

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

To be eligible for PERDANA Membership, you need to meet 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 to the Bank and agree to be bound by the clauses stated in Consent & Declaration as well as the respective product, service and/or PERDANA’s membership’s Terms and Conditions.

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 PERDANA Mastercard Platinum Debit Card
- Preferably BIBD Mastercard Platinum Credit Card so you can get the best out of your PERDANA member benefits, special deals and offers.

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

Yes, provided you have 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 PERDANA Mastercard Platinum Credit Card when you sign up for PERDANA membership.

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

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 criterias are met, membership may still continue. However, the customer will be imposed with a monthly prescribed fee of \$100 and such fee will be deducted from the customer’s account.

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

- Access to PERDANA Relationship Manager
- Enjoy the convenience of digital lifestyle banking via BIBD App
- Enjoy fee waivers on 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 10 complimentary visits per calendar year under the Priority Pass Program, subject to BIBD Mastercard Platinum Credit Card approval
- Special deals, discounts and offers only for BIBD PERDANA Mastercard Platinum Debit Cardholders and/or BIBD PERDANA Mastercard Platinum Credit 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 customer 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 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 PERDANA applicant qualifies in all eligibility criteria, the membership will be classified under AOS/Salary based PERDANA customer. This is due to deposit balances may vary from time to time as well as financing balances. It is recommended for 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 Rewards for every transaction charged to their BIBD PERDANA Mastercard Platinum Debit Card and BIBD PERDANA Mastercard Platinum Credit Card. Here’s how to accelerate your point collection:

BIBD PERDANA Mastercard Platinum Debit Card	Every \$2 spent will earn 1 Hadiah Point
BIBD PERDANA Mastercard Platinum Credit Card	Every \$2 spent will earn 5 Hadiah Points
	Every \$2,000 spent per month will earn additional 500 Hadiah Points
	Every \$2 spent <b>overseas</b> will earn additional 1 Hadiah Point
	Every \$2 spent <b>online</b> will earn additional 1 Hadiah Point

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

Hadiah Points earned from BIBD PERDANA Mastercard Platinum Credit Card will be reflected in your credit card account statement. Hadiah Points earned from BIBD PERDANA Mastercard Platinum Debit Card can be viewed by logging in to BIBD Online or BIBD Mobile > Hadiah Points.

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

- ◆ Air Miles
- ◆ Cash
- ◆ eVouchers
- ◆ eTunai
- ◆ Top up credit
- ◆ Pay bills
- ◆ Pay school fees
- ◆ Donations

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

For redemption, kindly call our contact centre at **2236688**.

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

- ◆ Cash or Air Miles - redeem via BIBD mobile chat
- ◆ eVoucher - redeem via Snapfeed
- ◆ eTunai- 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:

Convert to Cash	*4,000 Hadiah Points = B\$10	
Convert to Air Miles	<b>Royal Skies Miles</b> 3,800 Hadiah Points = 500 Royal Skies Miles	To redeem your Hadiah Points to Cash or Convert to Air Miles, simply call our Contact Centre at <b>2236688</b> or via BIBD Mobile Chat
	<b>Air Asia Big Points</b> 1,500 Hadiah Points = 500 Air Asia BIG Points	
Purchase eVoucher	Purchase eVouchers with Hadiah Points* through BIBD Mobile	Redeem via Snapfeed
eTunai	Pay for your transactions with Hadiah Points* at our eTunai merchants**  **BIBD Mobile > Locations > eTunai	Redeem via BIBD Mobile only
Top Up	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
Pay Bills	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> <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>	Redeem via BIBD Online or BIBD Mobile

<p><b>Pay School Fees</b></p>	<p>Use your Hadiah Points* to pay for your children school fees:</p> <ul style="list-style-type: none"> <li>◆ Yayasan Sultan Hj Hassanah Bolkiah School</li> <li>◆ Jerudong International School</li> <li>◆ Chung Hwa Middle School</li> <li>◆ DES School</li> </ul>	<p>Redeem via BIBD Online or BIBD Mobile</p>
<p><b>Donation</b></p>	<p>Use your Hadiah 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>	

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

Bagi mendapatkan keahlian BIBD PERDANA, awda perlu memenuhi salah satu kriteria kelayakan berikut:

Penyerahhakkan (Assignment) gaji Kepada BIBD	<i>Assignment of Salary</i> $\geq$ \$10,000
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 boring 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 PERDANA.

Untuk mengetahui lebih lanjut mengenai *BIBD PERDANA Privilege Banking*, sila hubungi kami 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 BIBD PERDANA Mastercard Platinum
- Sebaiknya Kad Kredit BIBD PERDANA Mastercard Platinum supaya awda boleh mendapatkan manfaat yang terbaik sebagai ahli PERDANA, ganjaran istimewa dan juga tawaran

### 3. Adakah semua ahli BIBD PERDANA akan menerima Kad Kredit BIBD PERDANA Mastercard Platinum 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 BIBD PERDANA Mastercard Platinum apabila awda mendaftar untuk menjadi ahli PERDANA.

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

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 faedah dan keistimewaan yang ditawarkan oleh BIBD PERDANA?

- Akses kepada Pengurus Perhubungan PERDANA
- Nikmati kemudahan perbankan gaya hidup digital melalui BIBD App
- Nikmati pengecualian yuran 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 10 lawatan percuma bagi setiap tahun melalui Program Priority Pass, tertakluk kepada kelulusan Kad Kredit BIBD PERDANA Platinum
- Tawaran istimewa dan diskaun khusus untuk pemegang kad debit BIBD PERDANA Mastercard Platinum dan/atau kad kredit BIBD PERDANA Mastercard Platinum
- Pek Welcome-e eksklusif untuk memulakan perjalanan awda bersama BIBD
- Memperolehi maklumat ekoran daripada pameran hartanah, ceramah pelaburan dan seminar gaya hidup

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

Pelanggan BIBD PERDANA perlu mengekalkan sekurang-kurangnya salah satu kriteria kelayakan untuk menikmati semua manfaat dan keistimewaan di bawah BIBD PERDANA 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. Bagaimanakah status keahlian jika saya memenuhi semua kriteria kelayakan?**

Sekiranya pemohon PERDANA memenuhi semua kriteria kelayakan, 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 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 Rewards* untuk setiap transaksi yang dicajkan kepada Kad Debit BIBD PERDANA Mastercard Platinum dan Kad Kredit BIBD PERDANA Mastercard Platinum. Berikut adalah cara untuk mempercepatkan pengumpulan *Hadiah Point* awda:

Kad Debit BIBD PERDANA Mastercard Platinum	Setiap perbelanjaan \$2 akan mendapat 1 <i>Hadiah Point</i>
Kad Kredit BIBD PERDANA Mastercard Platinum	Setiap perbelanjaan \$2 akan mendapat 5 <i>Hadiah Point</i>
	Setiap perbelanjaan bulanan berjumlah \$2,000 akan mendapat tambahan 500 <i>Hadiah Points</i>
	Setiap perbelanjaan \$2 <b>di luar negara</b> akan mendapat tambahan 1 <i>Hadiah Point</i>
	Setiap perbelanjaan \$2 <b>online</b> akan mendapat tambahan 1 <i>Hadiah Point</i>

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

*Hadiah Point* awda yang diperolehi daripada Kad Kredit BIBD PERDANA Mastercard Platinum akan dapat dilihat dalam penyata akaun kad kredit awda. *Hadiah Point* yang diperolehi daripada Kad Debit BIBD PERDANA Mastercard Platinum boleh dilihat melalui BIBD Online or BIBD Mobile > *Hadiah Points*.

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

- Air Miles
- Wang Tunai
- eVouchers
- eTunai
- Top up Kredit
- Pembayaran bil
- Pembayaran yuran sekolah
- Derma

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

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

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

- Wang Tunai atau *Air Miles*, penebusan melalui *BIBD Mobile Chat*
- *Evoucher*, penebusan melalui *Snapfeed*
- *eTunai*, 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	Untuk penebusan <i>Hadiah Point</i> awda ke Wang Tunai atau <i>Air Miles</i> , sila hubungi Pusat Perhubungan Pelanggan kami di <b>2236688</b> atau melalui <i>BIBD Mobile Chat</i>
Penukaran kepada <i>Air Miles</i>	<i>Royal Skies Miles</i> 3,800 <i>Hadiah Point</i> = 500 <i>Royal Skies Miles</i>	
	<i>Air Asia Big Points</i> 1,500 <i>Hadiah Point</i> = 500 <i>Air Asia BIG Points</i>	
Pembelian <i>eVoucher</i>	Pembelian <i>eVouchers</i> with <i>Hadiah Point</i> * melalui <i>BIBD Mobile</i>	Penebusan melalui <i>Snapfeed</i>
<i>eTunai</i>	Bayar transaksi awda dengan <i>Hadiah Point</i> * di kedai-kedai peniaga <i>eTunai</i> kami**  ** <i>BIBD Mobile</i> > <i>Locations</i> > <i>eTunai</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>
Pembayaran Bil	Gunakan <i>Hadiah Point</i> * awda bagi pembayaran bil: <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>● Masshor Cleaning Services</li> <li>● Empire Solution Cleaning Services</li> <li>● Rentokil Initial</li> <li>● Sparkly Domestic Divas</li> </ul>	Penebusan melalui <i>BIBD Online</i> atau <i>BIBD Mobile</i>

<p>Pembayaran Bil</p>	<ul style="list-style-type: none"> <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>Pembayaran Yuran Sekolah</p>	<p>Gunakan <i>Hadiah Point*</i> awda bagi pembayaran yuran sekolah:</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>Penebusan melalui <i>BIBD Online</i> atau <i>BIBD Mobile</i></p>
<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>◆ 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>	