**Perbadanan TAIB Retail Banking**
**TAIB 35th Anniversary Financing Promotion 2026**
**Specific Terms and Conditions ("T&C")**

The following T&C apply exclusively to Perbadanan Tabung Amanah Islam Brunei (**Perbadanan TAIB**) "35th Anniversary" Financing Promotion 2026 ("**Promotion**") held by Perbadanan TAIB, is to be read together with Perbadanan TAIB General Terms and Conditions, the terms 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

1.1. "**Customer(s)**" refers to an individual who has an account with Perbadanan TAIB;

1.2. "**Consolidation Financing**" means a financing facility to consolidate all or several existing financing facilities from other banks ( excluding Property Financing) into one financing facility;

1.3. "**Credit Card(s)**" means credit card of all types or range provided and issued by Perbadanan TAIB;

1.4. **"Education Financing"** means a facility to finance educations fees and expenses of local or overseas studies;

1.5. **"Education Kit Financing"** means a facility to finance the purchase of equipment and its related accessories for educational purposes;

1.6. **"Home Improvement Financing"** means a facility to finance or reschedule the finance of the renovation or extension of the existing house from other financial institution;

1.7. **"Motor Vehicle Financing"** means a facility to finance the purchase of a new vehicle, used car or motorcycle;

1.8. **"Non-Eligible Persons"** refers to employees, Board of Directors, Members of the Syariah Advisory Committee ("SAC") of Perbadanan TAIB's Group of Companies;

1.9. **"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;

1.10. **"Property Financing"** means a secured or collateralized financing for the purpose of buying land or completed house, constructing new house, or transferring of property financing from other banks or from government loan.

## 2. PROMOTION PERIOD

2.1. Subject to Clause 2.2 below, this Promotion shall be valid from 1st October 2026 to 30th November 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 all new and existing Customers who apply for Perbadanan TAIB Personal Financing including Consolidation Financing, Home Improvement Financing and Property Financing as outlined in this Specific T&C.

3.2. This Promotion does not apply to Non-Eligible Persons.

3.3. Customer must assign their salary to Perbadanan TAIB throughout the duration of their financing, except where otherwise exempted by Perbadanan TAIB.

3.4. The financing application is subject to Perbadanan TAIB's approval process, submission of complete documentation required and execution of the Master Facility Agreement.

3.5. 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 without providing any reason whatsoever, at Perbadanan TAIB's sole discretion.

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.

3.7. The financing application must be submitted during the promotion period and must be approved within one (1) month thereafter and in any event no later than 31st December 2026.

## 4. PROMOTION FOR PROPERTY FINANCING

4.1. This Promotion is only available for Property Financing.

4.2. To enjoy this Promotion, the financing applied must be of a minimum approved amount of B$120,000 with a minimum tenor of 15 years.

4.3. During the Promotion Period, successful Customers applying for Property Financing shall be entitled to either one (1) of the following promotional offers:

| No. | Details | Offer |
|---|---|---|
| 1. | Property Financing with Assignment of salary to Perbadanan TAIB | Profit rate of 3.7% with entitlement of 5% start-up cost or a maximum amount of B$17,000, whichever is lower. |
| 2. | Property Financing with Non-Assignment of salary to Perbadanan TAIB | Profit rate of 4.0% with entitlement of 3% start-up cost or a maximum amount of B$15,000, whichever is lower. |

4.4. The Customer(s) shall be subject to a Property Financing processing fee of B$350.

4.5. This Promotion is applicable for the first 35 Customers applying for Property Financing for the purpose of purchase, construction or takeover. The Promotion shall apply to both residential and commercial properties.

4.6. The start-up costs shall be used for payment of fees for preparation of legal documentation, fire insurance coverage for the 1st year, Mortgage Reducing Term Takaful and valuation reports, as determined by Perbadanan TAIB.

4.7. Any unused portion of the startup costs after payment of the above fees will not be credited to Customer's account with Perbadanan TAIB.

4.8. In the event the Customer(s) makes a settlement to the Property Financing facility before its maturity, the start-up cost entitlement shall become repayable.

4.9. The profit rate for this facility is based on monthly reducing balance.

## 5. PROMOTION FOR PERSONAL FINANCING (INCLUDING CONSOLIDATION FINANCING) & HOME IMPROVEMENT FINANCING

5.1. This Promotion is available for Personal Financing, Consolidation Financing & Home Improvement Financing.

5.2. The financing applied must be of a minimum approved amount of B$10,000.00 with a minimum tenor of 3 years.

5.3. During the Promotion Period, successful Customers applying for Personal Financing, Consolidation Financing and Home Improvement Financing shall be entitled to the following promotional offers:

| No. | Details | Offer |
|---|---|---|
| 1. | 50% Processing Fee waiver | The processing fee will be discounted to B$100.00 for Personal Financing, Consolidation Financing and Home Improvement Financing and B$75.00 for Personal Re-Financing. |
| 2. | Profit Rate of 6.00 % per annum | Shall apply to any of the three (3) eligible financing facilities that meet the minimum financing amount and tenor requirements. |
| 3. | Bundle Profit Rate of 5.00 % per annum | Shall apply to one (1) or more of the 3 eligible financings facilities that meets the minimum financing amount & tenor, and that the eligible financing facility is bundled with another product include Education Financing, Education Kit Financing, Motor Vehicle Financing, Property Financing and Credit Card, which is to be offered at the usual profit rate. |

5.4. To qualify for the Bundle Profit Rate, the relevant financing facilities must be applied at the same time.

5.5. The applicable profit rate for these facilities is based on monthly reducing balance.

5.6. This Promotion is excluded from Perbadanan TAIB's "Gemilang" 2026 Promotion. However, the bundled products (including Education Financing, Education Kit Financing, Motor Vehicle Financing, Property Financing and Credit Card) shall, subject to eligibility, be included in the Perbadanan TAIB's "Gemilang" 2026 Promotion.

## 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 extend, cancel, terminate or suspend this Promotion at any time without assigning any reasons and without prior notice.

6.3. 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 and for any and/or all losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of extension, cancellation, termination, or suspension of the Promotion.

6.4. Perbadanan TAIB reserves the right to modify, amend, vary or add to this Specific T&C at any time, and such modification, amendment, variation or addition shall be notified to the Customer.

6.5. 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.

6.6. Perbadanan TAIB shall not be liable for any failure in receiving notices due to spam filters, junk mail settings, security configurations, or inaccurate contact information.

6.7. 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 due 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. 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.

6.11. If any provision contained in this T&C is determined invalid, unlawful or unenforceable, such provision shall be deemed severed from the remaining provisions of this T&C, and the remaining provisions shall continue to be valid and enforceable to the fullest extent permitted by law.

6.12. In the case of any disputes arising from or in connection with this Promotion, Perbadanan TAIB's decision is final and conclusive.