



“BERAYA WITH TAIB” – PERSONAL FINANCING PROMOTION

Terms and Conditions (“T&C”)

1 PROMOTION PERIOD

- 1.1 The Promotion will commence **from 30 March 2023 until 31 May 2023**.
- 1.2 This Promotion is only available for Personal Financing and Consolidation facilities.

2 DEFINITION

- 2.1 “Personal Financing” includes new Personal Financing facility, Re-Financing facility and Additional Financing facility.
- 2.2 “Consolidation Financing” means a financing facility to consolidate all or several existing financing facilities (excluding Property Financing) into one financing facility.

3 ELIGIBILITY

- 3.1 This Promotion is applicable to new and existing Customers of Perbadanan TAIB applying for financing facilities.
- 3.2 Perbadanan TAIB employees & its subsidiaries are not eligible to participate in this Promotion.
- 3.3 Customers must assign their salary to Perbadanan TAIB throughout the duration of the financing.
- 3.4 The financing application is subject to Perbadanan TAIB’s approval process.
- 3.5 Applications for this Promotion that do not meet the eligibility criteria as set by Perbadanan TAIB from time to time apart from as stated herein may be automatically disqualified.
- 3.6 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\$10,000 with a minimum tenor of 6 years.
- 4.2 The profit rate for this Promotion is 5.5% p.a. based on monthly reducing balance.

5 GENERAL

- 5.1 This Specific Terms and Conditions shall be read together with the Product Disclosure Sheet (“PDS”) for each financing (“The Promotion Terms and Conditions”). By participating in this Promotion, the Customer agrees to be bound by the Promotion Terms and Conditions.
- 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 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.
- 5.5 In the event of any inconsistency between this Specific Terms and Conditions and any brochure, marketing or material relating to this Promotion, this Specific Terms and Conditions shall prevail.
- 5.6 Perbadanan TAIB shall not be liable for any loss, damage or expenses arising out of or in connection with the Customer’s application for 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.
- 5.7 Perbadanan TAIB’s decision on any or all matters relating to this Specific Terms and Conditions shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 5.8 This Specific Terms and Conditions 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.
- 5.9 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.



“BERAYA WITH TAIB” – PROPERTY FINANCING PROMOTION

Terms and Conditions (“T&C”)

1. PROMOTION PERIOD

- 1.1 The Promotion will commence **from 01 April 2023 until 30 June 2023**.
- 1.2 This Promotion is only available for Property Financing facility.

2 DEFINITION

- 2.1 “Property Financing” means a financing facility to purchase a piece of land/purchase or construction of a house/rescheduling of Property Financing from other financial institution or government/purchase of commercial property.

3 ELIGIBILITY

- 3.1 This Promotion is applicable to new and existing Customers of Perbadanan TAIB applying for financing facility.
- 3.2 Perbadanan TAIB employees & its subsidiaries are not eligible to participate in this Promotion.
- 3.3 Customer must assign their salary to Perbadanan TAIB throughout the duration of the financing.
- 3.4 The financing application is subject to Perbadanan TAIB’s approval process and the submission of complete documentations required.
- 3.5 Applications for this Promotion that do not meet the eligibility criteria as set by Perbadanan TAIB from time to time apart from as stated herein may automatically be disqualified.
- 3.6 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\$100,000 with a minimum tenor of 12 years.
- 4.2 This promotion is only applicable for residential and commercial properties.
- 4.3 During the promotion period, successful Customers shall be entitled to either one of the following promotional offers:

No.	Promotional Offer
1.	Profit rate of 4.00% without entitlement of start-up cost
2.	Profit rate of 4.25% with entitlement of 3% start-up cost or a maximum of B\$10,000, whichever is lower.
3.	Profit rate of 4.50% with entitlement of 5% start-up cost or a maximum of B\$12,000, whichever is lower.

- 4.4 The profit rate for this Promotion is based on monthly reducing balance.
- 4.5 In the event the Customers settle the financing facility during the tenor, the start-up cost entitlement shall become repayable.
- 4.6 The start-up costs shall be used for payment of fees for preparation of legal documentation, fire insurance and valuation reports, as determined by Perbadanan TAIB.

5 GENERAL

- 5.1 This Specific Terms and Conditions shall be read together with the Product Disclosure Sheet ("PDS") for each financing ("The Promotion Terms and Conditions"). By participating in this Promotion, the Customer agrees to be bound by the Promotion Terms and Conditions.
- 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 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.
- 5.5 In the event of any inconsistency between this Specific Terms and Conditions and any brochure, marketing or material relating to this Promotion, this Specific Terms and Conditions shall prevail.
- 5.6 Perbadanan TAIB shall not be liable for any loss, damage or expenses arising out of or in connection with the Customer's application for 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.
- 5.7 Perbadanan TAIB's decision on any or all matters relating to this Specific Terms and Conditions shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.



- 5.8 This Specific Terms and Conditions 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.
- 5.9 An early settlement may be permitted subject to Perbadanan TAIB's terms and condition in relation to early settlement and shall subject to the existing fees and tariffs enforced.