

## Specific Terms and Conditions (“T&C”)

The following T&C apply exclusively to Perbadanan Tabung Amanah Islam Brunei (Perbadanan TAIB) “Triple Benefits” (“Promotion”) held by Perbadanan TAIB and is to be read together with Perbadanan TAIB General Terms 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

- 1.1 **“Customer(s)”** refers to an individual who has an account with Perbadanan TAIB;
- 1.2 **“Non-Eligible Persons”** refers to employees, Board of Directors and Members of the Syariah Advisory Committee (“SAC”) of Perbadanan TAIB’s Group of Companies;
- 1.3 **“Promotion”** refers to Perbadanan TAIB Retail Banking “Triple Benefits” Promotion for Personal Financing;
- 1.4 **“Promotion Period”** refers to the duration of the Promotion;
- 1.5 **“Personal Financing”** refers to an unsecured financing where Customers are given cash to meet personal needs and include new Personal Financing facility, Re-Financing facility and Additional Financing facility;

### 2. PROMOTION PERIOD

- 2.1 Subject to Clause 2.2 below, this Promotion shall be valid from 28<sup>th</sup> January 2026 to 30<sup>th</sup> April 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 new and existing Customers of Perbadanan TAIB applying for Personal Financing during the Promotion Period.
- 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 the Personal Financing with Perbadanan TAIB.

- 3.4. The financing application is subject to Perbadanan TAIB's approval process, the submission of complete documentation required and any other requirement by Perbadanan TAIB.
- 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 at Perbadanan TAIB's discretion without providing any reason whatsoever.
- 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. This Promotion is only available for Personal Financing.
- 4.2. The financing applied must be of a minimum approved amount of B\$10,000.00 with a minimum term of 3 years.
- 4.3. During the Promotion Period, successful Customers applying for Personal Financing shall be entitled to the following offer:

No.	Offer	Details
1.	ZERO payments or deduction during the first 3 months (“Payment Holiday”)	<ul style="list-style-type: none"> <li>• Upon disbursement of the facility applied during the Promotion Period, no deduction from the Customer's salary during the Payment Holiday period.</li> <li>• The principal amount for the first 3 months will be deferred and amortised into the remaining financing tenure.</li> <li>• The total profit for the first 3 months will be deducted from the Customer's salary upon expiry of the Payment Holiday period.</li> <li>• Subsequently, there will be a deduction of the financing monthly payment.</li> </ul>
2.	50% Processing Fee waiver	<ul style="list-style-type: none"> <li>• The processing fee will be discounted to B\$100.00 for Personal Financing/Additional Personal Financing and B\$75.00 for Personal Re-Financing.</li> </ul>

3.	Profit Rate of 5.50% per annum <u>OR</u> 5.25% per annum	<ul style="list-style-type: none"> <li>• Eligible Customers will enjoy profit rate of <b>5.50%</b> for financing amount of B\$10,000.00 to B\$34,999.99</li> <li>• <b>OR 5.25%</b> for financing amount B\$35,000.00 and above.</li> </ul>
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4.4. The profit rate for this Promotion is based on monthly reducing balance.

## 5. GENERAL

- 5.1. By participating in this Promotion, the Customer agrees to be bound by this Personal Financing Promotion 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 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 Personal Financing T&C and any brochure, marketing or material relating to this Promotion, this 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's.
- 5.8. Perbadanan TAIB's decision on any or all matters relating to this 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 Personal Financing 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.