



StanChart x ZALORA Year End 2021 Promotion (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

- 1.1 This Promotion is organized by Standard Chartered Bank (the “**Bank**”)
- 1.2 This Promotion begins on 1 November – 31 December 2021 (“**Promotion Period**”).

2. Eligibility & Benefits

StanChart x ZALORA Year End 2021 Promotion

2.1.1 The Promotion is open to the following clients of the Bank (collectively referred to as “**Eligible Clients**”):

- new Standard Chartered cardholder; and/or
- be an existing Standard Chartered cardholder;
- have created an account with the online merchant, ZALORA Malaysia (“new Zalora User”);
- have an existing account with the online merchant, ZALORA Malaysia (“existing Zalora User”)
- spend with their Standard Chartered card during the Promotion Period;

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 cardholder and his/her different ZALORA Accounts cannot be combined or aggregated for the Promotion.

- 2.1.2 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 Year End 2021 Offers

- 3.1 Existing Zalora User who uses promotion code **SCBNSALE2021** between **1 November to 15 November 2021** and **1 December to 15 December 2021** with minimum spending of BND130 on www.zalora.com.my with their cards will obtain an upfront discount of 28% off subject to the conditions in Clause 3.3 herein below.
- 3.2 Existing Zalora Users who uses promotion code **SCBNEYAREND** during the promotion period and spend a minimum of BND120 on www.zalora.com.my with their cards will obtain an upfront discount of BND28 off and receive 10% cashback subject to the following conditions in Clause 3.3 hereinbelow.
- 3.3 Clauses 3.1 and 3.2 are subject to the following conditions:
 - 3.3.1 The promo code is **valid for existing ZALORA users**;
 - 3.3.2 The cashback will be credited into ZALORA store credit and is not available immediately after purchase. It is deposited into the user’s account only after delivered orders are confirmed manually or refund/exchange period has passed; and



3.3.3 Cashback will be non-refundable and subject to ZALORA terms and conditions.

3.4 The discount will be applied at point of check out when Promo Code has been entered.

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

3.6 The Promo Code is only applicable to items sold by the Merchant.

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

3.8 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.

3.9 Brand and item exclusions apply as set out at this link via <https://support-my.zalora-ops.com/en/support/solutions/articles/76000017871-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.

3.10 Shipping policies are set out at <https://support-my.zalora-ops.com/en/support/solutions/articles/76000034650-shipping-fee-waiver-policy> will apply to all orders.

4. Banking Agreement

4.1 This Promotion is governed by and subject to the terms and conditions on which we provide our products including the Customer Terms, Credit Card Terms and any relevant 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 By participating in the Promotion, the cardholder expressly agrees to be bound by these Terms and Conditions.

5.2 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.

5.3 We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.

5.4 We may cancel or withdraw this Promotion at any time.



- 5.5 We reserve the right to extend, cancel, terminate or suspend this Promotion any time without prior notice to the cardholders. Any extension, cancellation, termination or suspension of this Promotion by us shall not entitle the cardholder to any claims or compensation against us 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.
- 5.6 In the case of any disputes arising from or in connection with this Promotion, our decision is final and absolute.