

Royal Brunei Visa Cards Launch Campaign (this “Promotion”) terms and conditions

1. Promotion eligibility

- 1.1 This Promotion begins on 19 October 2020 to 24 January 2021, both dates inclusive (the “Promotion Period”).
- 1.2 For the purpose of this Promotion, only the following Royal Brunei Visa Cards by Baiduri Bank are eligible (“Cards”, a “Card”);
 - Royal Brunei Visa Infinite Credit Card by Baiduri Bank
 - Royal Brunei Visa Platinum Credit Card by Baiduri Bank
 - Royal Brunei Visa Platinum Debit Card by Baiduri Bank
- 1.3 This Promotion is applicable to both Principal and Supplementary Cards, subject to clause 1.2 (“Eligible Cardholders”).
- 1.4 Staff members of Baiduri Bank, its subsidiary companies and Royal Brunei Airlines are not eligible for this Promotion.

2. Lucky Draw

- 2.1 Cardholders who collect and make a payment with their Card during the Promotion Period will be entitled to one (1) chance in the lucky draw.
- 2.2 Eligible Cardholders will be entitled to one (1) chance in the lucky draw for every cumulative BND50 charged to their Card during each Qualifying Transaction Period (see clause 3.1).
- 2.3 Eligible Transactions are local and overseas retail purchases including online purchases.
- 2.4 ATM withdrawals, cash advances, annual fees, interest charges, late charges, balance transfers, monthly instalments of an existing 0% Instalment Plan and any amount charged to the Card that is subsequently cancelled, voided, refunded or reversed are not Eligible Transactions.
- 2.5 Chances accumulated for spending on a Supplementary Card will be reflected under the Principal Card account.

3. Lucky Draw Prizes

- 3.1 Six (6) winners will be selected at random computerized draws to win monthly prizes as follows:

Monthly Set Prizes

	Monthly Prizes (Prize miles)
1 st Prize	Royal Skies Silver membership
2 nd Prize	100,000 Royal Skies miles
3 rd Prize	50,000 Royal Skies miles
4 th Prize	50,000 Royal Skies miles

5 th Prize	25,000 Royal Skies miles
6 th Prize	25,000 Royal Skies miles
7 th Prize	25,000 Royal Skies miles

3.2 Eligible Cardholders can win prizes more than once during the Promotion Period as long as they spend within the meet the spend requirements (subject to Clause 2) and qualifying transaction period.

Draw	Qualifying Transaction Period
Draw 1 (4 weeks)	19 Oct – 15 Nov
Draw 2 (3 weeks)	16 Nov – 6 Dec
Draw 3 (3 weeks)	7 Dec – 3 Jan
Draw 4 (3 weeks)	4 Jan – 24 Jan

3.3 Monthly winners will be notified within the following month to attend a Prize Presentation ceremony.

3.4 Baiduri Bank reserves the right to draw a reserve winner or winners to replace a winner who is subsequently disqualified or whose prize is forfeited for any reason whatsoever.

3.5 Prizes must be collected in person or by an authorized representative. The representative must present the original duly completed authorization letter from the Winner and the representative's original identity card at point of collection.

3.6 Prizes are not exchangeable or transferable.

3.7 Royal Skies miles will be credited into the Winners' Royal Skies membership account. Winners must have a valid Royal Skies membership account, otherwise they will be required to sign up for an account.

3.8 Baiduri Bank shall be entitled to use the names, identification numbers and pictures/photographs of the Winners for publicity materials; and may engage any Winners for its publicity purposes without any compensation whatsoever and in such manner as the Bank determines.

3.9 Baiduri Bank reserves the right to rescind prize if a Winner cancels his or her Card within 12 months of receiving the prize.

4. Sign up offer

4.1 This Offer is applicable to successful applicants of any Royal Brunei Visa Credit or Debit Card during the Promotion Period ("Successful Applicants").

4.2 Successful Applicants for the Cards are entitled to 4 years annual fee waiver.

- 4.3 Annual fee waiver is applicable to all Principal Card applications including second card and up to four (4) supplementary cards for each Principal Card account. Cardholders who cancel their Royal Brunei Visa Card and reapply within the next 6 months will not be eligible for annual fee waiver.
- 4.4 Successful Applicants who are new to Baiduri Credit Cards or have not owned a Baiduri Credit Card within the last 6 months will be entitled to the following welcome gift:

Card type	Royal Skies miles
Royal Brunei Infinite Credit Card	6,000 miles
Royal Brunei Platinum Credit Card	4,000 miles

- 4.5 Welcome gift is only applicable to new Principal Card applications. Supplementary card, upgrade, second card, replacement and reinstatement of cards cancelled within the last 6 months will not be eligible.

5 General

- 5.1 This Promotion is governed by Baiduri Bank's terms and conditions on the related products and any other documents forming the banking agreement.
- 5.2 Baiduri Bank may, at any time and without prior notice or liability to any party, suspend or terminate the Promotion or vary these terms and conditions.
- 5.3 The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.