

ZALORA Acquisition Promo (“this Promotion”) Terms and Conditions (“these Terms and Conditions”):

1. Term

1.1 This Promotion begins on 1 May – 31 August (“Promotion Period”).

2. Eligibility & Benefits

New Visa Card Signup Annual Fee Waiver and Double Reward Points

- 2.1.1. Applicants of Standard Chartered Visa credit cards who apply for and whose applications are approved during the Promotion Period (“Successful Applicants”) will be entitled to a 3-year annual fee waiver with the promo code BNZA. The annual fee waiver offered in this Promotion is applicable to a basic cardholder who has not held any valid Standard Chartered credit card for at least 6 months prior to the application.
- 2.1.2. The annual fee waiver is also applicable to the first supplementary cardholder should the application be completed concurrently with the basic cardholder.
- 2.1.3. Should a Successful Applicant apply for more than one card type in the same application, this Successful Applicant will enjoy only the first-year annual fee waiver for each additional basic card.
- 2.1.4. Any Successful Applicant who achieves a spend of at least BND100 on www.zalora.com.my during the Promotion Period shall be entitled to double reward points from their ZALORA shopping until 31 September 2020.
- 2.1.5. The double reward points and annual fee waiver will only be eligible for Successful Applicants who meet the eligibility criteria during the Promotion Period. Reward points are capped at 1,000 points per cardholder.
- 2.1.6. Cancellation within twelve (12) months by successful application of any Standard Chartered basic credit card issued under the Promotion will result in penalty charges being charged to the cancelled credit card, regardless of whether it was utilised/accepted or not as follows:

Card Type	Cancellation Penalty
Visa Infinite	BND150
Visa Platinum	BND120
Visa Gold	BND80

- 2.1.7. For the purpose of computation of chances, all foreign currency transactions will be converted to Brunei Dollars at our prevailing rate determined internally by us.
- 2.1.8. Winners must be registered for Royal Skies Miles membership in order for the prize to be successfully credited to the Royal Skies Miles membership account. The prize will be credited to the account within 10 working days from the prize presentation.
- 2.1.9. Employees of Standard Chartered Bank Brunei and Standard Chartered Securities (B) Sdn Bhd are eligible for this Promotion.

3. Banking Agreement

3.1 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 other documents forming our banking agreement.

4. General

4.1 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.

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

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

4.4 In the case of any disputes arising from or in connection with this Promotion, our decision is final and conclusive.