

**Baiduri Instant Rewards Programme (this “Programme”) Terms and Conditions:**

1. All Baiduri Cards are eligible except the following:
  - Baiduri Mastercard CashCard
  - Baiduri Visa Debit Card (with no points option)
  - Supa Save Visa Debit Card
  - Royal Brunei Visa Cards by Baiduri Bank
2. Eligible Cards can earn bonus points (“BP”) on retail, Point of Sale (POS) and online purchases.
3. BP are earned at a 50% rate for transactions made at government merchants (with effective from 14 June 2021).
4. BP are not earned with the following types of transactions:
  - Cash advances (for credit cards)
  - Cash withdrawals (for debit cards)
  - Fees and charges
  - Recurring billing transactions
5. BP are not earned with the following merchants:
  - AIA Singapore Private Limited
  - Chung Hwa Middle School
  - International School Brunei
  - Universiti Brunei Darussalam
6. BP are not transferrable.
7. BP for eligible cards are converted to Brunei Dollars and transferred to the eligible Cardholder’s Instant Rewards Card account on every statement cycle. Instant Rewards Cards can be utilized at merchants that have Baiduri Bank terminals only.
8. Eligible Cardholder must possess an Instant Rewards Card to utilize the converted BP.
9. Unutilised converted Brunei Dollars will not be refunded or transferred after eligible Cards have been cancelled or terminated. This value cannot be withdrawn or transferred to other accounts.
10. This Programme is governed by Baiduri Bank’s terms and conditions on the related products and any other documents forming the banking agreement.
11. Baiduri Bank may, at any time and without prior notice or liability to any part, suspend or terminate this Programme.

12. Baiduri Bank may amend, add to, or delete any provision of these terms and conditions at its sole discretion, by publication on the website, pamphlets and/or by any other means of reasonable means of notification of such changes, and the Eligible Cardholder shall be bound by such changes immediately upon such publication or notification.
  
13. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Programme. The Bank's determination of all matters relating to this Programme shall be final and conclusive and no correspondence will be entertained.