

Baiduri Instant Rewards

Terms and conditions

1. Baiduri Instant Rewards (“This Programme”) is applicable to all Baiduri Cards except Baiduri Mastercard CashCard, Baiduri Visa Debit Card (with no points option), Supa Save Visa payWave Debit Card and Royal Brunei Airlines American Express Credit Cards (“Eligible Cards”).
2. Eligible Cards can earn bonus points (“BP”) on retail purchases, such as Point-of-sale (POS) and online purchases.
3. BP is not earned with the following, types of transactions,
 - cash advances (for Credit Cards),
 - cash withdrawals (for Debit Cards),
 - fees and charges,
 - recurring billing transactions and
 - insurance premium.
4. BP are not transferrable.
5. BP are converted to Baiduri Dollars and transferred to the Eligible Cardholder’s Instant Rewards Card account on every statement cycle. BP for Smart Executive Visa Platinum Credit Cards are converted to Baiduri Dollars and transferred to the Eligible Cardholder’s Mastercard Cashcard on every statement cycle.
6. The Eligible Cardholder must possess an Instant Rewards Card or a Mastercard Cashcard (for Smart Executive Visa Platinum Cards only) to utilise the converted BP.
7. BP can be utilized at merchants that have Baiduri Bank terminals.
8. Unutilised Baiduri Dollars will not be refunded or transferred after Eligible Cards have been cancelled or terminated.
9. This Programme is governed by Baiduri Bank’s terms and conditions on the related products and any other documents forming the banking agreement.
10. Baiduri Bank may, at any time and without prior notice or liability to any party, suspend or terminate the Programme or vary these terms and conditions.
11. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Programme. The Bank’s determination of all matters relating to this Programme shall be final and conclusive and no correspondence will be entertained.