

Perbadanan TAIB Retail Banking “Gemilang” 2026 Promotion

Specific Terms and Conditions (“T&C”)

The following T&C apply exclusively to Perbadanan Tabung Amanah Islam Brunei (Perbadanan TAIB) “Gemilang” Promotion 2026 (“Promotion”) held by Perbadanan TAIB, 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

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

“**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;

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

“**Home Improvement Financing**” means a facility to finance the renovation or extension of the existing house or rescheduling from other financial institution;

“**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;

“**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” 2026 Promotion;

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

“**Retirement Saver**” refers to a type of Savings Account opened in Perbadanan TAIB based on the Syariah concept of Al-Wakalah;

“**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 1st April 2026 to 31st 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 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 participation 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. Banking Products & Services Category

Product	Entries	Criteria
New to Perbadanan TAIB	2	<ul style="list-style-type: none"> New to Perbadanan TAIB that does not have any accounts with us.
Returning Customer to Perbadanan TAIB	2	<ul style="list-style-type: none"> Customers with existing information with Perbadanan TAIB that has closed all accounts with Perbadanan TAIB prior to 2025.
Assignment of Salary	2	<ul style="list-style-type: none"> New salary assignment to Perbadanan TAIB.
TDC/Ar-Rizq Term Deposit Account	1	<ul style="list-style-type: none"> Applicable to any new & renewal of TDC or Ar-Rizq. 1 entry entitled for every \$10,000.00.
Retirement Saver Account	1	<ul style="list-style-type: none"> Applicable to any new Retirement Saver opened. 1 entry entitled for every \$10,000.00.
Platinum Sign-ups	2	<ul style="list-style-type: none"> Existing customer, upon upgrade to Platinum. New sign-up with \$10,000.00 salary assigned or \$100,000.00 in account or \$500,000.00 financing. Not applicable to Platinum by invitation.

ii. Financing Category

Product	Entries	Criteria
<u>Financing Facilities</u> Personal Consolidation Home Improvement Education Motor Vehicle	3	<ul style="list-style-type: none"> Applicable only upon approved and Master Facility Agreement signed / Ijarah Agreement signed for Motor Vehicle Financing. Minimum approved financing amount of \$10,000.00 and a tenure of 3 years.
<u>Credit Cards</u> World Gold Classic	2	<ul style="list-style-type: none"> 2 entries entitled for approved Primary Credit Card.

5. DRAW AND PRIZES

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

Cycle	Qualifying Period	No of Winners	Prizes
Draw 1	1 st April 2026 to 15 th Aug 2026	<p>Total of 15 Winners</p> <p>8 Winners from Financing Category</p> <p>7 Winners from Banking Products & Services Category</p>	<ul style="list-style-type: none"> • Samsung S26 Ultra x 1 • 80,000 Royal Skies Miles x 1 • 2 tickets to Singapore x 1 • TCL 75" QMINI LED TV x 1 • Playstation 5 x 1 • \$500 Chang Ein Hong Watch Dealer Vouchers x 1 • \$500 Intracorp Vouchers x 1 • Xiaomi Pad 7 x 1 • Osmo Nano x 1 • Garmin Forerunner 165 x 1 • Staycation at Empire x 1 • \$300 Supa Save Vouchers x 1 • \$200 Euro Classic Vouchers x 1 • \$200 Royal Brunei Catering Gift Vouchers x 1 • \$200 Hua Ho Vouchers x 1
Draw 2	16 th Aug 2026 to 31 st Dec 2026	<p>Total of 15 Winners</p> <p>8 Winners from Financing Category</p> <p>7 Winners from Banking Products & Services Category</p>	<ul style="list-style-type: none"> • Latest iPhone Pro x 1 • 2 tickets to Bangkok x 1 • 50,000 Royal Skies Miles x 1 • TCL 75" QMINI LED TV x 1 • Dyson Airwrap x 1 • Ashley Home Kegler Rocker x 1 • Latest Apple Watch x 1 • Ninja Speedi ON401 x 1 • Marshall Middleton Portable Wireless Speaker x 1 • Smeg Toaster Matte Colour x 1 • Staycation at Empire x 1 • \$300 Digital World Vouchers x 1 • \$200 Hua Ho Vouchers x 1 • \$200 Tarindak Vouchers x 1 • \$200 Supa Save Vouchers x 1
Grand Draw	1 st April 2026 to 31 st Dec 2026	<p>Total of 5 Winners</p> <p>from both Financing and Banking Products & Services Category</p>	<ul style="list-style-type: none"> • 100g gold bar x 1 • 31.1g gold bar x 1 • 10g gold bar x 1 • 10g gold bar x 1 • 10g gold bar x 1

- 5.2. A random selection of eligible Entries will be drawn via a computerized system from the pool of eligible Entries within the Promotion Period.
- 5.3. Perbadanan TAIB shall have the exclusive right to change the prizes from time to time at its sole discretion.
- 5.4. 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.
- 5.5. 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 other person(s) or deal with it in any manner as it deems fit.
- 5.6. 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.
- 5.7. No person shall be entitled to any payment or compensation from Perbadanan TAIB should any prize be forfeited or reclaimed under this Promotion.

6. PROMOTION WINNERS

- 6.1. A total of thirty-five (35) winners will be selected across three (3) draws – Draw 1 from 1st April to 15th August 2026, Draw 2 from 16th August to 31st December 2026 and Grand Draw from 1st April to 31st December 2026.
- 6.2. Winners from Draw 1 and Draw 2 will remain eligible for the Grand Draw.
- 6.3. 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.
- 6.4. Winners will be notified by telephone and/or via SMS or such mode of communication deemed feasible by Perbadanan TAIB.
- 6.5. 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.

- 6.6. 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:
- i. The winner must notify Perbadanan TAIB via Perbadanan TAIB Call Centre that they will not be able to attend the prize presentation event at least three (3) days before the event;
 - ii. 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 from the notification period stated in Clause 6.6.i. above.
 - iii. 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.

7. GENERAL

- 7.1. By participating in the Promotion, the customer expressly agrees to be bound by this Specific T&C.
- 7.2. 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.
- 7.3. 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.
- 7.4. 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.
- 7.5. 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.
- 7.6. 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.



- 7.7. 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.
- 7.8. 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.
- 7.9. 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.
- 7.10. 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.