BIBD CREDIT CARD PRIVILEGE WITH HUA HO DEPARTMENT STORE ("Hua Ho Bunut") - FREQUENTLY ASKED QUESTIONS (FAQ)

1. What is this Promotion about?
BIBD Credit Cardholders will be entitled to:

- **20% discount,** with a minimum spend of BND200 in a single receipt.
- Maximum discount amount is capped at BND200 per BIBD Credit Card per day.

The Promotion is exclusively available at Hua Ho Department Store's Tanjong Bunut outlet located at: Lot 51181, Simpang 1287, Jalan Tutong, Kampong Tanjong Bunut, Brunei Darussalam.

2. When is the Promotion Period?
The Promotion runs from **26 November 2026 until 29 November 2026**, unless otherwise determined by BIBD.

3. Who is eligible for this Promotion?
The Promotion is open to all new and existing BIBD Credit Cardholders whose accounts are in good standing, namely:

- BIBD World Mastercard and any sub-cards under World Mastercard category
- BIBD Credit Visa Platinum
- BIBD Credit Gold Mastercard
- BIBD Credit Visa Gold
- BIBD Credit Classic Mastercard

4. Are supplementary Credit Cardholders eligible?
Yes. Supplementary BIBD Credit Cardholders are eligible to participate in the Promotion, subject to the Promotion's terms and conditions.

For example: If a Principal Cardholder holds a **BIBD Credit Visa Platinum** and has a supplementary card issued under the same account, both the principal and supplementary cards may each qualify with one eligible transaction.

5. Which purchases qualify for the Promotion?
Only retail transactions made using an eligible BIBD Credit Card at Hua Ho Bunut outlet and processed through BIBD POS terminals qualify.
Selected items such as rice, oil, sugar, top-up/recharge cards and cash/gift vouchers are excluded from the discount.

6. Can I use multiple BIBD Credit Cards to obtain multiple offers?
Yes. The BND200 discount is limited to **one (1) eligible transaction per BIBD Credit Card** per day.

For example: If you hold both a **BIBD Credit Visa Platinum** and a **BIBD Credit World Mastercard**, you may qualify for two (2) separate discounts if each eligible transaction purchase is made using a different eligible BIBD Credit Card and limited to one (1) discount per BIBD Credit Card.

7. Is there a limit on the number of discount available?
Yes. The discount is limited to one (1) discount per BIBD Credit Card per day. If BIBD subsequently determines that a BIBD Credit Cardholder is ineligible or is not entitled to the discount for any reason whatsoever, BIBD has the sole discretion to reclaim the discount.

8. Do cash withdrawals qualify for this Promotion?
No. Cash withdrawals, cash advances, ATM withdrawals, and over-the-counter cash transactions do not qualify.

9. What does "account in good standing" mean?
Your BIBD Credit Card account must:
- Be active.
- Not be suspended, cancelled, or terminated.
- Not be overdue or delinquent.
- Not be subject to legal or bankruptcy proceedings.

10. Can BIBD employees participate?
Yes. Employees of BIBD and its subsidiaries, including Management, Directors, and members of the Shariah Advisory Body, are eligible to participate.

11. What happens if I return or cancel my purchase?
If BIBD determines that you are no longer eligible for the offer or that the transaction does not satisfy the Promotion requirements, BIBD reserves the right to reclaim the discount provided under the Promotion.

12. What if I am later found to be ineligible?
BIBD reserves the right to:
- Disqualify participation.
- Withdraw the promotional benefits.
- Reclaim any discount provided under the Promotion.

13. Can BIBD change or end the Promotion early?
Yes. BIBD reserves the right to amend, modify, suspend, cancel, or terminate the Promotion with at least one (1) business days' notice.

14. How will my personal data be used?
By participating in the Promotion, you agree that BIBD may collect, use, and disclose your personal data for purposes including:
- Verifying eligibility.
- Contacting you regarding the Promotion.
- Administering and fulfilling the Promotion.

BIBD manages personal data in accordance with:
- The Personal Data Protection Order (PDPO) 2025 of Brunei Darussalam.
- BIBD's Privacy Policy available at www.bibd.com.bn.

15. Where can I obtain more information?
For further information, please:
- Visit any BIBD branch.
- Contact the BIBD Contact Centre at +673 2238181.
- Visit www.bibd.com.bn.
- Enquire directly at Hua Ho Bunut outlet.