



Perbadanan TAIB “iPhone 18 Promotion with AV Electronics Sdn Bhd” Specific Terms
and Conditions (“T&C”)

The following T&C apply exclusively to the “iPhone 18 Promotion with AV Electronics Sdn Bhd” (“Promotion”) held by Perbadanan TAIB, and is to be read together with the Credit Card Terms and Conditions, Digital Banking Terms and Conditions, General Terms and Conditions of Perbadanan TAIB’s products and services 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 Credit Card(s);

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

“**Merchant**” refers 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 Mastercards including (TAIB World, Gold and Classic Credit Card) issued by Perbadanan TAIB used by the Customer as a medium of payment for the purchase of goods or services;

“**Promotion**” refers to iPhone 18 promotion with AV Electronics Sdn Bhd.

2. Promotion Period

- 2.1. Subject to Clause 2.2 below, this Promotion shall be valid from 30 September – 31 October 2026 (“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 is exclusively for Perbadanan TAIB Customers holding Perbadanan TAIB Credit Mastercard.
- 3.2. Cardholders who have successfully transacted using Perbadanan TAIB Credit Mastercard at any participating AV Electronics Sdn Bhd outlets in Negara Brunei Darussalam shall be eligible to participate in this Promotion.
- 3.3. The participating list of AV Electronics Sdn Bhd outlets are as specified below:

No.	Participating AV Electronics Sdn Bhd Outlet
1	Kiulap
2	The Mall Gadong
3	Kuala Belait

- 3.4 Eligible cardholders may benefit from the following offers:

3.4.1 Offers

Perbadanan TAIB Cards	Offer	Conditions
- Perbadanan TAIB Platinum World Credit Mastercard - Perbadanan TAIB World Credit Mastercard - Perbadanan TAIB Gold Credit Mastercard - Perbadanan TAIB Classic Credit Mastercard	- Discount of BND 100 for the purchase of any iPhone 18 series - Free Accessories worth BND 100	- iPhone 18 (any series) purchased at AV Electronics Sdn Bhd participating outlets - This Offer is limited to the first twenty (20) Credit Cardholders only.

3.4.2 If the Cardholder choose to use SimplePay:

Perbadanan TAIB Cards	Offer	Conditions
- Perbadanan TAIB Platinum World Credit Mastercard - Perbadanan TAIB World Credit Mastercard - Perbadanan TAIB Gold Credit Mastercard - Perbadanan TAIB Classic Credit Mastercard	- Processing fee waiver (worth BND40 per SimplePay application). 50% Processing fee waiver (worth BND70 per SimplePay application).	- Approved SimplePay application with a six (6) or twelve (12) months tenure during the Promotion Period. - Approved SimplePay application with an eighteen (18) or twenty-four (24) months tenure during the Promotion Period. - This offer is limited to the first twenty (20) Credit Cardholders only.

3.5 All employees of Perbadanan TAIB and its subsidiaries, including the respective Management, Directors, and Syariah Advisory Committee members are eligible to participate in this Promotion.

4. General

- 4.1. By participating in this Promotion, the Cardholder agrees to be bound by this Specific T&C.
- 4.2. Perbadanan TAIB reserves the right to extend, cancel, terminate, or suspend this Promotion at any time without assigning any reasons and without prior notice.
- 4.3. 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.
- 4.4. 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.

- 4.5. 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.
- 4.6. 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.
- 4.7. 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.
- 4.8. 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.
- 4.9. Perbadanan TAIB may substitute prizes with similar values and at any time without prior notice and is not obliged to inform reasons thereof.
- 4.10. 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.
- 4.11. 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.
- 4.12. 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.
- 4.13. This Promotion cannot be used in conjunction with other offers, promotions, and/or privileges unless otherwise stated.
- 4.14. The Customer is not allowed to assign any of their rights or obligations under this Promotion.