

**BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - ThreeG Media Sdn Bhd (“ThreeG”)**

The following Terms and Conditions (“Terms”) apply exclusively to the **BIBD CARDS 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 take place from **1 June 2024 until 30 June 2024 (“Promotion Period”)** or such other date(s) as may be determined/varied and notified by BIBD, at its sole discretion from time to time.

**2. ELIGIBILITY**

- 2.1 This Promotion is exclusively for BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic), BIBD MasterCard Debit Cards and BIBD Virtual Mastercard (“Cardholders” and “BIBD Cards” respectively) whose account(s) are in good standing with BIBD.
- 2.2 The following Cardholders shall not be eligible or qualified to participate in this Promotion:
- a) Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
  - b) 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 digital transactions made using **BIBD Cards** through the **Pocket App operated by ThreeG** will be eligible for participation in this Promotion.
- 2.4 All employees of BIBD and its subsidiaries including the Management and Directors of BIBD and its subsidiaries (“**BIBD Group**”), members of BIBD’s Shariah Advisory Body (“**SAB**”) and its subsidiaries are **eligible** to participate in this Promotion.
- 2.5 All employees of ThreeG are **eligible** to participate in this Promotion.

**3. PARTICIPATING MERCHANTS**

- 3.1 The following list of merchants participating in the Promotion (“**Participating Merchants**”) are not exhaustive and may be subject to change from time to time:

No.	Business Name
1	101 Cafe
2	1Dream Group
3	1MORE PIZZA
4	<a href="http://673Shop.com">673Shop.com</a>
5	928 Chicken Rice and Rojak House
6	Abokado
7	ABV Enterprise
8	Adacara
9	Aeris Health Brunei
10	Afterimage Studio

11	Ageless Beauty
12	Alans Churros
13	All Seasons Dim Sum
14	AllSeasons Restaurant
15	Alpha
16	Alter Ego Fusion Cafe
17	Alwaa Am Enterprise
18	Aman Power
19	Anys Trading
20	Apam Balik Crispy Catering Services
21	Ape Culture
22	Apex Racing
23	Aranda Cafe
24	Armatec Enterprise
25	Ascent Bowling Proshop
26	Auji Printing
27	Auntie Annes
28	Automagination
29	AWB
30	Ayapan Restaurant
31	Azuma Sushi
32	Baraqah Food and Beverage
33	Barona Restaurant
34	Batches
35	Bazinga
36	Beanery and Co
37	Beastmode Nutrition
38	Beaute Pratique
39	Bee Auto and Co
40	Bellary Nature
41	Belle Paris
42	Belluno Cafe
43	Biovitality Medical Supplies
44	Blanja Live
45	BMC Food
46	Boat Noodle
47	Boost Juice Bars
48	Borneo Aquatics
49	Botany Cafe
50	BOWLJAA
51	Bread Star Bakery
52	Bristodeli Cafe

53	Bru Hobbyist Co
54	Brunei Beanbag
55	Bruneian Made
56	Burger King
57	Caffenatic
58	Cahaya Studio
59	Capers
60	Capsole
61	CBGR
62	Chapayom
63	Charles and Keith
64	Cheng Xin
65	Chick-In
66	Chill Chill One City
67	Chocolate Origin
68	Chubby Phat Kisses
69	CO LAB
70	Coffee Bean
71	Coffee By 7T1
72	Coffee Field Cafe
73	Coffee Industry
74	Coffee Ratio
75	Comfort Greens Cafe
76	CORE PHYSIO
77	Corner Bakery Kopitiam
78	Craft Beans
79	Crave Fix
80	Cuci Evolution
81	Cultivate Bistro
82	Cup Your Dream
83	Curiouser Studio
84	D Fine Jewellery
85	D Moore De Beaute
86	De Coffee
87	De Yacht
88	Dil's Cafe
89	Dip Garage Car Spa Services
90	Doki Doki Ice Cream
91	Dpicboxbn
92	DustyPhobic Detailing Studio
93	Dynamic Sports
94	Eats Hot

95	Eats Solutions
96	Eight Tea Rimba Point
97	<a href="http://Ekitani.com">Ekitani.com</a>
98	Elevate Speciality Coffeeshop
99	Elken B Sdn Bhd
100	Emperors Court
101	Entrek
102	Erti Kafe
103	Evoke Galleria Cafe
104	FEZ & CIP
105	Flour and Butter
106	Flourish
107	Flower Journal
108	Foodboiii
109	Fotoria
110	Fruitime & MFC - My Fried Chicken
111	Frybae Bn
112	Fuel Nutrition
113	Fun Blocks
114	FWINGS
115	Garden Aquaria
116	Geekturf
117	GEOEATS
118	GK Restaurant
119	Golden Coffee
120	Gordys Coffee Shop
121	Gourmet Foods Company
122	Grand Topaz Restaurant Jerudong
123	Grumpy Cafe
124	Gusto
125	Halimah Habib Collection
126	Happy Cream & Co
127	Hari Hari Enterprise
128	<a href="http://healthybeauty365bn.com">healthybeauty365bn.com</a>
129	Heritage Bakwa
130	High Frequency
131	Home and Gadgets
132	Homeselect Furniture
133	HWC Coffee
134	I Say Yatta
135	Ideal Cafe and Grill
136	Infinite Taste

137	Ink For Hire
138	InstockBN
139	iSalon
140	Iskandar Curry House
141	Jiggly Bean
142	Jinjja Chicken
143	JMA Volkspeed Motorsport
144	Joybean Brunei
145	Jubilee Cafe
146	Julia's Jewellery
147	Julok The Walk
148	Junjung bn
149	K and Boon Enterprise
150	Kafe De Kopi
151	Kafe Melur
152	Kaimana Living
153	Kaizen Sushi
154	Kangen Water Brunei Centre
155	Kenny Rogers Roasters
156	KFC Brunei
157	Kimchi Restaurant
158	Kitaro Japanese Restaurant
159	KJB
160	KNY Kitchen
161	Kofe Bar
162	KOMMA bn
163	Kommunihub Co
164	Kopi Lain Hati
165	Kopi Soul Manja
166	Kopifix
167	Kopitiam Ka Ginab
168	KTM F&B Cafe
169	Kupipiks
170	Kure Oxygen
171	La Mesa
172	Le Apple
173	Le Taj
174	LiHO TEA
175	Lush Spa and Salon
176	Macchiato Cafe
177	Makcik Chilli
178	Malibrew Coffee

179	Mancientry Original Company
180	Margherita Pizzeria
181	Masamichi Studio
182	MATCHBOX CYBER CAFE
183	McDonalds
184	Mile Cafe
185	Milimewah
186	Mince
187	Mind The Beans
188	Miniphysio Co
189	Mister Softy
190	Mixbros
191	MN Mega Nouvelle Bakery and Restaurant
192	Mo Tea
193	Monoco Coffee
194	Morsjaya Electrical Co Sdn Bhd
195	Mortar
196	Motoka
197	Mou Coffee Roasters
198	Mr Bakers
199	MR Elektronik
200	Msyvelle
201	MTS Brunei
202	Mudaser
203	Mulia Hotel
204	My Booney Cafe & Restaurant
205	My Favoureat Kopitiam
206	My Kopitiam
207	Mydigitalbn
208	MyTown
209	Mytown Palace Restaurant
210	Nadcooks
211	Nasi Ayam Mentiri
212	Nasi Lemak Bamboo
213	Nasi Pakapau Lugu
214	National Theatre Festival
215	Nectarines Gems
216	Needs B Major
217	Neo Metro
218	Ngupi Cafe
219	Noaz Creation
220	Noice

221	Nomad Store
222	Nori
223	NOTJUSTPINK
224	Nouraglow
225	Nuqra Quranic Learning Centre
226	Nyet Jaa
227	OCDBN
228	Ohamame
229	Old Soul Young Heart (O.S.Y.H)
230	OldTime Kopitiam
231	Olies Cafe
232	On the Go Cafe
233	Oneclick Company
234	Onion
235	Options
236	Origin Hair
237	Otto takeaway
238	Oudh Berjaya
239	Oui Boutique Cafe
240	Oven Bakery
241	Pais Chaji
242	Pais Nyanyat
243	PappaRich
244	Passion Ku
245	Pastamania Restaurant
246	Patisserie by River Roots
247	Pearls Cafe
248	Pelangi (Chai Hung) Restaurant
249	Pelita Coffee
250	Pho Ngon
251	Piccolo Cafe
252	Pitch Perfect
253	Pocheetospower
254	Polarcool
255	POLITA
256	Pollo Pollo KB
257	Pondok Qaya
258	Pondok Sari Wangi Restaurant
259	Pondok Sari Wangi Seafood Restaurant
260	Pondok Sari Wangi Sengkurong
261	Pondok Sari Wangi Serusop
262	Poppin The Box Enterprise

263	Poppy Petals
264	Poursha Cafe
265	Powerfully Blissful
266	PPCO
267	Project Ice Cream
268	Puma
269	Qahwa By At-Taqwa
270	QAISARA AL-JANNAH
271	R C Maju
272	R&C Cafe
273	Randomities
274	Rasa Chicken
275	Rattan House Brunei
276	Reborn Lab
277	Ref Station
278	REPATHLETE
279	Restauran WyWy
280	Restoran Sedaap
281	Rise
282	Rise and Grind
283	<u>RISE.BN</u>
284	Riza Printing
285	Rizqaa Razzaq Laundry
286	Roots Powered by Rack and Brew
287	Roti Culture
288	Run Trail Nation
289	Saadeddin Pastry Brunei
290	Safa Bay Coffee
291	Samay Restaurant
292	Sangkaya
293	Satami Food And Catering Services
294	Satay Hj Ibrahim
295	Sate House
296	Saychiizu
297	SCR Xpress
298	Secret Recipe
299	Senja Restaurant
300	Sense of Solace Cafe
301	Sesu Jewellery
302	Seven Sporks
303	Seven Sporks JPFC
304	Sh Himco



305	Sharqiaa Hijab Brunei
306	Shobbytech
307	Shuga Tea
308	Sia and Tang
309	Signatus
310	Silly Ice
311	Simply U
312	Sip N Snack
313	Slimmimi
314	Smartbitbn
315	Smooy
316	Snap by Prysm
317	Sneaker Hub
318	Snips Barber & Shop
319	Soul Coffee
320	Spices
321	Sports Alliance
322	Sports Nation
323	Star Anise
324	Steamridez
325	Still Film Studio
326	Strength and Interval Co
327	Styling Lab
328	Sunrise Eatery
329	Surf Shack
330	Sushi Tei
331	Syarikat Anggun Tropika
332	Tablespace
333	tampd.
334	Taste of Tea
335	Tea Live
336	Teach Me Guru
337	Techsurged
338	Teh Tarik Place
339	Tendergood Restaurant
340	The Abode Resort & Spa
341	The Ayraa Official
342	The Bridge Cafe
343	The Bud Bn
344	The Carx Company
345	The Coffee Guy
346	The Coffeenity Yard

347	The Corner House
348	The Daun
349	The Empire Cinema
350	The Energy Juice Shop
351	The Fisherman Hut
352	The Fork Burgers
353	The Green Rice
354	The Hot Spot
355	The Junction
356	The Kampong Kitchen
357	The Mock Drink Bar
358	The Potato Habit
359	The Refinery
360	The Scent Shop
361	The Short Stop Cafe
362	The Soybean
363	The Thirsty Habit
364	The Usual
365	Three Light Coffee
366	Thrift Golf
367	Tiger Sugar
368	Top Folk
369	Top Nosh
370	Topshelf
371	Toysanta
372	Tranquillity Cafe
373	Twinkle Kids Cafe
374	Two Sons Coffee
375	Tyremart Co
376	U Grill
377	Under Armour
378	URBN Kitchen
379	Utara Coast
380	Verve Caffe
381	Victory Athletes
382	Vincci
383	Vision Works
384	Vitaworld
385	W R Electronics and Car Accessories
386	Wangs Kitchen
387	Waroeng Penyet
388	Warung Pojok

389	Wayback Burger
390	Wayback Burgers Mid Valley
391	Whatever Accessories
392	Wings & Drumettes
393	Wo Men Hair
394	Wowo bn
395	WSF Co.
396	Ximivogue
397	Ximply Chriz
398	Yam a cha by Misato
399	Yeay Company
400	Yelo
401	Yole
402	Yole Rimba Point
403	Yoyoso
404	Yuza Cafe
405	Zaitoon Biryani & Grills
406	Zara Brew
407	Zarala
408	Znetic Cafe
409	Zorbas Cafe
410	Zulkader & Company

#### 4. PROMOTION MECHANICS

4.1 During the Promotion Period, digital transactions made by BIBD Cards through the **Pocket App** will be eligible for the offer, subject to the following terms and conditions:

BIBD Cards	Offer	Terms and Conditions
Digital transactions made using: <ol style="list-style-type: none"> <li>BIBD World Mastercard</li> <li>BIBD Gold Mastercard</li> <li>BIBD Classic Mastercard</li> <li>BIBD Credit Visa Platinum</li> <li>BIBD Credit Visa Gold</li> <li>BIBD Debit World Mastercard</li> <li>BIBD Debit Mastercard</li> <li>BIBD Virtual Mastercard</li> </ol>	Receive Pocket Coupons (total worth BND20)	<ol style="list-style-type: none"> <li><b>New</b> Pocket App user.</li> <li>Store and Link a BIBD Card in the Pocket App as the selected payment method.</li> <li>Perform minimum 5 digital transactions with the same BIBD Card during the Promotion Period.</li> </ol>

4.3 The Pocket Coupons will be credited to the Pocket users account after the end of the Promotion Period and has an expiry date respectively from the date of reward.

4.4 The Pocket Coupons are non-transferable and cannot be exchanged for cash or any prizes-in-kind.

- 4.5 BIBD or ThreeG reserves the right to substitute or replace any and all of the coupons with any other item(s) of similar market value without having to assign any reason.
- 4.6 Prizes are provided on an “as is” basis. Cardholders acknowledge that any disputes in relation to the Pocket Coupons are to be resolved directly with ThreeG.
- 4.7 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

## 5. GENERAL

- 5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 5.2 The Terms contained herein are in addition and without prejudice to BIBD Cards’ terms and conditions including the usage of the BIBD Card for Shariah-compliant transactions only.
- 5.3 BIBD reserves the right to amend or modify any of these Terms either wholly or partly at any time with a minimum of 3 business days’ notice to the Cardholders.
- 5.4 BIBD shall not be held liable for any and/or all form of losses or damages suffered or incurred by the 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.
- 5.5 In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 5.6 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.
- 5.7 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.