absolute and no further appeal, enquiry and/or correspondence will be entertained.
- 5.8 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 pertaining hereto.