



Perbadanan TAIB “Scan To Pay Promotion with AV Electronics Sdn Bhd” Specific Terms
and Conditions (“T&C”)

The following T&C apply exclusively to the “Scan To Pay Promotion with AV Electronics Sdn Bhd (“Promotion”) held by Perbadanan TAIB, and is to be read together with the Digital Banking Terms and Conditions and General Terms and Conditions of Perbadanan TAIB’s products and services Product Disclosure Sheet, which shall form part of this Specific T&C.

1. Definitions

“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;

“Promotion” refers to TAIB Scan To Pay Promotion with AV Electronics Sdn Bhd.

“Scan To Pay” refer to “Perbadanan TAIB’s digital payment solution”

2. Promotion Period

2.1. Subject to Clause 2.2 below, this Promotion shall be valid from 30 September- 12 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 TAIBVX Customers using TAIB tarusQR Scan To Pay.

3.2. Customers who have successfully transacted using TAIB tarusQR Scan To Pay 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 customers may benefit from the following offers:

3.4.1 Discounted accessories

Perbadanan TAIB Mode of Payment	Offer	Conditions
Perbadanan TAIB tarusQR Scan To Pay	- BND10 off on the new AirPods 5. - Apple 20W power adapter, customers can purchase it at only BND 9 (NP BND \$37).	Purchase the selected items at AV Electronics Sdn Bhd participating outlets

- 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 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 customer 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 customers 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 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.