



## AR-RIZQ TERM DEPOSIT PROMOTION

### SPECIFIC TERMS AND CONDITIONS ("T&C")

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The following T&C apply exclusively to the **"Ar-Rizq Term Deposit Promotion"** ("Promotion") held by Perbadanan TAIB, and is to be read together with the General Terms and Conditions and relevant Product Disclosure Sheet, which shall form part of this Specific T&C.

#### 1. Definitions

**"Account"** refers to any account opened with Perbadanan TAIB;

**"Annual Cycle"** refers to one Contractual Tenure;

**"Contractual Tenure"** refers to a 12 months cycle;

**"Customer(s)"** refers to individual who has an account with Perbadanan TAIB;

**"Fund"** refers to the minimum initial deposit;

**"Fresh Funds"** refers to the funds deposited through cheque(s), cashier's order(s), demand draft(s), cash deposits or telegraphic transfer:

- i. from other local or overseas financial institution; and
- ii. exclude any amounts withdrawn from Perbadanan TAIB and re-deposited within a thirty (30) day period prior to the commencement of the Promotion.

**"Principal Sum"** refers to the total amount deposited by the Customer

**"Product"** refers to Ar-Rizq Term Deposit Product

**"Promotion"** refers to Ar-Rizq Term Deposit Promotion 2026

**"Promotional Rates"** refers to the indicative expected profit rates

#### 2. Promotion Period

- 2.1 This Promotion shall commence from 25 December 2025 to 31 January 2026 ("Promotion Period") or upon full subscription of the Product, whichever occurs earlier.

### 3. Eligibility

- 3.1 This Promotion is applicable to new and existing Customers of Perbadanan TAIB.
- 3.2 The Promotion is subject to Perbadanan TAIB's approval process.

### 4. The Promotion

- 4.1 The term for the Product shall be three (3) years ("Term"), where a 1 Year Ar-Rizq Term Deposit with 2 consecutive yearly auto-rollover.
- 4.2 The applicable Promotional Rates offered for this Promotion are:

Customer Type	Retail				Corporate	
Fund Type	New Funds	Existing Funds	New Funds	Existing Funds	New Funds	Existing Funds
Deposit Size Range	B\$1,000 - B\$99,999.99		B\$100,000 - B\$2,000,000.00		B\$100,000.00 - B\$5,000,000.00)	
Expected Profit Rate						
Yr 1	1.00%	0.90%	1.60%	1.50%	1.00%	0.90%
Yr 2	1.15%	1.05%	1.60%	1.50%	1.15%	1.05%
Yr 3	1.45%	1.25%	1.60%	1.50%	1.45%	1.25%

- 4.3 Customers must subscribe to the Product with 1 Year Ar-Rizq Term Deposit with 2 consecutive yearly auto-rollover. The start date of Contractual Tenure for the Promotion is on 1 February 2026 or any other date determined by Perbadanan TAIB.

### 5. Promotion Mechanics

- 5.1 The currency for this Promotion is in Brunei Dollars ("BND").
- 5.2 The Funds for the Product are:

Customer Type	Retail				Corporate	
Fund Type	New Funds	Existing Funds	New Funds	Existing Funds	New Funds	Existing Funds
Deposit Size Range	B\$1,000 - B\$99,999.99		B\$100,000 - B\$2,000,000.00		B\$100,000.00 - B\$5,000,000.00)	
Minimum Amount	\$1,000.00		\$100,000.00		\$100,000.00	

- 5.3 The Customer must maintain an Account held with Perbadanan TAIB within the Promotion Period.
- 5.4 The Fund is applicable for Fresh Funds and existing Funds.
- 5.5 Customer must place the Fresh Funds into the Current Account or Savings Account (“CASA”) held with Perbadanan TAIB within seven (7) business days after the application or before the start date of the Contractual Tenure, whichever is earlier.

## 6. Profit Entitlement and Distribution

- 6.1 The Promotional Rates are only applicable if the Customer maintains the subscription of the Product until maturity of each of the Annual Cycle.
- 6.2 In the event the customer decides to pre-terminate before the end of the Term, the Customer may only be entitled to receive the Principal Sum and profit based on prevailing profit rate.
- 6.3 The Promotional Rates received at the end of Year 1 and Year 2, shall be re-invested along with the Principal Sum onto the next Annual Cycle.
- 6.4 Upon the end of the Term, the Principal Sum and the profit (if any) at prevailing rate offered shall be credited into the Customer’s designated CASA.

## 7. General

- 7.1 By participating in this Promotion, the Customer agrees to be bound by this Specific T&C.
- 7.2 Perbadanan TAIB reserves the right to extend, cancel, terminate or suspend this Promotion at any time without assigning any reasons and without prior notice.

- 7.3 For the avoidance of doubt, any extension, cancellation, termination or suspension of this Promotion, the customer whose application has been approved shall not be entitled to any compensation or make any claim against Perbadanan TAIB.
- 7.4 Perbadanan TAIB reserves the right to modify, amend, vary or add to this Specific Terms and Conditions at any time, and such modification, amendment, variation or addition shall be notified to the Customer.
- 7.5 In the event of any inconsistency between this Specific T&C and any brochure, marketing or material relating to this Promotion, this Specific T&C shall prevail.
- 7.6 Perbadanan TAIB shall not be liable for any loss, damage or expenses arising out of or in connection with the Customer's application for this Product under this Promotion or resulting from Perbadanan TAIB's non-performance due to natural disaster, war, riot, strike, lockout, industrial action, fire, storm, act of terrorism, technical or system failure or any event beyond the Perbadanan TAIB's control.
- 7.7 Perbadanan TAIB's decision on any or all matters relating to this Specific T&C shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 7.8 This Specific T&C 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 dispute or claim arising herefrom.
- 7.9 Perbadanan TAIB shall not be liable to the Customers for any failure to receive notices due to including but not limited to spam, junk, other security settings or for any incorrect contact information.
- 7.10 This Promotion cannot be used in conjunction with other offers, promotions, and/or privileges unless otherwise stated.
- 7.11 The Customer is not allowed to assign any of their rights or obligations under this Promotion.