



TERMS AND CONDITIONS OF 'PICK YOUR TREAT' PROMOTION

1. Term

1.1 This promotion will commence on 1st April 2021 until 30th June 2021 ("Promotion Period") for the Personal Financing Facility and Consolidation Financing Facility.

2. Definition

2.1 'Personal Financing Facility' includes new personal financing facility, re-financing facility and additional financing facility.

2.2 "Consolidation Financing Facility" means a financing facility to consolidate all or several existing financing facilities, except property financing to reduce the monthly installment.

3. Eligibility

3.1 This promotion is applicable to all new and existing customers.

3.2 The Customer's salary must be assigned to TAIB for the duration of the financing.

3.3 All applications must be received within the Promotion Period.

3.4 The Financing facility is subject to TAIB's approval including credit assessment and submission of complete required documentations.

4. The Promotion

4.1 For the promotion, the Customer is entitled to select one of the following promotions:

Single	Double	Mix Double
Shopping Vouchers	No processing fee	Consolidation Financing with 6.5% profit rate
	3 months payment holiday	Personal financing with Shopping Vouchers

4.1.1 Single

- I. This offer is applicable for Personal Financing Facility only with the minimum financing amount of \$5,000 and tenor of 4 years.
- II. The profit rate is 7.5% per annum based on monthly reducing or equivalent to an Annualized Profit Rate of 7.5%.
- III. The tiering of the voucher is as per below:

Financing Amount	6 Years Tenure	5 Years Tenure	4 Years Tenure
\$5,000 - \$9,999	\$100	\$80	\$70
\$10,000 - \$14,999	\$150	\$120	\$100
\$15,000- \$19,999	\$200	\$160	\$130
\$20,000- \$24,999	\$250	\$200	\$160
\$25,000- \$29,999	\$300	\$240	\$190
\$30,000- \$34,999	\$350	\$280	\$210
\$35,000- \$39,999	\$400	\$320	\$240
\$40,000- \$44,999	\$450	\$360	\$270

- IV. The voucher is non-refundable and cannot be exchanged for cash in part or full.
- V. Once the Customer has acknowledged receipt and in possession of the voucher, TAIB will not responsible if the voucher is lost, stolen, damaged or destroyed and no replacement will be provided in these circumstances.

4.1.2 Double

- I. This offer is applicable for Personal Financing Facility only.
- VI. The profit rate is 7.5% per annum based on monthly reducing or equivalent to an Annualized Profit Rate of 7.5%.
- III. The Customer is entitled to a processing fee waiver and 3 months payment holiday.
- IV. Early settlement is only permitted after the expiry of the 3 months payment holiday.
- V. The total financing facility in respect of the first three (3) monthly instalments will be deferred and calculated into the monthly instalment amount of the remaining tenure.

For example:

Financing Amount	\$10,000
Profit Rate	7.5% p.a. MRB (7.5% APR)
Term	72 months

Payment Holiday	Payment commencement Date	Maturity Date
Nil	31 May 2021	30 April 2027 (72 months)
May, June, July	31 Aug 2021	30 April 2027 (69 months)

4.1.3 Mix Double

- I. This promotion is applicable for Consolidation Financing Facility with promotional rate of 6.5% per annum or equivalent to an Annualized Profit Rate of 6.5%, and Personal Financing Facility as in **4.1.1**

- II. Customer must apply both Consolidation and Personal Financing

5. General

- 5.1 By participating in the Promotion, the customer agrees to be bound by these Specific Terms and Conditions of this promotion as well as the Standard Terms and Conditions.
- 5.2 TAIB reserves the right to extend, cancel, terminate or suspend the Promotion at any time without assigning any reasons whatsoever without any prior notice.
- 5.3 For the avoidance of doubt, any extension, cancellation, termination or suspension of the Promotion, the eligible customer shall not be entitled to any claim or compensation against TAIB and for any and/or all losses or damage suffered or incurred by customer as a direct or indirect result of the act of extension, cancellation, termination or suspension.
- 5.4 TAIB reserves the right to modify, amend, vary or add to any of these Specific Terms & Conditions from time to time with notice.
- 5.5 In the event of any inconsistency between these Specific Terms & Conditions and any other brochure, marketing or promotional materials relating to this Promotion, these Specific Terms & Conditions shall prevail.
- 5.6 TAIB shall not be liable for any loss, damage or expenses arising out of or in connection with the Promotion or due to any natural disasters, war, riot, strike, lockout, industrial action, fire, storm, act of terrorism, technical or system failures or any event beyond the reasonable control of TAIB.
- 5.7 TAIB's decision on any or all matters relating to these Specific Terms & Conditions shall be final, conclusive and binding and no correspondences, queries, appeals or attempts to dispute such decision shall be entertained.

- 5.8 These Specific Terms and Conditions 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 disputes or claims arising hereto.
- 5.9 An early settlement may be permitted subject to TAIB's Standard Terms and Conditions. The existing fees and charges shall apply.