BIBD DISCOUNT PROMOTION WITH SEPHORA TERMS AND CONDITIONS

The following Terms and Conditions (“**Terms**”) apply exclusively to the Sephora Discount Promotion (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

1. Promotion Period

1.1 The Promotion will take place from **4th April 2022 until 30th April 2022** inclusive (“**Promotion Period**”) or such other date(s) as may be varied/determined by BIBD at its sole discretion from time to time.

2. Eligibility

2.1 This Promotion is open to all new and existing BIBD Credit Cardholders (World, Platinum, Gold and Classic), BIBD MasterCard Debit cardholders (including World) (“collectively **“Cardholders”**) whose accounts are in good standing with BIBD.

2.2 The following Cardholders shall not be eligible or qualified to participate in this Promotion:

a) whose accounts have been suspended, cancelled or terminated for whatsoever reason during the Promotion Period shall be disqualified from this Promotion Period; and/or

b) Cardholders whose account with BIBD is in delinquent or past due status and/or those who are facing any legal proceedings (including bankruptcy proceedings).

2.3 Cardholders must settle payments with their BIBD Cards and then key in the discount voucher code provided in Clause 4.1 below at bn.sephora.asia to enjoy the Promotion.

2.4 The discounts offered to the Cardholders are not cumulative and do not apply/cannot be used with any other third-party in-house offers, discount cards, loyalty programs provided by Sephora.

3. Promotion Mechanics

During the Promotion Period, the following criteria and conditions must be met in order to be eligible for the discounts:

Criteria	Conditions
Every transaction made via bn.sephora.asia with a. BIBD Credit World Mastercard b. BIBD Credit Gold Mastercard c. BIBD Credit Classic Mastercard d. BIBD Credit Visa Platinum e. BIBD Credit Visa Gold f. BIBD Debit World Mastercard g. BIBD Debit Mastercard	Cardholders to key in **discount code** landing page at bn.sephora.asia

4. Discounts

4.1 During the Promotion, the Cardholders shall avail of the following discounts:

Every approved purchase transaction with:	Discount Offered	Discount Code	Offer Details
• BIBD Credit World Mastercard	20% off with free shipping with minimum spend of $150	BIBD20	1. Offer is valid on only on bn.sephora.asia. 2. Cardholders must sign-in or create a Beauty Pass account the offer to be applicable. 3. Offer is not valid with any other discounts; Beauty Pass offers and promotions. 4. Offer is not valid on gift cards, services, charitable items or any other exclusions mentioned on bn.sephora.asia. 5. Discount offered is not refundable or exchangeable.
• BIBD Credit Gold Mastercard • BIBD Credit Classic Mastercard • BIBD Credit Visa Platinum • BIBD Credit Visa Gold	15% off with free shipping with minimum spend of $150	BIBD15	
• BIBD Debit World Mastercard • BIBD Debit Mastercard	10% off with free shipping with minimum spend of $150	BIBD10	

4.2 During the Promotion Period, Sephora may, at its sole discretion make further offers or offer additional discounts.

4.3 If BIBD subsequently determines that a Cardholder is ineligible or is not entitled to a discount for any reason whatsoever, BIBD may at its sole discretion, reclaim the discount without notice to the cardholder.

5. General

5.1 By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.

5.2 Any extension, cancellation, termination or suspension of the Promotion by BIBD shall not entitle the Cardholders to any claims or compensation against BIBD for any and/or all form of losses or damages suffered or incurred by the Cardholders as a direct or indirect result of the extension, cancellation, termination or suspension of the Promotion or due to any events beyond the reasonable control of BIBD.

5.3 BIBD reserves the right to amend, add or vary either wholly or in part any of these Terms at its sole and absolute discretion at any time with reasonable notice to the Cardholders.

5.4 In the event of any inconsistency between these Terms and any brochure, marketing or promotional materials relating to the Promotion, these Terms shall prevail.

5.5 BIBD shall not be liable for any loss, damage, or expenses arising out of or in connection with the Promotion or due to any natural disaster, epidemic, pandemic, war, riot, strike, lockout, industrial action, fire, storm, act of terrorism, technical or system failures or any event beyond the reasonable control of BIBD.

5.6 BIBD's decision on any or all matters relating to the Promotion shall be final and absolute.

5.7 These Terms 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 pertaining hereto.