

BIBD LAUNCHES CONSOLIDATION FINANCING SCHEME CAMPAIGN AND OTHER BIBD PRIVILEGES AND WAIVERS AT CONSUMER FAIR 19

FOR IMMEDIATE RELEASE

January 17th, 2017 - Members of the public are welcome to visit the BIBD booth at the 19th Consumer Fair held at the International Convention Center between the 18th and 22nd of January to better understand the array of BIBD conveniences such as the BIBD Mobile, BIBD Online and vCard. BIBD personnel will be on hand to provide advice on any BIBD conveniences or promotion which will allow BIBD customers to select products and services best-suited to them to maximise their benefits.

Each day the BIBD booth will be focusing on awareness for the benefit of the public. The first day will see a focus on the promotions and benefits entitled to BIBD Credit Card holders, along with the promotional campaigns under BIBD such as the Barakah, Swipe for Rewards, Card Privileges and BIBD treats. The day will also see the launch of a promotional campaign video for its Consolidation Financing Scheme which is intended to raise more awareness on its financial convenience. During the fair, applicants will be entitled to a processing fee waiver along with an entry into BIBD's Barakah Rewards 7.

The second day will see the BIBD booth carry a home theme with awareness on its Home Financing product along with the benefits of owning your own home. On day three, the booth will switch to a digital theme to highlight all the digital conveniences offered by BIBD such as its BIBD Mobile, BIBD Online and BIBD vCard along with an on-site demo of these digital services for all visitors.

Customers registering for any of BIBD's vCard, BIBD Online, or BIBD Mobile will be rewarded with 2000 Hadiah Points. The BIBD digital applications, that can instantly allow users to use their accumulated Hadiah Points, provides the utmost in convenience and speed for transactions such as bill payments, utility top-ups purchase, charity donations and others. These conveniences become extra useful in

times of need, during off-business hours or shortages of physical top-up cards in, especially the denominations you want.

Other special benefits only available during the Consumer Fair are BIBD's processing fee waivers for its financing products and annual fee waivers for its credit cards. There is also an added bonus where early applicants of BIBD's credit cards, BIBD Mobile, BIBD Online and BIBD vCard that will be entitled to gifts ranging from a travel luggage to BIBD Hadiah Points.

On top of that, members of the public who apply for any of the BIBD products and services will also be entitled to participate in any of the respective BIBD promotions such as The Barakah Rewards 7 with monthly prizes of Apple TV devices and a grand prize of a 2017 Mercedes Benz E 200 AMG along with other prizes such as an iPhone 7, iPad Pro, or iPhone SE.

For more information on any BIBD services, products and promotions, please follow the BIBD Instagram account at [BIBDBRUNEI](#); Facebook page at www.facebook.com/bibdbrunei; get in touch with BIBD Contact Centre at 2238181 or visit the nearest BIBD Branch. Also, don't forget to download the popular BIBD Mobile App to get the latest BIBD offers and promotions under "What's New" feature.

For further information, please contact:

SHAIRAZI ZAINUDDIN

Corporate Communications

BIBD

Tel : +673 2269817

Fax : +673 2231705

e-mail : shairazi.zainuddin@bibd.com.bn

About BIBD

BIBD is the largest financial institution in Brunei Darussalam, leading the market in terms of assets, financings, and deposits.

BIBD is headquartered in Bandar Seri Begawan with fifteen branches and the largest network of ATMs located strategically in all four districts of Brunei Darussalam.

BIBD was ranked 38th in terms of Soundness (Capital Asset Ratio) in the top 1,000 World Banks by “The Banker” in 2016. BIBD is one of the safest banks in the world and is given an impressive credit rating of A- by Standard & Poor’s in 2015, the highest for a Bruneian bank and among the highest in the region. BIBD has been named the “Best Retail Bank in Brunei” by The Asian Banker in 2013, 2014, 2015 and 2016.

For more information on any of BIBD’s other products or services, please log on to the BIBD website at www.bibd.com.bn, visit your nearest BIBD branch or get in touch with the BIBD Contact Centre at 2238181.