

Next Step Promotion

Specific Terms and Conditions (“T&C”)

The following T&C apply exclusively to Perbadanan Tabung Amanah Islam Brunei (“Perbadanan TAIB”) Next Step Promotion (“Promotion”) held by Perbadanan TAIB and is to be read together with Perbadanan TAIB General Terms and Conditions, all of Perbadanan TAIB’s other 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**” refers to any form of saving, deposit or account opened in Perbadanan TAIB;

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

“**Draw**” refers to the random selection of a winning entry from a pool of all the eligible Customers;

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

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

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

“**Promotion**” refers to Perbadanan TAIB Next Step Promotion;

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

“**Scan to Pay (STP)**” refers to a convenient and secure way of making payments at merchant’s outlets by simply scanning merchant’s Quick Response (QR) code using their mobile devices;

“**Service(s)**” refers to any of the services provided by Perbadanan TAIB;

“**Winners**” refers to the Customers who won prizes during the Promotion.

“**Works**” refer to marketing collaterals, advertising space and creative design services.

2. **PROMOTION PERIOD**

2.1. Subject to Clause 2.2 below, this Promotion shall be valid from **24th June 2025 to 31st December 2025** ("Promotion Period"). However, the breakdown of the periods applicable to the specific Draw are as follows:

Draw Name	Applicable Entries
Draw 1	24 th June 2025 – 31 st August 2025
Draw 2	1 st September 2025 – 31 st December 2025
Grand Draw	24 th June 2025 – 31 st December 2025

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 and Services as outlined in this Specific T&C.

3.2. 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 the Promotion and the Customers shall be entitled to Entries to the respective draws.

3.3. 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 Perbadanan TAIB's Products or Services applied during the Promotion Period.

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

3.5. 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. Scan To Pay (STP)

Product	Entries	Criteria
Scan To Pay (STP) Registration	1	Approved and successful applications.
Scan To Pay (STP) Usage	1	1 entry for every 5 approved and successful transactions during the Promotion Period.
	5	5 bonus entries per draw period for ranking in the top 10 merchants for STP transaction volume (by count) for the draw period (i.e. Draw 1, Draw 2 and Grand Draw).

4.2. The Winners shall be selected on such dates that will be determined by Perbadanan TAIB.

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

Product	Prizes	No of Winners
Scan To Pay (STP)	<u>Grand Draw:</u> <u>Grand Prize:</u> A Marketing campaign package valued at BND 5,000 in collaboration with Perbadanan TAIB	1 Winner
	<u>Consolation Prize:</u> BND 250 TGOC Voucher	4 Winners
	<u>Second Draw:</u> BND 100 TGOC Voucher and featured on Perbadanan TAIB digital channels	5 Winners

	<u>First Draw:</u> BND 100 TGOV Voucher and featured on Perbadanan TAIB digital channels	5 Winners
	<u>Instant Welcome Prize</u> \$10 TAIB Filling Station Fuel Voucher (First 100 STP registrations)	100 Winners

4.5 A random selection of eligible Entries will be drawn via a computerised 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 The 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 where 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 Customer 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 of the bi-monthly draws will also qualify for the Grand Draw.

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

5.4 The Winners hereby authorise 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.

5.5 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:

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

5.5.2 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 (3) days period stated in Clause 5.4.1 above.

5.5.3 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.

5.6 Grand Prize Winner:

- 5.6.1 The Winner shall be awarded a marketing campaign package valued at BND 5,000 (“Funds”) that shall be utilised for collaboration works developed between the Winner and Perbadanan TAIB.
- 5.6.2 The Funds will be allocated to be utilised into two parts, as follows:
- i) An amount up to BND 1,000 will be allocated towards purchasing gifts or prizes to be used for the marketing campaign;
 - ii) The remaining amount of up to BND 4,000 will be allocated towards marketing collaterals, advertising space and creative design services.
- 5.6.3 The Winner shall not use their own product, or any product in which they have a financial interest, in connection with any aspect of this marketing campaign.
- 5.6.4 The marketing campaign shall commence within three (3) months from the Winner being announced. Perbadanan TAIB shall announce the commencement date once approved.
- 5.6.5 Unutilised amounts from the Funds will be forfeited after six (6) months from the award date.
- 5.6.6 The Winner have the option to add on funds to the marketing campaign at their own cost with the prior consent from Perbadanan TAIB.

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, add, vary or modify any provision in this Specific T&C at any time, and such modification, amendment, variation or addition shall be notified to the Customer.
- 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.
- 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 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.
- 6.7. 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.
- 6.8. 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.
- 6.9. 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.
- 6.10. 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.
- 6.11. Perbadanan TAIB may substitute prizes with similar value and at any time without prior notice and is not obliged to inform reasons thereof.
- 6.12. Perbadanan TAIB shall not be liable for any loss, damage or expenses arising out of or in connection with 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 Perbadanan TAIB's control.
- 6.13. This Promotion cannot be used in conjunction with other offers, promotions, and/or privileges unless otherwise stated.
- 6.14. The Customer is not allowed to assign any of their rights or obligations under this Promotion.