

StanChart x ZALORA 2021 Promo (“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 Period will be between 1 January and 31 December 2021, both dates inclusive (“Promotion Period”).

2. Eligibility

2.1 The Promotion is open to the following clients of the Bank (“Eligible Clients”):

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

2.2. The Promotion is valid only for online transactions made on www.zalora.com.my or the ZALORA mobile application in Brunei/Malaysia. For the avoidance of doubt, online transactions charged to the Standard Chartered Visa credit 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 relevant promotion code.

3 ZALORA Offers

During the Promotion Period: -

- 3.1 Eligible Clients who uses promotion code **SCBN25** and spend a minimum of BND80 on www.zalora.com.my with their cards will obtain an upfront discount of 25%.
- 3.2 Eligible Clients who uses promotion code **SCBN2021N** and spend a minimum of BND100 on www.zalora.com.my with their cards will obtain an upfront discount of 23% and receive 4% cashback subject to the following conditions:
- 3.1.1 The promo code is **only valid for new ZALORA users**;
 - 3.1.2 The cashback will be credited into ZALORA store credit; and
 - 3.1.3 Cashback will be non-refundable and subject to ZALORA terms and conditions.

From 1 January 2021 to 31 March 2021: -

- 3.3 Eligible Clients who input promotion code **SCBN2021** and spend a minimum of BND120 on www.zalora.com.my with their cards will obtain an upfront discount of 21% and receive 1% cashback subject to the following conditions:
- 3.2.1. The cashback will be credited into ZALORA store credit; and
 - 3.2.2. Cashback will be non-refundable and subject to ZALORA terms and conditions.
- 3.4 The discount will be applied at point of checkout when the relevant promotion code has been entered.
- 3.5 The discount may not be used in conjunction with other promotional offers unless otherwise specified by ZALORA.

- 3.6 The promotion code may only be utilised once at a time and may not be utilised in conjunction with any other promotion code.
- 3.7 The promotion code is only applicable to items sold by ZALORA.
- 3.8 Brand and item exclusions apply as set out at this link via <https://support.zalora.com.my/hc/en-us/articles/205323070-Brand-Exclusions> and those products sold by ZALORA partners are excluded. For the avoidance of doubts, the said exclusions include products which may be added or reduced from time to time.
- 3.9 The promotion code is subject to the Terms of Service set out on www.zalora.com/terms-of-service/
- 3.10 The Bank is not a supplier of the products or services provided by ZALORA under or in connection with this Promotion.
- 3.11 The 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.
- 3.12 In the event of a dispute arising from or in connection with this Promotion, the decision of the Bank shall be deemed final and conclusive.

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.
- 4.2 These Terms and Conditions are governed by and construed in accordance with the laws of Brunei.

5. General

- 5.1 We may vary, modify, delete or add to these 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.