



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

The following T&C apply exclusively to the “iPhone 18 Promotion with Progresif 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 the Debit and Credit Card Product Disclosure Sheet, which shall form part of this Specific T&C.

1. Definitions

“Cashback” refers to the amount credited to the balance of the Customer’s Ding! Account in accordance with Clause 3.4.1;

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

“Perbadanan TAIB Card(s)” refers to any of the Credit Mastercards including (TAIB Platinum World, TAIB World, TAIB Gold and TAIB 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 Progresif 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 Customers who has Perbadanan TAIB Cards.

3.2. Customers who have successfully transacted using Perbadanan TAIB Card(s) at any participating Progresif Sdn Bhd outlet in Negara Brunei Darussalam shall be eligible to participate in this Promotion.

3.3. The participating list of Progresif outlets are as specified below:

No.	Participating Outlet
1	Progresif, The Mall Gadong

3.4 Eligible Customer(s) 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	BND 200 Ding! Cashback to be credited to the Customer's e-wallet account with Progresif Sdn Bhd.	- iPhone 18 (any series) purchased at participating outlets - This offer is limited to the first twenty (20) Customer only.



3.4.2 If the Customer(s) choose to use SimplePay:

Perbadanan TAIB Cards	Criteria	Offer
- Perbadanan TAIB Platinum World Credit Mastercard - Perbadanan TAIB World Credit Mastercard	Approved SimplePay application with a tenure of three (3) to twelve (12) months during the Promotion Period.	100% Processing fee waiver (worth BND40 per SimplePay application)
- Perbadanan TAIB Gold Credit Mastercard - Perbadanan TAIB Classic Credit Mastercard	Approved SimplePay application with a tenure of thirteen (13) to twenty-four (24) months during the Promotion Period.	50% processing fee waiver (reducing the fee from BND70 to BND35 per SimplePay application)

3.4.2.1 This offer is limited to the first twenty (20) SimplePay applications.

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 Customer(s) 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 Customer(s).
- 4.4. 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.
- 4.5. 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.



- 4.6. 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.
- 4.7. By agreeing to this Specific T&C, the selected Customer(s) hereby authorise Perbadanan TAIB to use the names, pictures/photographs of the Customer(s) for publicity, advertising and/or commercial purposes.
- 4.8. Perbadanan TAIB may substitute the benefits offered under this Promotion with alternative benefits of with similar value and at any time without prior notice and is not obliged to inform reasons thereof.
- 4.9. 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.
- 4.10. For the avoidance of doubt, any extension, cancellation, termination or suspension of this Promotion, the Customer who is awarded this Promotion shall not be entitled to any compensation or make any claim against Perbadanan TAIB.
- 4.11. 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.
- 4.12. This Promotion cannot be used in conjunction with other offers, promotions, and/or privileges unless otherwise stated.
- 4.13. The Customer is not allowed to assign any of their rights or obligations under this Promotion.