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BIBD ENCHANCES ITS CLIENT SERVICE CHARTER TO REINFORCE ITS BRUNEIAN AT HEART ETHOS

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06 February 2026 - Bank Islam Brunei Darussalam (BIBD) recently rolled out its Client Service Charter Drive, a major initiative in enhancing its customer experience and service excellence.

The initiative, led by BIBD's Managing Director and Chief Executive Officer, Yang Mulia Tuan Junaidi bin Haji Masri, marks another significant milestone in placing its customers and stakeholders at the heart of BIBD's operations.

The Client Service Charter embodies BIBD's pledge to enhance its service offerings across all customer and stakeholders. It reaffirms BIBD's promise to uphold its core values and principles, guided by its "Bruneian at Heart" ethos and the Bank's R.I.S.E. Service DNA - Reliable, Innovative, Simple, and Ever-Caring - which together form the foundation of the Client Service Charter.

The Client Service Charter reads: *"At BIBD, our customers come first. With a commitment to service excellence, we deliver reliable, high-quality services that drive national progress and aligns to our Islamic Values."*

Speaking at the Client Service Charter drive event, YM Tuan Junaidi emphasised that the Client Service Charter reflects BIBD's commitment to continue to enhance our service quality offering to all our stakeholders.

"Our Client Service Charter represents our commitment to our customers - in what we do and how we do it. Service excellence is a continuous journey, demonstrating our care that reflects our values and purpose," he said.

As part of the drive, the Client Service Charter will be prominently displayed across all BIBD branches for customers to share their feedback, with QR codes placed throughout branches to provide a simple and more accessible way for customers to share their experiences.

Through this initiative, BIBD reinforces its position as a trusted, customer-centric institution that strives to deliver experiences that are dependable, transparent, caring, and continuously improving, reflecting the Bank's mission to remain truly *Bruneian at Heart*.

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About BIBD:

BIBD is Brunei's largest Islamic financial institution, managing assets of over B\$11 billion and serving more than 345,000 customers through 18 branches across all four districts. Headquartered in Bandar Seri Begawan, BIBD operates under the ethos of being "Bruneian at Heart", guided by the principles of Maqasid Shariah to deliver Shariah-compliant, customer-centric financial solutions.

Through the BIBD Group Sustainability Framework, the bank is committed to driving environmental and social progress while aligning with national goals such as Brunei Vision 2035. BIBD's community-focused initiatives reinforce its role as a key partner in the nation's development and prosperity.

Since 2015, BIBD has maintained an A- (Stable) credit rating from S&P Global and holds ISO 9001:2015 certification. The bank has been recognised as the Strongest Bank in Brunei by The Asian Banker (2016-2024), Best Retail Bank (2013-2022), The Banker's Bank of the Year (2023), and Global Finance's Safest Bank in Brunei (2023), among other accolades.

For more information, please visit www.bibd.com.bn

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