

BIBD DISCOUNT PROMOTION WITH ZALORA TERMS AND CONDITIONS

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

1. Promotion Period

- 1.1 The Promotion will commence from 1st September 2019 until 31st December 2019 inclusive (“the Period”) or such other date(s) as may be varied by BIBD at its sole discretion from time to time.

2. Eligibility

- 2.1 This Promotion is open to all new and existing BIBD Credit Card (Mastercard and/or Visa World, Platinum, Gold and Classic), BIBD MasterCard Debit Cardholder’s and BIBD Virtual Prepaid MasterCard (collectively “Cardholders”) whose accounts are in good standing with BIBD.
- 2.2 Cardholders, whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Period, shall be disqualified from this Promotion.
- 2.3 Cardholders must present and settle payments with their Cards and then key in the discount voucher code provided by Zalora at www.zalora.com.my to enjoy the Promotion.
- 2.4 The discounts offered to the Cardholders are not cumulative and do not apply/cannot be used to/with other third-party in-house offers, discount cards, loyalty programs and vouchers except in-house offers and/or loyalty programs provided by Zalora in accordance with the Terms contained herein.

3. Promotion Mechanics

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

Criteria	Conditions
Every purchase transaction via www.zalora.com.my with <ol style="list-style-type: none">1) BIBD World Credit MasterCard2) BIBD Platinum Credit MasterCard / Visa3) BIBD Gold Credit MasterCard / Visa4) BIBD Classic Credit MasterCard5) BIBD World Debit MasterCard6) BIBD Debit MasterCard7) BIBD Virtual Prepaid MasterCard	BIBD cardholder to key in discount code landing page www.zalora.com.my <u>BIBDNEW</u> and / or <u>BIBDNEW</u>

4. Discounts

4.1 BIBD Cardholders will avail of the following discounts under the Promotion:

Every approved purchase transaction with:	Offer Details	Discount Code
1. BIBD World Credit MasterCard 2. BIBD Platinum Credit MasterCard / Visa 3. BIBD Gold Credit MasterCard / Visa 4. BIBD Classic Credit MasterCard	28% discount off for first purchase with no minimum spend	BIBDNEW
5. BIBD World Debit MasterCard 6. BIBD Debit MasterCard 7. BIBD Virtual Prepaid MasterCard	22% discount off for second purchase onwards with minimum spend of B\$120	BIBDNEW

4.2 Voucher code BIBDNEW is only applicable for new user and for single usage only.

4.3 Promo codes does not apply for certain excluded brands as set out at the following link:
<https://support.zalora.com.my/hc/en-us/articles/205323070-Brand-Exclusions>

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

5. General

5.1 By participating in the Promotion, the Cardholder expressly agrees to be bound by these Terms.

5.2 BIBD reserves the right to extend, cancel, terminate or suspend the Promotion at any time without assigning any reasons whatsoever without any prior notice to the Cardholder.

5.3 For the avoidance of doubt, any extension, cancellation, termination or suspension of the Promotion shall not entitle the eligible Cardholder to any claim or compensation against BIBD for any and/or all losses or damage suffered or incurred by Cardholder 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 without any prior notice.

5.5 In the event of any inconsistency between these Terms and any brochure, marketing or promotional materials relating to the Promotion, these Terms shall prevail.

- 5.6 BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Promotion or due to any act of God, war, riot, strike, lockout, industrial action, fire, storm, act of terrorism, technical or system failures or any event beyond the reasonable control of BIBD.
- 5.7 BIBD's decision on any or all matters relating to the Promotion shall be final and absolute.
- 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.