



Perbadanan TAIB "Ramadhan Festive Delights" Promotion

Specific Terms and Conditions ("T&C")

The following T&C apply exclusively to the "Ramadhan Festive Delights" ("Promotion") held by Perbadanan TAIB and is to be read together with the Debit and 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

"Cardholder(s)" refers to a customer who owns Perbadanan TAIB Card(s);

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

"Entry (ies)" refers to the number of eligibility(ies) a Customer is entitled to the lucky draw in this Promotion;

"Merchant" refers to 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 and Scan-to-Pay as mediums of payment for the purchase of the goods or services;

"Perbadanan TAIB Card(s)" refers to any of the Credit Mastercard (TAIB World, Gold and Classic Credit Card) and Debit Mastercard (TAIB World and Classic) issued by Perbadanan TAIB used by the Customer as a medium of payment for the purchase of goods or services;

"Promotion" refers to "Ramadhan Festive Delights" Promotion by Perbadanan TAIB.

"Purpose Saver Account" refers to an account opened with Perbadanan TAIB that is a dedicated savings account to assist customers to achieve their personal aspirations particularly in property, medical, education or retirement.

2. Promotion Period

2.1. Subject to Clause 2.2 below, this Promotion shall be valid from **19th February to 31st March 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 has two (2) mechanics, which are (i) Up to 50% discounts and (ii) TAIB Ramadhan Festive Delights Lucky Draw.

3.1.1. Up to 50% discounts

3.1.1.1. Cardholders shall enjoy up to 50% discounts at sixteen (16) selected Merchants.

3.1.1.2. This Promotion will take place on the following dates with the selected Merchants throughout the Ramadhan month only, as per below:

Date	Merchant
19 th February - 22 nd February 2026	Nyonya Restaurant I-Lotus Tandoor
26 th February – 1 st March 2026	Flour & Butter Coffee Bean & Tea Leaf* Fresh Co Mega Buffet** Sections by Tasconi
5 th March – 8 th March 2026	The Airport Restaurant by Anjung Saujana Vanda Restaurant
9 th March – 12 th March 2026	Rizqun Coffee House
12 th March – 15 th March 2026	Samay Restaurant ABC Eats Papparich & D'Selera Serantau Serikandi
25 th February – 11 th March 2026	Chef Ammar

* This Promotion shall only apply at the following branches: (i) Hua Ho Tanjung Bunut Outlet, (ii) Supa Save Seria Outlet, (iii) Supa Save Mata-Mata Outlet, (iv) OneCity Shopping Complex.

** This Promotion shall only apply at the following branches: (i) Freshco Mega Buffet @ OneCity, (ii) Freshco Grand Buffet @ KB Sentral, (iii) Grand Topaz Sungkai Buffet, (iv) All Seasons Sungkai Buffet (Batu Satu & Timessquare).

3.1.1.3. The Discount Offer tiers for the selected Merchants are as follows:

Type of Cards	Discount Offers
TAIB World and World <i>Platinum</i> Credit Card	50%
TAIB World Debit and TAIB Gold Credit Card	30%
TAIB Classic Credit Card, TAIB World, Classic Debit Card and Scan-To-Pay	10%

3.1.1.4. The discount shall be capped at BND\$60 per receipt and subject to further terms from the Merchants.

3.1.1.5. Specifically, for Chef Ammar, Cardholders shall enjoy 5% discount when purchasing from their Grab N Go but shall be capped at BND\$20 per receipt.

3.1.2. TAIB Ramadhan Festive Delights Lucky Draw

3.1.2.1. During the Promotion Period, any retail transactions made by Perbadanan TAIB Cards shall be eligible for the lucky draw.

3.1.2.2. Transactions do not include cash withdrawal or cash advance.

3.1.2.3. Customers shall receive:

- i) one (1) lucky draw Entry for each TAIB Debit card spend, Scan-to-Pay transaction and new successful TAIB credit card application
- ii) two (2) lucky draw Entries for every TAIB Credit card spend.

Descriptions	No. of Entry
TAIB Credit Cards	2
TAIB Debit Cards	1
Scan-to-Pay	1
New successful credit card application	1



3.1.2.4. There shall be no limit to the number of Entries per Customer. Each Customer shall be entitled to multiple Entries based on the number and transactions made during the Promotion Period.

3.1.2.5. All employees of Perbadanan TAIB and its subsidiaries, including the respective Management, Directors, and Shariah Advisory Committee members are not eligible to participate in this Promotion.

4. **Lucky Draw Prizes and Prize presentation**

4.1. Ten (10) winners will be selected for the lucky draw.

4.2. The Prize to be given under this Promotion is as follows:

- i) Five (5) winners will get BND\$500 that shall be credited into their Purpose Saver Account with Perbadanan TAIB; and
- ii) Five (5) winners will get BND\$500 worth for the Supa Save Supermarket Sweep.

4.3. In the event the winner does not have a Purpose Saver Account with Perbadanan TAIB, Perbadanan TAIB shall open a Purpose Saver Account for the winner.

4.4. A random selection of eligible Entries will be drawn via a computerised system from the pool of eligible Entries within the Promotion Period.

4.5. Perbadanan TAIB reserves the right to select/redraw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.

4.6. The winners of the lucky draw will be picked at the end of the Promotion. The prize presentation will be held on such dates as shall be determined by Perbadanan TAIB.

4.7. Winners will be notified by telephone and/or via SMS or such mode of communication deemed feasible by Perbadanan TAIB.

4.8. During the prize presentation event, winners are required to attend the event for prize collection. In the event a winner is unable to attend the prize presentation event for whatever reason, Perbadanan TAIB may, at its sole discretion, allow the winner to nominate a representative to accept/collect the prize on the winner's behalf subject to the following:

- 4.8.1. The winner must notify Perbadanan TAIB via its Call Centre that they will not be able to attend the prize presentation event at least three (3) days before the event;



4.8.2. The winner must provide Perbadanan TAIB with a letter to inform Perbadanan TAIB of the details of their representative accompanied by a signed copy of the winner's valid identification card within the three days period stated in Clause 4.7.1 above.

4.9. If a winner fails to notify Perbadanan TAIB within the stipulated period, Perbadanan TAIB may at its sole discretion, forfeit the prize and deal with the prize in any manner Perbadanan TAIB solely deems appropriate without notice and compensation to the winner.

5. General

5.1. By participating in this Promotion, the Cardholder 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. 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.

5.4. 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.

5.5. 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.

5.6. 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.

5.7. 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.

5.8. 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.

5.9. Perbadanan TAIB may substitute prizes with similar value and at any time without prior notice and is not obliged to inform reasons thereof.

5.10. 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.

- 5.11. 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.
- 5.12. 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.
- 5.13. This Promotion cannot be used in conjunction with other offers, promotions, and/or privileges unless otherwise stated.
- 5.14. The Customer is not allowed to assign any of their rights or obligations under this Promotion.