

BIBD CARD PRIVILEGE WITH SHOPEE MALAYSIA - FREQUENTLY ASKED QUESTIONS (FAQ)**1. What is this promotion about?**

BIBD Cardholders can enjoy the following discount vouchers when making eligible purchases at Shopee Malaysia's webstore at <https://shopee.com.my>:

- Spend a minimum of **RM100** in a single transaction and receive an **RM30 discount voucher**, limited to the first 100 eligible transactions during the applicable promotional periods;
- Spend a minimum of **RM150** in a single transaction and receive an **RM75 discount voucher**, limited to the first 75 eligible transactions during the applicable promotional periods; or
- Spend a minimum of **RM150** in a single transaction and receive an **RM30 discount voucher**, limited to the first 75 eligible transactions during the applicable promotional periods.

The offer is available on a first-come, first-served basis and is subject to availability.

2. When is the promotion period?

The promotion runs from 5 October 2026 until 31 December 2026, unless otherwise determined by BIBD.

The discount vouchers will be available during the following periods:

- 5 October 2026 to 11 October 2026
 - RM30 discount voucher with a minimum spend of RM100; and
 - RM75 discount voucher with a minimum spend of RM150.
- 22 October 2026 to 26 October 2026
 - RM30 discount voucher with a minimum spend of RM150.
- 1 November 2026 to 12 November 2026
 - RM30 discount voucher with a minimum spend of RM100; and
 - RM75 discount voucher with a minimum spend of RM150.
- 22 November 2026 to 26 November 2026
 - RM30 discount voucher with a minimum spend of RM150.
- 1 December 2026 to 13 December 2026
 - RM30 discount voucher with a minimum spend of RM100; and
 - RM75 discount voucher with a minimum spend of RM150.
- 22 December 2026 to 26 December 2026
 - RM30 discount voucher with a minimum spend of RM150.

3. Who is eligible for this promotion?

The promotion is open to all new and existing BIBD Credit and Debit Cardholders whose accounts are in good standing.

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 successful retail transactions made using an eligible BIBD Card at Shopee Malaysia's webstore at <https://shopee.com.my> and approved and cleared through Shopee's website qualify for the promotion.

6. How do I enjoy the discount voucher?

During the applicable promotional period, make an eligible purchase at <https://shopee.com.my> using a BIBD Card and meet the applicable minimum spend in a single transaction.

The discount vouchers are managed by Shopee and are available on a first-come, first-served basis, subject to availability.

For more information, please visit <https://shopee.com.my/m/BIBD>.

7. Is there a minimum spend required?

Yes. Depending on the applicable promotional period, the minimum spend is:

- RM100 in a single transaction to receive an RM30 discount voucher; or
- RM150 in a single transaction to receive either an RM75 or RM30 discount voucher, depending on the applicable promotional period.

8. Is there a limit on the discount vouchers?

Yes. The discount vouchers are limited to:

- The first 100 eligible transactions for the RM30 discount voucher with a minimum spend of RM100;
- The first 75 eligible transactions for the RM75 discount voucher with a minimum spend of RM150; and
- The first 75 eligible transactions for the RM30 discount voucher with a minimum spend of RM150.

All discount vouchers are available on a first-come, first-served basis and are subject to availability.

9. Are cash withdrawals eligible for this promotion?

No. Cash withdrawals, cash advances, ATM withdrawals, and over-the-counter cash transactions do not qualify.

10. What does "account in good standing" mean?

Your BIBD Card account must:

- Be active.
- Not be suspended, cancelled, or terminated.
- Not be overdue or delinquent.
- Not be subject to legal or bankruptcy proceedings.

11. 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.

12. Can BIBD change or end the promotion early? BIBD reserves the right to amend, alter, add or modify the promotion Terms and Conditions, either wholly or partly, at any time with a minimum of three (3) days' notice to BIBD Cardholders.

15. 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.

16. Where can I obtain more information?

For further information, please:

- Visit any BIBD branch.
- Contact the BIBD Contact Centre at +673 2238181.
- Enquire directly at <https://shopee.com.my/m/BIBD>