

ZALORARAYA (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. The Promotion

1.1 This Promotion is organized by Standard Chartered Bank Brunei (the “**Bank**”).

1.2 This Promotion end on 2359 hours 30 June 2019 (“**Promotion Period**”).

2. Eligibility

2.1 The Promotion is open to “**Eligible Clients**”. Eligible Clients must:

- be an existing Standard Chartered Credit or Debit cardholder;
- have created an account with the online merchant, ZALORA (“ZALORA account”);
- spend with their Standard Chartered credit or debit card during the Promotion Period;

2.2. The Promotion is valid only for online transactions made on www.zalora.com or the ZALORA mobile application in the relevant country. For the avoidance of doubt, online transactions charged by the Standard Chartered credit or debit cardholder and his/her different ZALORA Accounts cannot be combined or aggregated for the Promotion.

2.3 ZALORA’s usual terms of service apply. Please refer to www.zalora.com which shall apply to all uses of the Promo Code.

3 ZALORA Offers

3.1 Standard Chartered Credit and Debit cardholders who input promotion code (“Promo Code”) SCBRAYA and spend a minimum of BND50 on www.zalora.com.my during the Promotion Period with their cards will be eligible for an upfront discount of 20%.

3.2 The discount will be applied at point of check out when the correct promotion code (“Promo Code”) has been entered.

3.3 The discount may not be used in conjunction with other promotional offers unless otherwise specified.

3.4 The discount will not be available to any other website, third party or intermediary.

3.7 The Promo Code may only be utilised once at a time and may not be utilised in conjunction with any other promo codes.

3.8 The Promo Code is only applicable to items sold by ZALORA.

3.9 Brand and item exclusions apply as set out at <https://support.zalora.com.my/hc/en-us/articles/205323070-Brand-Exclusions> and products sold by ZALORA partners are excluded.

3.10 The Promo Code is subject to the Terms of Service set out on www.zalora.com/terms-of-service/

3.11 Standard Chartered Bank is not a supplier of the products or services provided by ZALORA under or in connection with this Promotion.

3.12 Standard Chartered Bank shall not accept any responsibility for the services and products offered by ZALORA or bear any liability relating to any aspect of the products and services, including without limitation, their quality, supply, description of goods and/or services provided by ZALORA, any false trade description, misrepresentation mis-statement, omission, unauthorised representation, unfair trade practices, promo code redemption or conduct in connection with the Promotion by ZALORA, its employees, officers or agents.

3.13 In the event of a dispute, the decision of Standard Chartered Bank and ZALORA shall be deemed final

4. Banking & Merchant's Agreement

4.1 This Promotion is governed and subject to be contained within our terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any other documents forming our banking agreement.

5. General

5.1 We may vary, modify, delete or add to the Term and Conditions by notice to you in accordance with our usual practice and in accordance with any applicable law. This may include giving notice to you by public announcement as set out in Clause 7.3 of Customer Terms.

5.2 We may substitute benefits offered under the Promotion with other benefits of a similar value at any time, without prior notice and without requiring us to give any reason for doing so.

5.3 We may cancel or withdraw this Promotion at any time, without prior notice and without requiring us to give any reason for doing so.

5.4 In the case of any disputes arising from or in connection with this Promotion, Standard Chartered Bank's and ZALORA's decision is final and conclusive.