

Baiduri Instant Rewards Programme (this "Programme") terms and conditions

1. This Programme is applicable to all Baiduri Cards, except the following ("Eligible Cards"):
 - 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 or Point of Sale (POS) purchases 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:
 - Chung Hwa Middle School
 - International School Brunei
6. BP are not transferrable.
7. Except for the cards specified in clause 8, BP for the Eligible Cards are converted to Baiduri Dollars and transferred to the Eligible Cardholder's Instant Rewards Card account on every statement cycle.
8. BP for the following cards are converted to Baiduri Dollars and transferred to the Eligible Cardholder's Mastercard CashCard on every statement cycle.
 - Baiduri Smart Executive Visa Platinum Credit Card
 - Baiduri Smart Executive Mastercard Platinum Debit Card
 - Baiduri Prestige Visa Infinite Credit Card
 - Baiduri Prestige Mastercard World Debit Card
9. Eligible Cardholder must possess an Instant Rewards Card or a Mastercard CashCard (for Smart Executive or Prestige Cards only) to utilize the converted BP.
10. Baiduri Dollars on Instant Rewards Cards can be utilized at merchants that have Baiduri Bank terminals only.
11. Unutilised Baiduri Dollars will not be refunded or transferred after Eligible Cards have been cancelled or terminated.

12. This Programme is governed by Baiduri Bank's terms and conditions on the related products and any other documents forming the banking agreement.
13. Baiduri Bank may, at any time and without prior notice or liability to any part, suspend or terminate this Programme.
14. 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.
15. 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.