

BIBD QUICKPAY & TERMINAL EVERYWHERE CAMPAIGN 2026 TERMS AND CONDITIONS

The following Terms and Conditions ("**Terms**") apply exclusively to the BIBD QuickPay & Terminal Everywhere Campaign 2026 ("**Campaign**") held by Bank Islam Brunei Darussalam Berhad ("**BIBD**") (Company Registration No. RC00006420).

1. CAMPAIGN PERIOD

1.1 The Campaign will take place from 1 October 2026 until 30 November 2026 ("Campaign Period") or such other date(s) as may be determined, varied, extended or shortened by BIBD at its sole discretion from time to time.

2. ELIGIBILITY

2.1 The Campaign is open to all eligible Micro, Small and Medium Enterprises ("**MSMEs**") operating in Brunei Darussalam that successfully onboard as:

- a) New BIBD QuickPay QR Merchants; and/or
- b) New BIBD Payment Terminal Merchants during the Campaign Period ("**Eligible Merchants**").

2.2 To participate in the Campaign, Eligible Merchants must:

- a) Maintain an active BIBD Business Account;
- b) Submit all required merchant onboarding documentation as prescribed by BIBD;
- c) Successfully complete merchant onboarding and activation during the Campaign Period; and
- d) Remain in good standing with BIBD throughout the Campaign Period and reward fulfilment period.

2.3 The following merchants shall not be eligible to participate:

- a) Existing QuickPay QR Merchants or Terminal Merchants prior to the Campaign Period;
- b) Merchants whose account applications are rejected, incomplete, cancelled, suspended or terminated;
- c) Merchants with accounts in delinquent status or subject to legal proceedings, insolvency or bankruptcy proceedings; and/or
- d) Merchants found to have provided false, misleading or inaccurate information during onboarding.

2.4 BIBD reserves the right to verify the eligibility of any Merchant and may request additional information or documentation for verification purposes.

3. CAMPAIGN OFFERS

OFFER	CONDITIONS
MSME Account Activation Rebate	a) Rebate worth BND50 will be credited after successful onboarding and activation during the Campaign Period b) Applicable for new MSME account registered and activated with BIBD during the Campaign Period c) Limited to the first 100 Eligible Merchants only during the Campaign Period.
ROCBN Registration Fee Rebate	a) Merchants are eligible to rebate worth BND30 after successful ROCBN registration registered during the Campaign Period. b) Applicable to new the new onboarding of new QuickPay QR and/or Terminal Merchants only.

	c) Limited to the first 100 Eligible Merchants during the Campaign Period.
Preferential Merchant Discount Rate	Quickpay: a) The preferential rate is applicable exclusively to the first 100 new QuickPay Merchants who successfully complete onboarding during the Campaign Period. b) No minimum monthly transaction volume or sales turnover is required to qualify for or maintain the preferential merchant discount rate. c) Existing QuickPay Merchants prior to the Campaign Period are not eligible for this offer.
	Terminal: a) The preferential rate is applicable exclusively to new terminal Merchants who successfully complete onboarding during the Campaign Period. b) The Merchant must achieve and maintain a minimum sale of BND3,000 to qualify for or maintain the preferential merchant discount rate. c) Existing terminal Merchants prior to the Campaign Period are not eligible for this offer. d) Complimentary 12-month SIM card subscription for terminal connectivity
New Complimentary BIBD Classic Credit Card with limit of BND500 (underlien with Aspirasi worth of \$500)	a) Merchant must achieve a minimum transaction usage of BND2,000 through QuickPay and/or Terminal transactions within two (2) months from onboarding. b) Limited to the first 100 Eligible Merchants only. c) Credit card approval remains subject to BIBD's prevailing credit assessment and approval process. d) Eligible Merchant may be entitled to apply for the Complimentary BIBD Classic Credit Card upon achieving the prerequisite mentioned above.
New Aspirasi Account	a) A complimentary BND500 deposit will be credited into a new Aspirasi Account and maintained as underlien to support a new credit card application or credit card limit increase.

Complimentary Increase Limit for Existing BIBD Credit Card worth BND500 (underlien with Aspirasi worth of \$500)	a) Merchant must achieve a minimum transaction usage of BND2,000 through QuickPay and/or Terminal transactions within two (2) months from onboarding. b) Limited to the first 100 Eligible Merchants only. c) Credit card approval remains subject to BIBD's prevailing credit assessment and approval process. d) Applicable for credit card increase limit application received upon minimum transaction usage of Quickpay and / or Terminal met.
Complimentary Booth at BIBD Karnival	a) The first 100 Eligible Merchants may stand a chance to receive a complimentary booth space at BIBD Karnival worth approximately BND250. a) Limited to ten (10) selected Merchants only. b) Selection will be conducted by BIBD Marketing Department. c) BIBD reserves the sole discretion to determine the selected Merchants and booth allocation.

4. REWARD FULFILMENT

4.1 All rewards, rebates, incentives and benefits under this Campaign are subject to successful onboarding, verification and fulfilment of all applicable eligibility criteria.

4.2 BIBD reserves the right to withhold, reject or reclaim any reward, rebate or benefit if:

- a) The Merchant is subsequently found to be ineligible.
- b) The Merchant provides inaccurate or misleading information;
- c) The Merchant breaches any BIBD terms and conditions; and/or
- d) The Merchant account is terminated, suspended or otherwise not in good standing.

4.3 All rewards are non-transferable, non-exchangeable and not redeemable for cash unless otherwise determined by BIBD.

5. GENERAL

5.1 By participating in the Campaign, Eligible Merchants expressly agree to be bound by these Terms.

5.2 These Terms shall be read together with and are in addition to all applicable BIBD Business Banking, Merchant Acquiring, QuickPay and Payment Terminal terms and conditions.

5.3 BIBD reserves the right to amend, vary, delete or add to any of these Terms at any time with a minimum of three (3) business days' notice.

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

5.5 In the event of any inconsistency between these Terms and any advertising, publicity, promotional, marketing or other materials relating to the Campaign, these Terms shall prevail.

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

5.7 By participating in the Campaign, Merchants acknowledge and consent to BIBD collecting, using and disclosing their personal and business information for purposes relating to the administration, management and fulfilment of the Campaign, including but not limited to verifying eligibility, contacting the Merchant, and any other purposes reasonably related to the Campaign.

5.8 All personal data in connection with this Campaign 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.

5.9 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 and determine any disputes arising from or in connection with the Campaign.