

Perbadanan TAIB Retail Banking
Education Financing Collaboration with JPMC College of Health Sciences (JCHS)
Specific Terms and Conditions (“T&C”)

The following T&C apply exclusively to Perbadanan Tabung Amanah Islam Brunei (Perbadanan TAIB) Education Financing collaboration with JPMC College of Health Sciences (JCHS) held by Perbadanan TAIB, and is to be read together with Perbadanan TAIB General Terms and Conditions and Financing Product Disclosure Sheets, which shall form part of this Specific T&C.

1. DEFINITION

- 1.1 **“Bachelor”** refers to the Bachelor of Science in Nursing at JCHS.
- 1.2 **“Customer(s)”** refers to an individual who has an account with Perbadanan TAIB.
- 1.3 **“Education Financing”** means a facility to finance educations fees for studies at JCHS.
- 1.4 **“Foundation”** refers to the Foundation in Science Certificate at JCHS.
- 1.5 **“Non-Eligible Persons”** refers to employees, Board of Directors and Members of the Syariah Advisory Committee (“SAC”) of Perbadanan TAIB’s Group of Companies.

2. PROMOTION PERIOD

- 2.1 Subject to Clause 2.2 below, this Promotion shall be valid until 31 December 2026 (“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:
 - i) new and existing Customers of Perbadanan TAIB applying for Financing during the Promotion Period; and
 - ii) students who intend to pursue and continue their studies at JCHS.
- 3.2 Customer must assign their salary to Perbadanan TAIB throughout the duration of their Financing with Perbadanan TAIB.
- 3.3 The Financing application is subject to Perbadanan TAIB’s approval process, the submission of complete documentation required and execution of offer letter.

- 3.4 Applications for this Promotion that do not meet the eligibility criteria set by Perbadanan TAIB from time to time apart from as stated herein may automatically be disqualified.
- 3.5 Customers whose accounts have been suspended, cancelled or terminated for whatsoever reasons before or during the Promotion Period shall automatically be disqualified from this Promotion.

4. THE PROMOTION

- 4.1 To enjoy this Promotion, the financing applied must be of a minimum approved amount of B\$5,000.00 with a minimum tenor of 5 years and maximum of 7 years.
- 4.2 The grace period only applies to a maximum of 1 year for Foundation and up to 3 years for Bachelor program.
- 4.3 During the Promotion Period, successful Customers shall be entitled to a profit rate of 5.00% based on monthly reducing balance for both Foundation and Bachelor programs.
- 4.4 The processing fee will be discounted to \$150.00.

5 GENERAL

- 5.1 By participating in this Promotion, the Customer 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 For the avoidance of doubt, any extension, cancellation, termination or suspension of this Promotion, the Customer whose financing has been approved shall not be entitled to any compensation or make any claim against Perbadanan TAIB.
- 5.4 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.
- 5.5 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.
- 5.6 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.
- 5.7 Perbadanan TAIB shall not be liable for any loss, damage or expenses arising out of or in connection with the Customer's application for Financing 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.

- 5.8 Perbadanan TAIB's decision on any or all matters relating to this Promotion T&C shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 5.9 This Promotion 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.
- 5.10 An early settlement may be permitted subject to Perbadanan TAIB's terms and conditions in relation to early settlement and shall be subject to the existing fees and tariffs enforced.
- 5.11 This Promotion cannot be used in conjunction with other offers, promotions, and/or privileges unless otherwise stated.
- 5.12 The Customer is not allowed to assign any of their rights or obligations under this Promotion.