

Specific Terms and Conditions (“T&C”)

The following T&C apply exclusively to Perbadanan Tabung Amanah Islam Brunei (Perbadanan TAIB) “Gemilang” Promotion 2023 (“Promotion”) held by Perbadanan TAIB, in conjunction with its 32nd Anniversary, and is to be read together with Perbadanan TAIB General Terms and Conditions, the term and conditions and Product Disclosure Sheet of Perbadanan TAIB’s Products, Services and financing facilities, which shall form part of this Specific T&C.

1. DEFINITIONS

“**Account**” means any form of saving, deposit or account opened in Perbadanan TAIB;

“**Ar-Rizq**” refers to a short to medium term Syariah-compliant deposit account opened in Perbadanan TAIB based on the Syariah concept of Al-Wadiah Yad Ad-Dhamanah;

“**Consolidation Financing**” means a financing facility to consolidate all or several existing financing facilities (excluding Property Financing) into one financing facility;

“**Credit Card(s)**” means credit card of all types or range provided and issued by Perbadanan TAIB;

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

“**Education Financing**” means a facility to finance educations fees and expenses of local or overseas studies;

“**Education Kit Financing**” means a facility to finance the purchase of computers and its related accessories for education;

“**Entries**” refers to the number of eligibility(s) a Customer is entitled to the lucky draw in this Promotion;

“**Motor Vehicle Financing**” means a facility to finance the purchase of a new vehicle, used car or motorcycle;

“**Non-Eligible Persons**” refers to employees, Board of Directors, Members of the Syariah Advisory Committee (“SAC”) of Perbadanan TAIB’s Group of Companies;

“**Perbadanan TAIB Merchant**” refers to any retailer or establishment participating in TAIB Merchant Delights as listed in the following link: <https://www.taib.com.bn/taib-web//cards/MerchantDelights/>



“Personal Financing” refers to an unsecured financing where Customers are given cash to meet personal needs and includes new Personal Financing facility, Re-Financing facility and Additional Financing facility;

“Platinum” refers to a Service providing special privileges to Customers who meet the eligibility criteria as set out in the following link: <https://www.taib.com.bn/taib-web/services/platinum>

“Product(s)” means any of the products offered and provided by Perbadanan TAIB to Customers;

“Promotion” refers to Perbadanan TAIB Retail Banking “Gemilang” 2023 Promotion;

“Promotion Period” refers to the duration of the Promotion;

“Service(s)” means any of the services provided by Perbadanan TAIB;

“Supplementary Credit Cards” refers to secondary cards issued under the primary’s Credit Card Account;

“TAIB Deposit Certificate” or **“TDC”** refers to a term deposit Product opened in Perbadanan TAIB and is operated under the Syariah principles of Mudharabah Muthlaqah;

“TAIBVX” refers to Perbadanan TAIB Mobile Banking Application.

2. PROMOTION PERIOD

2.1. Subject to Clause 2.2 below, this Promotion shall be valid from 1st September 2023 to 29th February 2024 (“Promotion Period”).

2.2. Perbadanan TAIB, at its sole discretion, may revise the Promotion Period from time to time.

3. ELIGIBILITY

3.1. This Promotion is applicable to new and existing Customers who apply for Perbadanan TAIB Products, Services, Financing Facilities or perform transactions as outlined in this Specific T&C.

3.2. For Accounts opened under joint names, only the primary accountholder will be eligible to participate in the Promotion.

3.3. During the Promotion Period, all successful applications granted and approved by Perbadanan TAIB in accordance with Clause 4 of this Specific T&C shall qualify for inclusion in the Promotion and shall entitle the Customers to Entries to the respective draws.

3.4. There shall be no limit to the number of Entries per Customer. Each Customer shall be entitled to multiple Entries based on the number and transaction amount of each of the Perbadanan TAIB Products or Services applied during the Promotion Period.

3.5. Customers whose accounts have been suspended, cancelled, or terminated for whatever reason during the Promotion Period shall automatically be disqualified from the Promotion.

3.6. This Promotion does not apply to Non-Eligible Persons.

4. CAMPAIGN MECHANICS

4.1. The following criteria and conditions must be met by the Customer to be eligible for the Promotion and/or Entry(ies) listed as below:

i. Credit Card

Product	Entries	Criteria
Apply for Credit Card	2	<ul style="list-style-type: none"> Approved and successful applications during promotion period.
Credit Card Usage	1	<ul style="list-style-type: none"> 1 entry for every approved and successful transaction during the Promotion Period. 1 additional entry for every \$30.

ii. TAIB Deposit Certificate (TDC) or Ar-Rizq Term Deposit Account

Product	Entries	Criteria
TDC or Ar-Rizq Term Deposit Account	1	<ul style="list-style-type: none"> • Applicable to any new account opening or renewal of TDC or Ar-Rizq. • 1 entry entitled for every \$10,000.

iii. Platinum

Product	Entries	Criteria
Platinum	2	<ul style="list-style-type: none"> • Existing customer, upon upgrade to Platinum. • New sign-up with \$10K salary assigned or \$100K in account or \$400K financing. • Not applicable to Platinum by invitation.

iv. Assignment of Salary (AOS)

Product	Entries	Criteria
New Assignment of Salary (AOS)	2	<ul style="list-style-type: none"> • New AOS must be transferred and credited into the customer's account held with Perbadanan TAIB during the Promotion Period.

v. TAIBVX

Product	Entries	Criteria
TAIBVX Registration	1	<ul style="list-style-type: none"> • New registration during the Promotion Period.

vi. Savings Accounts

Product	Entries	Criteria
Al-Wadiah Savings	1	<ul style="list-style-type: none"> With Salary Transfer to be sighted within 2 months of account opening.
Si-Manja Savings		<ul style="list-style-type: none"> New/any subsequent account opening during the promotion period.
Tekad Haji Savings		
Berjasa Savings		
Education Saver		
Property Saver		
Medical & Health Saver		
Retirement Saver		

vii. Financing Facilities

Product	Entries	Criteria
Personal Financing	2	<ul style="list-style-type: none"> • Applicable only upon first disbursement. • Minimum approved finance amount of \$10,000.00 and a tenor of 6 years. • 1 additional entry for every subsequent \$5,000.00 finance amount.
Consolidation Financing		
Education Kit Financing	1	<ul style="list-style-type: none"> • Applicable only upon first disbursement. • Minimum approved finance amount of \$1,000.00 and a tenor of 6 years. • 1 additional entry for every subsequent \$5,000.00 finance amount.
Education Financing		
Motor Vehicle Financing	1	<ul style="list-style-type: none"> • Applicable only upon approved and offer letter signed. • Minimum approved finance amount of \$10,000.00 and a tenor of 6 years. • 1 additional entry for every subsequent \$5,000.00 finance amount.

4.2. Grand Prize, Consolation and Monthly winner selection will be held on such dates as may be varied by Perbadanan TAIB at its sole discretion.

4.3. The draw qualifying category and period will be as follows:

Product	Category	Period
Credit Card	Monthly	Month 1: 1 st September 2023 – 30 th September 2023 Month 2: 1 st October 2023 – 31 st October 2023 Month 3: 1 st November 2023 – 30 th November 2023 Month 4: 1 st December 2023 – 31 st December 2023 Month 5: 1 st January 2024 – 31 st January 2024 Month 6: 1 st February 2024 – 29 th February 2024
TDC/Ar-Rizq		
Sign-Up for Platinum		
TAIBVX Sign-Up		
Open Savings Accounts		
Personal/Consolidation/ Education Kit Financing		
Education Financing	Grand & Consolidation	1 st September 2023 – 29 th February 2024
Motor Vehicle Financing	Grand & Consolidation	1 st September 2023 – 29 th February 2024

4.4. Under the Promotion, prizes will be as follows:

Product	Category	Prizes	No of Winners
<ul style="list-style-type: none"> • Credit Card Usage • TDC/Ar-Rizq • Sign-Up Platinum • Salary Transfer • TAIBVX Sign-Up • Open Savings Accounts 	Month 1	<ul style="list-style-type: none"> ○ 1x Air Ticket to Bangkok ○ TCL Google TV 65" ○ Dustyphobic Car Detailing Voucher ○ Panasonic 4K HDR Android TV 50" ○ Bissel Spotclean Pro Vacuum Cleaner ○ Hua Ho Shopping Voucher ○ Philips Perfectcare Compact Plus Steam Generator Iron ○ Amazfit GTS 4 Smart Watch ○ Philips Cordless Vacuum Stick ○ Electrolux 20L Microwave Oven 	10 winners
	Month 2	<ul style="list-style-type: none"> ○ Samsung Tab S7 FE ○ Xiaomi TV A2 50" ○ 1 x Air Ticket to KL ○ Beko 200L Fridge ○ Redmi Note 12 Pro Smart Phone ○ Beko 8kg Top Load Washer ○ Hua Ho Shopping Voucher ○ Grand Concept Voucher ○ Redmi Pad Tablet ○ Samsung Chromebook 4 Laptop 	10 winners

	<p>Month 3</p>	<ul style="list-style-type: none"> ○ Samsung Tab S7 FE ○ Peak Performance individual 6 months membership ○ 1 x Air Ticket to Philippines ○ Xiaomi TV A2 50" ○ Dustyphobic Car Detailing Voucher ○ Apple Watch SE ○ Grand Concept Voucher ○ Hua Ho Shopping Voucher ○ RBC Gift Voucher ○ Lebensil Kollektion 3 in 1 Espresso Coffee Machine 	<p>10 winners</p>
	<p>Month 4</p>	<ul style="list-style-type: none"> ○ Kitchen Aid Mixer ○ Samsung Galaxy A54 5g ○ Xiaomi TV A2 50" ○ 1 x Air ticket to Singapore ○ Apple Watch SE ○ TCL Google TV 50" ○ Smeg Hand Mixer ○ Panasonic Microwave Oven ○ Mi Robot Vacuum ○ RBC Gift Voucher 	<p>10 winners</p>
	<p>Month 5</p>	<ul style="list-style-type: none"> ○ Kitchen Aid Mixer ○ TCL C645 QLED Gaming TV 55" ○ 1 x Air ticket to Vietnam ○ Bissell Spot Clean Pro Vacuum Cleaner ○ Samsung Galaxy Watch 3 45mm 	<p>10 winners</p>

		<ul style="list-style-type: none"> ○ Philips Perfect Care Compact Plus Steam Generator Iron ○ Electrolux 20L Microwave Oven ○ Grand Concept Voucher ○ Brunei River Cruise voucher ○ Hua Ho Shopping Voucher 	
	Month 6	<ul style="list-style-type: none"> ○ 1 x Air Tickets to Bangkok ○ TCL C645 QLED Gaming TV 55" ○ Xiaomi TV A2 50" ○ TineCo Pue One Air Pro Vacuum ○ Beko 200L Fridge ○ Amazfit GTS 4 Smart Watch ○ Electrolux 20L Microwave Oven ○ Hua Ho Shopping Voucher ○ RBC Voucher ○ Lebensil Kollektion 3 in 1 Espresso Coffee Machine 	10 winners
Personal/Consolidation/ Education Kit Financing	Monthly (Month 1-6)	Travel Voucher worth \$500.00	1 x monthly winner
Education Financing	Grand	Macbook Air + Takaful Coverage worth \$2,500.00	1 x Grand Winner
	Consolation	Travel Voucher worth \$500.00	1 x Consolation Winner
Motor Vehicle Financing	Grand	Turkiye/Azerbaijan Travel Package worth \$3,400.00	1 x Grand Winner



	Consolation	Ho Chi Minh Travel Package worth \$600.00	1 x Consolation Winner
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4.5 A random selection of eligible Entries will be drawn via a computerized system from the pool of eligible Entries within the Promotion Period.

4.6 Perbadanan TAIB shall have the exclusive right to change the prizes from time to time at its sole discretion.

4.7 Winners agree that the prizes may not be exchanged or transferable for cash or prizes-in-kind whether in partial or in full. Perbadanan TAIB shall not be responsible for any losses and damages which may be incurred by the winners during the prize redemption process.

4.8 In the event Perbadanan TAIB subsequently determines that a person is ineligible or has been disqualified for any reason whatsoever, Perbadanan TAIB may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.

4.9 The displayed photos of the prizes are for visual purposes only. The prizes hereto are provided on an "As Is" basis and Perbadanan TAIB makes no representation or warranty whatsoever for any inherent defect/fault(s) with respect to the prizes.

4.10 No person shall be entitled to any payment or compensation from Perbadanan TAIB should any prize be forfeited or reclaimed under this Promotion.

5. PROMOTION WINNERS

5.1 Winners will be selected randomly from the drawn Entries and Perbadanan TAIB reserves the right to select/redraw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.

5.2 Winners will be notified by telephone and/or via SMS or such mode of communication deemed feasible by Perbadanan TAIB.

5.3 The winners hereby authorize and consent to the public disclosure of their names, pictures, or any other details in any form of media or as determined by Perbadanan TAIB for advertising, publicity, or commercial purposes.

5.4 During the prize presentation event, winners are required to attend the event for prize collection. In the event a winner is unable to attend the prize presentation event for whatever reason, Perbadanan TAIB may, at its sole discretion, allow the winner to nominate a representative to accept/collect the prize on the winner's behalf subject to the following:

5.4.1 The winner must notify Perbadanan TAIB via its Call Centre that they will not be able to attend the prize presentation event at least three (3) days before the event;

5.4.2 The winner must provide Perbadanan TAIB with a letter to inform Perbadanan TAIB of the details of their representative accompanied by a signed copy of the winner's valid identification card, passport or driving license within the three days period stated in Clause 5.4.1 above.

5.4.3 If a winner fails to notify Perbadanan TAIB within the stipulated period, Perbadanan TAIB may, at its sole discretion, forfeit the prize and deal with the prize in any manner Perbadanan TAIB solely deems appropriate without notice and compensation to the winner.

6. GENERAL

6.1. By participating in the Promotion, the customer expressly agrees to be bound by this Specific T&C.

6.2. Perbadanan TAIB reserves the right to amend or vary any of the terms in this Specific T&C either wholly or in part at any time with at least five (5) business days prior notice to Customers by any mode of communication Perbadanan TAIB solely deems appropriate.

- 6.3. Perbadanan TAIB reserves the right to extend, cancel, terminate, or suspend the Promotion and its related events at any time without assigning any reasons whatsoever with prior notice.
- 6.4. For the avoidance of doubt, any extension, cancellation, termination, or suspension of the Promotion shall not entitle the eligible customer for any claim or compensation against Perbadanan TAIB and for any and/or all losses or damages suffered or incurred by customer as a direct or indirect result of the act of extension, cancellation, termination, or suspension of the Promotion.
- 6.5. In the event of any inconsistency between this Specific T&C and any other brochure, marketing or promotional materials relating to this Promotion, this Specific T&C shall prevail.
- 6.6. Perbadanan TAIB shall not be liable for any loss, damage, or expenses arising out of or in connection with the Promotion due to any event beyond the reasonable control of Perbadanan TAIB.
- 6.7. 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.
- 6.8. 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.
- 6.9. An early settlement may be permitted subject to Perbadanan TAIB's terms and conditions in relation to early settlement and shall subject to the existing fees and tariffs enforced.
- 6.10. By agreeing to this Specific T&C, the selected winners hereby authorize Perbadanan TAIB and shall be entitled to use the names, pictures/photographs of the winner's publicity, advertising and/or commercial purposes.