

**1. How do I become a BIBD PERDANA member?**

To be eligible for BIBD PERDANA Membership, you need to meet at least one of the following eligibility criteria:

Assignment of Salary to BIBD (AOS)	AOS: $\geq$ \$10,000
Deposit	Minimum \$100,000 deposited with BIBD
Total Financing Balance (TFB)	Minimum \$500,000 at inception of relationship <i>Once 75% of principal amount is paid off, eligibility via TFB is automatically void. To maintain the membership, one of the other eligibility criteria must be met</i>

Customers need to sign up account opening form for respective product(s), submit a BIBD PERDANA membership form (by completing the Membership Form) to BIBD and agree to be bound by the clauses stated in Consent & Declaration as well as the respective product, service and/or the Terms and Conditions for BIBD PERDANA membership.

To find out more on *BIBD PERDANA Privilege Banking*, please contact us by calling **2236688**.

**2. Do I need to hold/maintain any products?**

Upon sign up, BIBD PERDANA members need to maintain:

- BIBD Current Account or Savings Account
- BIBD Digital Account
- BIBD World Debit Mastercard
- Preferably BIBD World Credit Mastercard so you can get the best out of your BIBD PERDANA member benefits, exclusive deals and offers.

**3. Do all BIBD PERDANA members automatically receive a BIBD World Credit Mastercard?**

Yes, if you have at least an existing credit card with BIBD. Should you wish to increase your credit limit, the application will be subject to the TDSR assessment. If you do not have a credit card yet, you may apply for BIBD World Credit Mastercard when you sign up for BIBD PERDANA membership.

**4. Are there any additional fees and charges when I sign up for BIBD PERDANA membership?**

There are no additional fees and charges upon sign up. All participating products and services under BIBD PERDANA are subjected to the existing fees and charges stipulated in Terms and Conditions and Tariffs of each respective product and service.

Membership remains if one of the eligibility criteria is met. In case none of the criteria are met, membership may continue. However, a monthly prescribed fee of \$100 will be imposed on BIBD PERDANA member and charge to his/her account.

**5. What are the benefits and privileges offered under BIBD PERDANA?**

- Access to a dedicated PERDANA Relationship Manager
- Enjoy the convenience of digital lifestyle banking via BIBD Mobile App
- Enjoy fee waivers on processing fee for Personal Financing (including Home Improvement Financing and Education Financing), Home Financing and Naqad Financing
- Enjoy complimentary Safe Deposit Box (size D, subject to availability)
- Receive preferential rates for deposits and financing products
- Enjoy 12 complimentary visits per calendar year under MCAE LoungeKey™, subject to BIBD World Credit Mastercard approval

- ◆ Exclusive deals, discounts and offers only for BIBD World Debit Mastercard Cardholders and/or BIBD World Credit Mastercard Cardholders
- ◆ Exclusive e-Welcome Pack to kick start your new journey with BIBD
- ◆ Gain insights from property showcases, investment talks and lifestyle seminars

**6. What is the status of membership if BIBD PERDANA customer does not maintain any of the eligibility criteria?**

BIBD PERDANA member must maintain at least one of the eligibility criteria to enjoy all benefits and privileges under BIBD PERDANA to avoid termination of BIBD PERDANA membership. In such cases where none of these criteria are no longer met, the customer may be exited from BIBD PERDANA membership at the bank’s sole discretion.

**7. How should I be classified as BIBD PERDANA if I meet all the eligibility criteria?**

Should BIBD PERDANA applicant qualifies in all eligibility criteria, the membership will be classified under AOS/Salary based BIBD PERDANA member. This is due to deposit balances may vary from time to time as well as financing balances. It is recommended for BIBD PERDANA members to assign salary to avoid monthly service fee, if any.

**8. How do I earn Hadiah Points under BIBD PERDANA?**

BIBD PERDANA members receive Hadiah Points for every transaction charged to their BIBD World Debit Mastercard and BIBD World Credit Mastercard. Here’s how to accelerate your point collection:

BIBD World Debit Mastercard	Every \$3 spent will earn 1 Hadiah Point
BIBD World Credit Mastercard	Every \$1 spent will earn 4 Hadiah Points

**9. Where can I check my Hadiah Points balance?**

Hadiah Points earned from BIBD World Credit Mastercard and BIBD World Debit Mastercard will be reflected in your credit card account statement and can also be viewed by logging in to BIBD Online or BIBD Mobile > Account Services > Hadiah Points.

**10. What can I redeem my Hadiah Points for?**

- ◆ Air Miles
- ◆ Cash
- ◆ Credit Card Annual Fee
- ◆ eVouchers
- ◆ QuickPay
- ◆ Top up credit
- ◆ Pay bills
- ◆ Pay school fees
- ◆ Donations

**11. How do I redeem my Hadiah Points?**

For redemption, kindly call our PERDANA Contact Centre at **2236688**.

Alternatively, BIBD PERDANA members may redeem below items through the following channels:

- ◆ Cash, Air Miles or Annual Fee Waiver - redeem via BIBD mobile chat
- ◆ eVoucher - redeem via Snapfeed
- ◆ QuickPay - redeem via BIBD mobile only
- ◆ Top Up, Pay Bills, Pay School Fees or Donation - redeem via BIBD Online or BIBD Mobile

Hadiah Points conversion mechanism and redemption channels are summarised as below:

<b>Convert to Cash</b>	4,000 Hadiah Points = B\$10	To redeem your Hadiah Points to Cash, Convert to Air Miles or Annual Fee Waiver, simply call our PERDANA Contact Centre at <b>2236688</b> or via BIBD Mobile Chat
<b>Convert to Air Miles</b>	<b>Royal Skies Miles</b> 3,800 Hadiah Points = 500 Royal Skies Miles	
	<b>Air Asia Big Points</b> 1,500 Hadiah Points = 500 Air Asia BIG Points	
<b>Credit Card Annual Fee</b>	<b>Pay your credit card annual fee with Hadiah Points:</b> <ul style="list-style-type: none"> <li>◆ Mastercard Classic Card: 7,000 Hadiah Points</li> <li>◆ Mastercard / Visa Gold Card: 24,000 Hadiah Points</li> <li>◆ Visa Platinum: 50,000 Hadiah Points</li> </ul>	
<b>Purchase eVoucher</b>	Purchase eVouchers with Hadiah Points through BIBD Mobile	Redeem via Snapfeed
<b>QuickPay</b>	Pay for your transactions with Hadiah Points at our <i>QuickPay</i> merchants  BIBD Mobile > Locations > <i>QuickPay</i>	Redeem via BIBD Mobile only
<b>Top Up</b>	Use your Hadiah Points to top up your credit: <ul style="list-style-type: none"> <li>◆ DST Easi</li> <li>◆ PCSB Prepaid Mobile</li> <li>◆ DES Prepaid Electricity</li> </ul>	Redeem via BIBD Online or BIBD Mobile
<b>Pay Bills</b>	Use your Hadiah Points to pay for your bills: <ul style="list-style-type: none"> <li>◆ DST</li> <li>◆ Kristal Astro</li> <li>◆ PCSB</li> <li>◆ TelBru</li> <li>◆ DWS Water Services</li> <li>◆ DES Electrical Services</li> </ul>	Redeem via BIBD Online or BIBD Mobile

	<ul style="list-style-type: none"> <li>◆ Masshor Cleaning Services</li> <li>◆ Empire Solution Cleaning Services</li> <li>◆ Rentokil Initial</li> <li>◆ Sparkly Domestic Divas</li> <li>◆ BIBD At-Tamwil</li> <li>◆ Insurans Islam TAIB</li> <li>◆ Takaful Brunei Keluarga</li> <li>◆ Takaful Brunei Am - Motor Takaful</li> <li>◆ Takaful Brunei Am - Non Motor Takaful</li> <li>◆ Yayasan Car Park Rental</li> <li>◆ Tabung Amanah Pekerja - eServices</li> <li>◆ AITI</li> <li>◆ Postal Services</li> <li>◆ Royal Customs &amp; Excise</li> <li>◆ Klinik Noor Rohaya</li> </ul>	
<p><b>Pay School Fees</b></p>	<p>Use your Hadiyah Points to pay for your children school fees:</p> <ul style="list-style-type: none"> <li>◆ Yayasan Sultan Hj Hassanal Bolkiah School</li> <li>◆ Jerudong International School</li> <li>◆ Chung Hwa Middle School</li> <li>◆ DES School</li> </ul>	
<p><b>Donation</b></p>	<p>Use your Hadiyah Points for donations to:</p> <ul style="list-style-type: none"> <li>◆ Tabung Dana Pembinaan Masjid</li> <li>◆ Dana Pengiran Muda Al-Muhtadee Billah</li> <li>◆ BIBD ALAF CSR</li> <li>◆ Care Actions for Strays</li> <li>◆ Persatuan Sindrom Down</li> <li>◆ Tabung Anak-anak Yatim</li> <li>◆ Tabung Badan Kebajikan Kebangsaan</li> <li>◆ Tabung Orang-orang cacat</li> <li>◆ Society for Community Outreach and Training</li> </ul>	<p>Redeem via BIBD Online or BIBD Mobile</p>

### 1. Bagaimanakah saya boleh mendapatkan keahlian BIBD PERDANA?

Untuk menjadi ahli BIBD PERDANA, pelanggan hendaklah setiap masa memenuhi salah satu daripada kriteria kelayakan berikut:

Penyerahhakkan (Assignment) gaji Kepada BIBD (AOS)	<i>Assignment of Salary</i> $\geq$ \$10,000
Simpanan Deposit	Minima $\geq$ \$100,000 dideposit dengan BIBD
Jumlah Baki Pembiayaan	Minima $\geq$ \$500,000 pada permulaan keahlian <i>Apabila 75% daripada jumlah pokok dibayar, kelayakan ini secara automatik terbatal. Untuk mengekalkan keahlian, salah satu kriteria kelayakan yang lain mesti dipenuhi.</i>

Pelanggan perlu menandatangani borang pembukaan akaun bagi produk-produk yang berkenaan, menyerahkan borang keahlian BIBD PERDANA kepada pihak Bank dan bersetuju untuk terikat dengan klausa-klausa di dalam Kebenaran dan Pengakuan termasuk produk, perkhidmatan dan/atau Terma dan Syarat keahlian BIBD PERDANA.

Untuk mengetahui lebih lanjut mengenai *BIBD PERDANA Privilege Banking*, sila hubungi kami di Pusat Perhubungan PERDANA di talian 2236688.

### 2. Adakah saya perlu mengekalkan mana-mana produk?

Setelah mendaftar, ahli BIBD PERDANA perlu mengekalkan:

- Akaun Semasa BIBD atau Akaun Simpanan BIBD
- Akaun Digital BIBD
- Kad Debit World Mastercard BIBD
- Sebaiknya Kad Kredit World Mastercard BIBD supaya awda boleh mendapatkan manfaat yang terbaik sebagai ahli BIBD PERDANA, ganjaran istimewa dan juga tawaran

### 3. Adakah semua ahli BIBD PERDANA akan menerima Kad Kredit World Mastercard BIBD secara automatik?

Ya, sekiranya awda telahpun memiliki sekurang-kurangnya satu kad kredit BIBD. Jika awda ingin menambah had kredit awda ianya adalah tertakluk kepada penilaian TDSR. Jika awda belum memiliki kad kredit, awda boleh memohon untuk mendapatkan kad kredit World Mastercard BIBD apabila awda mendaftar untuk menjadi ahli BIBD PERDANA.

### 4. Adakah terdapat yuran dan caj tambahan apabila saya mendaftar untuk keahlian BIBD PERDANA?

Tidak ada sebarang yuran dan caj tambahan bagi pendaftaran. Semua produk dan perkhidmatan yang ditawarkan oleh BIBD PERDANA adalah tertakluk kepada yuran dan caj sedia ada yang ditetapkan dalam Terma dan Syarat dan Tarif bagi setiap produk dan perkhidmatan tersebut.

Keahlian adalah kekal jika salah satu daripada kriteria kelayakan dipenuhi. Sekiranya tiada kriteria yang dipenuhi, keahlian masih boleh diteruskan. Walau bagaimanapun, pelanggan akan dikenakan bayaran bulanan sebanyak \$100 dan bayaran tersebut akan dipotong daripada akaun pelanggan.

### 5. Apakah manfaat dan keistimewaan yang ditawarkan oleh BIBD PERDANA?

- Akses kepada Pengurus Perhubungan PERDANA
- Nikmati kemudahan perbankan gaya hidup digital melalui *BIBD Mobile App*
- Nikmati pengecualian yuran atas yuran pemprosesan bagi Pembiayaan Peribadi (termasuk Pembiayaan Pengubahsuaian Rumah dan Pembiayaan Pendidikan), Pembiayaan Rumah dan Pembiayaan Naqad
- Nikmati secara percuma kemudahan Peti Keselamatan Deposit (saiz D, jika ada)
- Nikmati kadar istimewa bagi deposit dan produk pembiayaan

- ◆ Nikmati 12 lawatan percuma bagi setiap tahun melalui *MCAE LoungeKey™*, tertakluk kepada kelulusan Kad Kredit World Mastercard BIBD
- ◆ Tawaran istimewa dan diskaun khusus untuk pemegang Kad Debit World Mastercard BIBD dan/atau Kad Kredit World Mastercard BIBD
- ◆ Pek Welcome-e eksklusif untuk memulakan perjalanan awda bersama BIBD
- ◆ Memperolehi maklumat daripada pameran hartanah, ceramah pelaburan dan seminar gaya hidup

**6. Apakah status keahlian jika ahli BIBD PERDANA tidak mengekalkan mana-mana kriteria kelayakan?**

Ahli BIBD PERDANA perlu mengekalkan sekurang-kurangnya salah satu kriteria kelayakan untuk menikmati semua manfaat dan keistimewaan di bawah *BIBD PERDANA Privilege Banking* bagi mengelakkan penamatan keahlian BIBD PERDANA. Dalam kes di mana semua kriteria kelayakan tidak lagi dipenuhi, pelanggan boleh dikeluarkan daripada keahlian PERDANA di atas budi bicara mutlak pihak Bank.

**7. Kategori manakah jika ahli BIBD PERDANA memenuhi semua kriteria kelayakan?**

Jika pelanggan memenuhi semua kriteria kelayakan, pihak BIBD akan mengkategorikan pelanggan sebagai keahlian akan diklasifikasikan sebagai pelanggan PERDANA berasaskan penyerahhakkan gaji (assignment of salary). Ini adalah kerana baki deposit dan baki pembiayaan mungkin berubah dari semasa ke semasa. Ahli BIBD PERDANA adalah disyorkan untuk menyerahhakkan gaji bagi mengelakkan yuran perkhidmatan bulanan, jika ada.

**8. Bagaimana saya mendapat *Hadiah Point* di bawah BIBD PERDANA?**

Ahli BIBD PERDANA menerima *Hadiah Point* untuk setiap transaksi yang dicajkan kepada Kad Debit World Mastercard BIBD dan Kad Kredit World Mastercard BIBD. Berikut adalah cara untuk mempercepatkan pengumpulan *Hadiah Point* awda:

Kad Debit World Mastercard BIBD	Setiap \$3 yang dibelanjakan akan mendapat 1 <i>Hadiah Point</i>
Kad Kredit World Mastercard BIBD	Setiap \$1 yang dibelanjakan akan mendapat 4 <i>Hadiah Point</i>

**9. Di mana saya boleh menyemak baki *Hadiah Point* saya?**

*Hadiah Point* awda yang diperolehi daripada Kad Kredit World Mastercard BIBD dan Kad Debit World Mastercard BIBD akan dapat dilihat dalam penyata akaun kad kredit awda dan melalui BIBD Online atau BIBD Mobile > *Account Services* > *Hadiah Point*.

**10. Apa yang boleh saya tebus dengan *Hadiah Point* saya?**

- ◆ *Air Miles*
- ◆ Wang Tunai
- ◆ Yuran Tahunan Kad Kredit
- ◆ *eVouchers*
- ◆ *QuickPay*
- ◆ Top up Kredit
- ◆ Pembayaran bil
- ◆ Pembayaran yuran sekolah
- ◆ Derma

### 11. Bagaimana saya menebus *Hadiah Point* saya?

Bagi penebusan, sila hubungi Pusat Perhubungan PERDANA di talian **2236688**.

Sebagai alternatif, ahli BIBD PERDANA juga boleh menebus *Hadiah Point* seperti berikut:

- Wang Tunai, *Air Miles* atau Pengecualian Yuran Tahunan, penebusan melalui *BIBD Mobile Chat*
- *eVoucher*, penebusan melalui *Snapfeed*
- *QuickPay*, penebusan melalui *BIBD Mobile* sahaja
- *Top Up*, pembayaran bil, pembayaran yuran sekolah atau derma, penebusan melalui *BIBD Online* atau *BIBD Mobile*

Ringkasan bagi penebusan *Hadiah Point* seperti di bawah:

Penukaran kepada Wang Tunai	4,000 <i>Hadiah Point</i> = B\$10	
Penukaran kepada <i>Air Miles</i>	<i>Royal Skies Miles</i> 3,800 <i>Hadiah Point</i> = 500 <i>Royal Skies Miles</i>	Untuk penebusan <i>Hadiah Point</i> awda ke Wang Tunai, <i>Air Miles</i> atau Pengecualian Yuran Tahunan, sila hubungi Pusat Perhubungan PERDANA di <b>2236688</b> atau melalui <i>BIBD Mobile Chat</i>
	<i>Air Asia Big Points</i> 1,500 <i>Hadiah Point</i> = 500 <i>Air Asia BIG Points</i>	
Yuran Tahunan Kad Kredit	Gunakan <i>Hadiah Point</i> awda bagi bayaran Yuran Tahunan Kad Kredit: <ul style="list-style-type: none"> <li>● <i>Mastercard Classic Card</i>: 7,000 <i>Hadiah Point</i></li> <li>● <i>Mastercard / Visa Gold Card</i>: 24,000 <i>Hadiah Point</i></li> <li>● <i>Visa Platinum</i>: 50,000 <i>Hadiah Point</i></li> </ul>	
Pembelian <i>eVoucher</i>	Pembelian <i>eVouchers</i> with <i>Hadiah Point</i> melalui <i>BIBD Mobile</i>	Penebusan melalui <i>Snapfeed</i>
<i>QuickPay</i>	Bayar transaksi awda dengan <i>Hadiah Point</i> di kedai-kedai peniaga <i>QuickPay</i> kami <i>BIBD Mobile</i> > <i>Locations</i> > <i>QuickPay</i>	Penebusan melalui <i>BIBD Mobile</i> sahaja
Top Up	Gunakan <i>Hadiah Point</i> awda bagi pembelian kredit: <ul style="list-style-type: none"> <li>● DST Easi</li> <li>● PCSB Prabayar Mobile</li> <li>● DES Prabayar Elektrik</li> </ul>	Penebusan melalui <i>BIBD Online</i> atau <i>BIBD Mobile</i>

<p>Pembayaran Bil</p>	<p>Gunakan <i>Hadiah Point</i> awda bagi pembayaran bil:</p> <ul style="list-style-type: none"> <li>● DST</li> <li>● Kristal Astro</li> <li>● PCSB</li> <li>● TelBru</li> <li>● JKR Perkhidmatan Air</li> <li>● JPE Perkhidmatan Elektrik</li> <li>● <i>Masshor Cleaning Services</i></li> <li>● <i>Empire Solution Cleaning Services</i></li> <li>● <i>Rentokil Initial</i></li> <li>● <i>Sparkly Domestic Divas</i></li> <li>● BIBD At-Tamwil</li> <li>● Insurans Islam TAIB</li> <li>● Takaful Brunei Keluarga</li> <li>● Takaful Brunei Am - <i>Motor Takaful</i></li> <li>● Takaful Brunei Am - <i>Non Motor Takaful</i></li> <li>● Yayasan Car Park Rental</li> <li>● Tabung Amanah Pekerja - <i>eServices</i></li> <li>● AITI</li> <li>● <i>Postal Services</i></li> <li>● <i>Royal Customs &amp; Excise</i></li> <li>● Klinik Noor Rohaya</li> </ul>	<p>Penebusan melalui <i>BIBD Online</i> atau <i>BIBD Mobile</i></p>
<p>Pembayaran Yuran Sekolah</p>	<p>Gunakan <i>Hadiah Point</i> awda bagi pembayaran yuran sekolah:</p> <ul style="list-style-type: none"> <li>● <i>Yayasan Sultan Hj Hassanal Bolkiah School</i></li> <li>● <i>Jerudong International School</i></li> <li>● <i>Chung Hwa Middle School</i></li> <li>● <i>DES School</i></li> </ul>	
<p>Derma</p>	<p>Gunakan <i>Hadiah Point</i> awda untuk menderma kepada:</p> <ul style="list-style-type: none"> <li>● Tabung Dana Pembinaan Masjid</li> <li>● Dana Pengiran Muda Al-Muhtadee Billah</li> <li>● BIBD ALAF CSR</li> <li>● <i>Care Actions for Strays</i></li> <li>● Persatuan Sindrom Down</li> <li>● Tabung Anak-anak Yatim</li> <li>● Tabung Badan Kebajikan Kebangsaan</li> <li>● Tabung Orang-orang cacat</li> <li>● <i>Society for Community Outreach and Training</i></li> </ul>	