

FREQUENTLY ASKED QUESTIONS

FAQs

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Q1. What is a Credit Card?

A Credit card is a payment card that authorises the cardholder to make purchases on credit up to a specified limit.

Q2. What is a Debit Card?

A Debit Card is linked to your BIBD Savings or Current Account. When you make purchases using your Debit Card, the amount of the purchases are deducted directly from your BIBD Savings or Current Account.

Q3. What is BIBD World Credit Mastercard?

BIBD World Credit Mastercard is a Shariah compliant payment card and an ideal partner when you travel and shop. It is accepted at over 43 million merchants and 2.3 million ATM worldwide wherever the Mastercard and Cirrus logos are displayed and with it, you can enjoy discounts and exclusive offers from a variety of merchants.

Q4. What is BIBD World Debit Mastercard?

BIBD World Debit Mastercard is an innovative product which allows you to pay, access and enjoy the convenience of an ATM combined with the acceptability of Mastercard internationally.

“Smarter than Cash”, BIBD World Debit Mastercard allows you to make payments directly from your bank account.

Your BIBD World Debit Mastercard can also be used to withdraw cash at over 2.3 million ATMs worldwide which display the Mastercard and Cirrus logos.

Q5. Who can apply for BIBD World Credit Mastercard and BIBD World Debit Mastercard?

All existing and new members of PERDANA Privilege Banking can apply for both cards provided that:

- For BIBD World Credit Mastercard, the principal cardholder must be twenty-one (21) years old and above, and supplementary cardholder must be a minimum of eighteen (18) years old.
- For BIBD World Debit Mastercard, members must have a BIBD account (either Savings or Current) where the minimum age allowable is fifteen (15) years old.

Q6. How do I apply for BIBD World Credit Mastercard and BIBD World Debit Mastercard?

Any new or existing PERDANA Privilege Banking member will automatically receive a BIBD World Debit Mastercard and be eligible for BIBD World Credit Mastercard, subject to credit assessment.

For BIBD World Credit Mastercard however, you need to bring along your:

- Identification card or passport; and
- Latest salary slip (at least 3 months); or
- Statement of Savings or Current Account; and/or
- Confirmation letter of employment that states salary and contract (if applicable).

Q7. How is my BIBD World Debit Mastercard linked to my Savings or Current account?

When you apply for BIBD World Debit Mastercard, you will need to indicate which account you intend to link the Card to. Transaction made using your BIBD World Debit Mastercard will be deducted from your selected account.

Please note however, that not all accounts can be linked to your BIBD World Debit Mastercard. The following are the accounts that cannot be linked to your BIBD World Debit Mastercard:

- Easy Saver;
- Children's Saver;
- Student Saver;
- Purpose Saver; and
- Haj Saver.

Q8. What benefits do I get from BIBD World Credit Mastercard and BIBD World Debit Mastercard?

Both cards offer the following benefits:

- Loyalty Rewards.
- Convenience.
- Protection.
- Discount and Great Deals.
- Lifestyles.

Q9. Where can I use my BIBD World Credit Mastercard and BIBD World Debit Mastercard?

You can use both cards anywhere around the world as your Cards are accepted at over 43 million retail outlets including online and over 2.3 million ATMs that carry the Mastercard or Cirrus logo.

However, please take note that since both cards are Shariah compliant cards, transaction that appear to be in conflict with Shariah principles such as gambling sites will be declined.

Q10. What is Mastercard Contactless and how do I use it?

Mastercard Contactless is an innovative mode of payment which allows you to make instant payments simply by tapping your BIBD World Credit Mastercard or BIBD World Debit Mastercard over a secure contactless terminal in participating stores. There is no need to enter your PIN, swipe your Card, sign or fumble for cash.

Please note that currently there is a limit for amount payable through Mastercard Contactless. This limit is subject to changes from time to time.

Q11. Is Mastercard Contactless technology secure?

The Mastercard Contactless platform is based on secure EMV chip technology, which provides both data protection and transaction security through the latest encryption technology. Mastercard Contactless transaction are processed through the same, reliable payment network as EMV chip transactions.

Q12. Is there a limit to the amount of purchases made through Mastercard Contactless?

As of this moment, you can use Mastercard Contactless for purchases amounting of up to B\$100. However, for purchases above B\$100, your signatures will be required to authenticate your purchases.

Q13. Can I unknowingly make a purchase simply by walking past the reader if I have the BIBD World Credit Mastercard and BIBD World Debit Mastercard with me?

No, Mastercard Contactless is designed to ensure that the cardmember is always in control. The retailer must have first entered the purchase amount for approval and your card has to be held in a very close proximity to the card reader (within 4 cm) in order for a transaction to take place. In addition, terminals can

only process one payment at a time.

Q14. Are there any fees and charges for the BIBD World Credit Mastercard and BIBD World Debit Mastercard?

Yes. Please refer to the Product Disclosure Sheet and Bank's Schedule of Tariffs on our website for details of our fees and charges.

Q15. Given that there are usage limits set to my BIBD World Credit Mastercard and BIBD World Debit Mastercard, am I allowed to override or bypass this limit permanently or temporarily within a certain period of time?

In order to protect you and prevent any possible losses through the misuse of your BIBD World Credit Mastercard and BIBD World Debit Mastercard, some usage limits have been set to your cards by the Bank. You may refer to the Product Disclosure Sheet to find out more on these limits.

However, if you prefer to override or bypass this limit on a permanent basis or temporary basis, please contact your Relationship Manager and you will be required to complete a form. In the event that you want it on a temporary basis only, you need to fill in the duration period.

Q16. When will I receive my BIBD World Credit Mastercard and BIBD World Debit Mastercard?

Your BIBD World Credit Mastercard and BIBD World Debit Mastercard will be ready within seven (7) working days. You can opt to have both your cards to be delivered to your designated address or collect it personally from your preferred BIBD branch.

Q17. Can I use my BIBD World Credit Mastercard and BIBD World Debit Mastercard immediately upon receiving it?

Your BIBD World Credit Mastercard and BIBD World Debit Mastercard can only be used once they have been activated.

Q18. Can I use my BIBD World Credit Mastercard and BIBD World Debit Mastercard to make an online purchase after activating it?

As an additional security to your BIBD World Credit Mastercard and BIBD World Debit Mastercard, the e-commerce or online transaction function on your card is deactivated even if your card is already activated. To be able to make an e-commerce or online transaction, you need to activate this function first by calling PERDANA Contact Centre at 2236688 or have a chat with our agent via the BIBD NEXGEN Mobile.

Q19. Can I choose to have the e-commerce or online transaction capability on my card to be deactivated after activating it?

Yes, you have the option to deactivate the e-commerce or online transaction after using them. However, please note that once you have deactivated this function, you will not be able to make any online purchases. To activate or subsequently deactivate this function, simply call our PERDANA Contact Centre at 2236688 or have a chat with our agent via the BIBD NEXGEN Mobile.

Q20. Can Joint Account holders sign-up for BIBD World Debit Mastercard?

This will depend on the type of Joint Account you maintain with BIBD. There are two (2) types of Joint Accounts:

JOINT ACCOUNT	ACCOUNT A	ACCOUNT B
Signature rule	Any ONE of joint account holders signatory accepted.	ALL joint account holder signatories are required.
Can sign-up?	Yes	No

Q21. What should I do if my BIBD World Credit Mastercard and BIBD World Debit Mastercard are lost or stolen or have been compromised?

Please notify PERDANA Contact Centre at 2236688 immediately to block or deactivate your card.

Q22. What should I do if I want to dispute some transactions made on my BIBD World Credit Mastercard and BIBD World Debit Mastercard?

Please visit any of our BIBD branch and fill in a dispute form. You may also call PERDANA Contact Centre at 2236688 where our agents will assist you accordingly.

Upon receiving your dispute request, the Bank will further check and process your disputed transactions. You will also be called by the Bank in the event that the Bank would like to have further queries and information from you and relay you the outcome of the disputes.

Please take note that the Bank shall only accept disputed transactions within fourteen (14) days from the date of your statement. The Bank will not be held liable for the disputed amount and in raising the dispute, you may incur some fees and charges.

Q23. What can I do if I forget my BIBD World Credit Mastercard and BIBD World Debit Mastercard PIN?

Simply call PERDANA Contact Centre at 223 6688 or communicate with our agent through mobile chat via BIBD NEXGEN Mobile.

For your BIBD World Credit Mastercard, new PIN will be generated and delivered to you via PIN Mailer. Please notify your preferred mode of delivery to any of our call agents.

For your BIBD World Debit Mastercard, your PIN can be reset immediately. Kindly please follow the instruction indicated by our PERDANA Contact Centre agent accordingly.

Q24. What happen if I do not collect my BIBD World Credit Mastercard and BIBD World Debit Mastercard after being notified?

Your BIBD World Credit Mastercard and BIBD World Debit Mastercard must be collected within thirty (30) days from the date of notification. Your cards will be cancelled and disposed off if you do not collect it within the stated period. Should you request for re-issuance of your BIBD World Credit Mastercard and BIBD World Debit Mastercard, you will have to pay the prescribed fee.

Q25. How can I check the balance and usage of my BIBD World Credit Mastercard and BIBD World Debit Mastercard?

You may call our PERDANA Contact Centre at 2236688 to check the balance and usage on your cards. Alternatively, you can also check through BIBD NEXGEN Online where you can register for e-statement and download your statements. Another method is through BIBD NEXGEN Mobile where you can access your accounts anywhere via your smartphones or tablets.

Q26. My BIBD World Credit Mastercard and BIBD World Debit Mastercard are about to expire/have expired. How do I proceed to renew my cards?

Your BIBD World Credit Mastercard and BIBD World Debit Mastercard will be renewed automatically one (1) month before expiry and you will be contacted once they were ready for collection.

However, for certain cases, renewal on your BIBD World Credit Mastercard may be subject to Bank's review. Should you need more assistance or information, please refer to your Relationship Manager.

Q27. I would like to increase the credit limit of my BIBD World Credit Mastercard. How can I do this?

To increase the credit limit on your BIBD World Credit Mastercard, visit BIBD branch or seek your Relationship Manager's assistance to fill up a form and attach your latest salary slip for our review. Please take note that your request shall be subject to our assessment and approval.

Q28. I have an existing BIBD Visa Credit Card and would like to upgrade it to BIBD World Credit Mastercard since now I am a member of PERDANA Privilege Banking. Is it possible for me to do so?

Currently BIBD cannot accommodate such request. We would suggest that you maintain your existing BIBD Visa Credit Card while at the same time applying for BIBD World Credit Mastercard. In maintaining both your existing and new Credit Cards, you enjoy the benefits and privileges offered by both.

Q29. I have two (2) types of Credit Card and have received two (2) statements. I notice that my Reward Points (Hadiah Points) are the same in both statements. What does this mean?

The Rewards Points (Hadiah Points) in your credit card statement reflects the total number of points which you have earned from the use of all your cards including your BIBD Debit Card. As such all your card statement will reflect the same amount of Rewards Points (Hadiah Points).

In order to find out your Rewards Points (Hadiah Points) for your BIBD World Credit Mastercard and BIBD World Debit Mastercard separately, you can go to BIBD NEXGEN Online or BIBD NEXGEN Mobile > Click "Account Services" > Click "Hadiah Points".

Please take note of the expiry of your Hadiah Points which is clearly stated in the BIBD NEXGEN Online and BIBD NEXGEN Mobile and ensure that you redeemed them before expiry to enjoy the benefits of your points.

Q30. Are my BIBD World Credit Mastercard and BIBD World Debit Mastercard covered with Takaful?

Your BIBD World Credit Mastercard automatically comes with Takaful coverage upon condition that you purchase your items and/or buy flight tickets fully charged to your BIBD World Credit Mastercard. Your BIBD World Debit Mastercard however, does not have with such coverage.

Q31. Is the limit of my BIBD World Credit Mastercard covered by Takaful?

At the moment, your BIBD World Credit Mastercard's credit limit is not covered by Takaful.

Q32. What should I do if I want to file a Takaful claim on my BIBD World Credit Mastercard?

BIBD will not attend to any Takaful-related claims. Please direct any or all queries to Takaful Brunei Am Sdn Bhd located at:

2nd Floor, Unit 9 and 10.
Simpang 493, Kampong Beribi,
Jalan Gadong BE1118,
Brunei Darussalam.
Telephone: +673 2451803

Q33. Given that my BIBD World Credit Mastercard and BIBD World Debit Mastercard are Shariah compliant, are there any restrictions in transactions?

Your BIBD World Credit Mastercard and BIBD World Debit Mastercard are accepted at more than 43 million outlets worldwide including online transactions. Being a truly Shariah compliant requirement, transactions which appear to be in conflict with Shariah principles such as transaction at liquor stores and gambling sites will be declined.

Please be informed that from the Shariah perspective, Muslims are not encouraged to purchase gold or silver using their BIBD Credit Cards as such items are deemed usury commodity items. This is solely to avoid Muslim cardholders from transacting with usury or 'riba'.