BIBD CREDIT CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS – HUA HO DEPARTMENT STORE ("Hua Ho Bunut")

The following Terms and Conditions ("**Terms**") apply exclusively to the **BIBD CREDIT CARD PRIVILEGE PROMOTION** ("**Promotion**") held by Bank Islam Brunei Darussalam Berhad ("**BIBD**") (Company Registration No. RC00006420).

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1. PROMOTION PERIOD

1.1. The Promotion will be held from **26 November 2026 until 29 November 2026** ("**Promotion Period**") or such other date(s) as may be determined/varied and notified by BIBD, at its sole discretion from time to time.

1.2.

2. ELIGIBILITY

2.1. This Promotion is open to all new and existing BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) (collectively referred to as **"BIBD Credit Cardholders"** and **"BIBD Credit Cards"** respectively) whose accounts are in good standing with BIBD.

2.2. The following BIBD Credit Cardholders shall not be eligible or qualified to participate in the Promotion:

a) BIBD Credit Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or

b) BIBD Credit Cardholders whose accounts with BIBD are in delinquent or past due status and/or those who are facing any legal proceedings (including bankruptcy proceedings).

2.3. Successful retail transactions made at **Hua Ho Bunut** outlet located at **Lot 51181, Simpang 1287, Jalan Tutong, Kampong Tanjong Bunut, Brunei Darussalam** only will be eligible for participation in this Promotion.

2.4. For the avoidance of doubt, cash withdrawal transactions of any kind including withdrawals made through any of BIBD's Automated Teller Machine(s) ("**ATMs**") or over the counter will not qualify for purposes of inclusion in the Promotion.

2.5. All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of Shariah Advisory Body ("**BIBD Group**") are **eligible** to participate in this Promotion.

2.6. Employees of Hua Ho Bunut are **eligible** to participate in this Promotion.

3. PROMOTION MECHANICS

3.1. During the Promotion Period, transactions made by BIBD Credit Cards that are approved and cleared through BIBD POS terminal will be eligible for the discount, subject to the following conditions:

BIBD Credit Cards	Discount	Conditions
Transactions using: a. BIBD Credit World Mastercard and any sub-cards under World Mastercard category b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold	• **20% Discount***	• Minimum transaction of BND200.00 in a single receipt. • Maximum discount amount is capped at BND200.00. • Discount is limited to one (1) transaction per BIBD Credit Card per day. • Separate payments for a single bill are not permitted. • Selected item(s) may be excluded from the Promotion by Hua Ho Bunut*.

** Excludes selected items such as rice, oil, sugar, topup/recharge cards and cash/gift vouchers.*

3.2. 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.

4. GENERAL

4.1. By participating in the Promotion, the BIBD Credit Cardholders expressly agrees to be bound by these Terms.

4.2. These Terms are in addition to and without prejudice to BIBD Credit Cards' terms and conditions including the usage of the BIBD Credit Card for Shariah-compliant transactions only.

4.3. BIBD reserves the right to amend, alter, add or modify any of these Terms either wholly or partly at any time with minimum one (1) business days' notice to BIBD Credit Cardholders.

4.4. BIBD shall not be held liable for any and/or all forms of losses or damages suffered or incurred by the BIBD Credit Cardholders as a direct or indirect result of the extension, cancellation, termination or suspension of the Promotion or due to any events beyond the reasonable control of BIBD.

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

4.6. BIBD's decision on any or all matters relating to the Promotion shall be final, conclusive and binding and no correspondence, queries, appeals or attempts to dispute such decision shall be entertained.

4.7. By participating in this Promotion, the BIBD Credit Cardholders acknowledge and agree that BIBD may collect, use and disclose their personal data for purposes relating to the administration and fulfilment of this Promotion, including but not limited to verifying eligibility, contacting BIBD Credit Cardholders, and any other purposes reasonably related to the Promotion.

4.8. All personal data collected in connection with this Promotion will be managed securely and used only for the purposes stated above. BIBD is committed to protecting personal data in accordance with its internal policies, the Personal Data Protection Order (PDPO) 2025 of Brunei Darussalam, and BIBD's Privacy Policy, as may be amended from time to time. A copy of the Privacy Policy is available at www.bibd.com.bn.

4.9. 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 disputes or claims pertaining hereto.