



Perbadanan TAIB “Ramadhan Festive Delights” Promotion

Specific Terms and Conditions (“T&C”)

The following T&C apply exclusively to the “Ramadhan Festive Delights” (“Promotion”) held by Perbadanan TAIB and is to be read together with the Debit and Credit Card Terms and Conditions, Digital Banking Terms and Conditions, General Terms and Conditions of Perbadanan TAIB’s products and services and the Debit and Credit Card Product Disclosure Sheet, which shall form part of this Specific T&C.

1. Definitions

“**Cardholder(s)**” refers to a Customer who owns Perbadanan TAIB Card(s);

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

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

“**Merchant**” refers to any retailer or establishment offering or dealing in products or services that are not prohibited against Syariah principles, which accepts payment from Perbadanan TAIB Cards as a medium of payment for the purchase of the goods or services;

“**Perbadanan TAIB Card(s)**” refers to any of the Credit Mastercard (TAIB World, Gold and Classic Credit Card) and Debit Mastercard (TAIB World and Classic) issued by Perbadanan TAIB used by the Customer as a medium of payment for the purchase of goods or services;

“**Promotion**” refers to “Ramadhan Festive Delights” Promotion by Perbadanan TAIB.

“**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;

2. Promotion Period

2.1. Subject to Clause 2.2 below, this Promotion shall be valid from **2nd March to 30th April 2025** (“Promotion Period”).

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

3. Eligibility & Benefits

3.1. This Promotion has two mechanics, which are (i) Up to 40% discounts and (ii) TAIB Ramadhan Festive Delights Lucky Draw.

3.1.1. **Up to 40% discounts**

3.1.1.1. Enjoy up to 40% discounts at the selected four (4) Merchants, which are (i) Anjung Saujana Restaurant (ii) ABC Eats (iii) Rizqun Coffee House and (iv) Freshco Sungkai Mega Buffet at One City & KB Sentral Grand Buffet.

3.1.1.2. This promotion will take place on the following dates and the Merchants throughout the Ramadhan month only, as per below:

Date	Merchant
8 th & 9 th March 2025	ABC Eats
15 th & 16 th March 2025	Freshco Sungkai Mega Buffet at One City & KB Sentral Grand Buffet
22 nd & 23 rd March 2025	Rizqun Coffee House
29 th & 30 th March 2025	Anjung Saujana Restaurant

3.1.1.3. Tier Discount offering

Type of Cards	Discount Offers
TAIB World and World <i>Platinum</i> Credit Card	40%
TAIB Gold Credit Card	30%
TAIB Classic Credit Card, TAIB World and Classic Debit Card	20%

- 3.1.1.4. The discount shall be capped up to BND60 per receipt at Rizqun Coffee House, Freshco Sungkai Mega Buffet at One City & KB Sentral Grand Buffet and ABC Eats subject to further terms from Merchants.
- 3.1.1.5. The discount shall be capped up to BND50 per receipt at Anjung Saujana subject to further terms from Merchant.

3.1.2. TAIB Ramadhan Festive Delights Lucky Draw

- 3.1.2.1. During the Promotion Period, any retail, online and e-commerce transactions made by Perbadanan TAIB Cards will be eligible for the lucky draw.
- 3.1.2.2. Transactions do not include cash withdrawal or cash advance.
- 3.1.2.3. For every one (1) Lucky Draw Entry when spending above BND50, the Customer shall earn additional entry(ies):

Type of Cards	Entry(ies) with BND50 and above spending
TAIB Credit Cards	2 entries
TAIB Debit Cards	1 entry

- 3.1.2.4. 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 made during the Promotion Period.
- 3.1.2.5. All employees of Perbadanan TAIB and its subsidiaries, including the respective Management, Directors, and Syariah Advisory Committee members are not eligible to participate in this Promotion.

4. Lucky Draw Prizes and Prize presentation

- 4.1. The Prize to be given under this Promotion is \$1,000 (50% cash and 50% in TDC).
- 4.2. Five (5) winners will be selected for the lucky draw.
- 4.3. A random selection of eligible Entries will be drawn via a computerised system from the pool of eligible Entries within the Promotion Period.
- 4.4. Perbadanan TAIB reserves the right to select or redraw other winners or to substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 4.5. The winners of the lucky draw will be picked at the end of the Promotion. The prize presentation will be held on such dates as shall be determined by Perbadanan TAIB.



- 4.6. Winners will be notified by telephone and/or via SMS or such mode of communication deemed feasible by Perbadanan TAIB.
- 4.7. 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 and collect the prize on the winner's behalf subject to the following:
- 4.7.1. 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;
- 4.7.2. 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 within the three days period stated in Clause 4.7.1 above.
- 4.8. 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. **General**

- 5.1. By participating in this Promotion, the Cardholder agrees to be bound by this Specific T&C.
- 5.2. Perbadanan TAIB reserves the right to extend, cancel, terminate, or suspend this Promotion at any time without assigning any reasons and without prior notice.
- 5.3. 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 Cardholder.
- 5.4. The Cardholder shall accept the prizes on an 'as is where is' basis. Perbadanan TAIB makes no representation or warranty whatsoever for any inherent defect/fault(s) with respect to the prizes.
- 5.5. 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.
- 5.6. 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.
- 5.7. 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.

- 5.8. By agreeing to this Specific T&C, the selected Cardholders hereby authorise Perbadanan TAIB and shall be entitled to use the names, pictures/photographs of the Cardholder for publicity, advertising and/or commercial purposes.
- 5.9. Perbadanan TAIB may substitute prizes with similar value and at any time without prior notice and is not obliged to inform reasons thereof.
- 5.10. 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.
- 5.11. For the avoidance of doubt, any extension, cancellation, termination or suspension of this Promotion, the Customer who is awarded from this Promotion shall not be entitled to any compensation or make any claim against Perbadanan TAIB.
- 5.12. 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.
- 5.13. This Promotion cannot be used in conjunction with other offers, promotions, and/or privileges unless otherwise stated.
- 5.14. The Customer is not allowed to assign any of their rights or obligations under this Promotion.