

**Perbadanan TAIB Retail Banking
Property Financing 2026 Promotion
Specific Terms and Conditions (“T&C”)**

The following T&C apply exclusively to Perbadanan Tabung Amanah Islam Brunei (“**Perbadanan TAIB**”) Property Financing 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

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

“**Non-Eligible Persons**” refers to employees, Board of Directors and Members of the Syariah Advisory Committee (“**SAC**”) of Perbadanan TAIB’s Group of Companies;

“**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.

“**Promotion**” refers to Perbadanan TAIB Retail Banking Property Financing 2026 Promotion.

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

2. PROMOTION PERIOD

2.1. Subject to Clause 2.2 below, this Promotion shall be valid from **1st June 2026 to 31st August 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 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 Property Financing with Perbadanan TAIB.

3.4. The financing application is subject to Perbadanan TAIB’s approval process, the 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.

4. THE PROMOTION

- 4.1. To enjoy this Promotion, the Property financing applied must be of a minimum approved amount of B\$120,000 with a minimum tenor of 15 years.
- 4.2. During the Promotion Period, successful Customers applying for Property Financing shall be entitled to Profit rate of 3.7% with entitlement of 5% start-up cost or a maximum amount of B\$17,000, whichever is lower.
- 4.3. The Customer(s) shall be subject to a Property Financing processing fee of \$350.
- 4.4. This Promotion is applicable for the first 35 customers applying for Property Financing for the purposes of purchase, construction or takeover. The Promotion covers both residential and commercial properties.
- 4.5. The start-up costs shall be used for payment of fees for preparation of legal documentation, fire insurance, Mortgage Reducing Term Takaful and valuation reports, as determined by Perbadanan TAIB.
- 4.6. Any unused portion of the startup costs after payment of the above fees will not be credited to customer's account with Perbadanan TAIB.
- 4.7. 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.
- 4.8. This promotion is excluded from Perbadanan TAIB's "Gemilang" 2026 Promotion.

5. GENERAL

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

- 5.3. 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.
- 5.4. Perbadanan TAIB reserves the right to modify, amend, vary or add to this Property and Personal Financing T&C at any time, and such modification, amendment, variation or addition shall be notified to the Customer.
- 5.5. In the event of any inconsistency between this Property and Personal Financing T&C and any brochure, marketing or material relating to this Promotion, this Property and Personal Financing T&C shall prevail.
- 5.6. 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.
- 5.7. 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.
- 5.8. Perbadanan TAIB's decision on any or all matters relating to this Property and Personal Financing T&C shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.
- 5.9. The Property 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.
- 5.10. 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.
- 5.11. In the case of any disputes arising from or in connection with this Promotion, Perbadanan TAIB's decision is final and conclusive.