

Terms and Conditions of Standard Chartered Credit Card Year-round Offers 2018 (the "Promotion"):

General Terms and Conditions:

1. Unless otherwise specified, the promotion period is valid from 20 April 2018 to 31 December 2018 (both dates inclusive) (the "**Promotion Period**").
2. Unless otherwise specified, to be eligible for the Promotion, cardholders ("**Cardholders**") are required to settle payment with credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**"), including Standard Chartered credit card and its co-branded card, MANHATTAN credit card and its co-branded card ("**Eligible Cards**").
3. Unless otherwise specified, Cardholders settling payment with Standard Chartered UnionPay Dual Currency Platinum Credit Card, Standard Chartered WorldMiles Card and credit cards issued by associated companies and/or affiliates of the Bank (local and overseas) are also eligible for the Promotion provided that Zalora online shop accepts them for payment.
4. Unless otherwise specified, the Promotion is applicable to the designated website of Zalora www.zalora.com.hk and mobile application ("Designated Sites").
5. Unless otherwise specified, the Promotion irrespective of its form including but not limited to gifts, discounts or cash coupons, are not redeemable for cash, exchangeable or transferable, and cannot be used in conjunction with other promotional offers.
6. Unless otherwise specified, the Promotion is applicable to regular-priced items only and not applicable to fixed-priced, discounted, promotional, festive and designated items.
7. The Promotion, gifts or discount coupons are available on a first-come-first-served basis while stock lasts. Any change of the Promotion will be subject to the availability at the time of patronage.
8. The Promotion may be subject to additional terms and conditions set out by Zalora, please visit www.zalora.com.hk for details.
9. All photos and product information are for reference only.
10. The Promotion shall be terminated immediately upon closure of Zalora.
11. Cardholders understand and accept that the Bank is not the supplier of the products / services supplied by Zalora under or in connection with the offer(s). The Bank shall bear no liability relating to any aspect of the products/services, including without limitation, their quality, the supply, the descriptions of goods and/or services provided by Zalora, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the offer(s) or in making available the offer(s) or the products and/or services under the Promotion, by Zalora, its employees, officers or agents.
12. The Bank and Zalora reserve the right to alter, extend, or terminate the Promotion and amend the terms and conditions at any time. In case of disputes, the decision of the Bank and Zalora shall be final and binding.
13. In case of any disputes, Cardholders are required to present the relevant sales records and credit card statements for further investigation by the Bank.
14. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

15% off Zalora (the "15% off Zalora Offer"):

1. Enjoy 15% off with a minimum spending of HKD400 in HKD currency by entering Promo Code SCB2018 per purchase at the Designated Sites.
2. The 15% off Zalora Offer does not apply for certain excluded brands as set out at: www.zalora.com/fag-non-sale/
3. Only one Promo Code may be used at a time.
4. To enjoy the 15% off Zalora Offer, purchases must be made at the Designated Sites and not on any other websites, any third party or intermediary.
5. Additional restrictions, Zalora's Promo Code standard terms and conditions apply. Please refer to the Zalora website www.zalora.com/terms-of-service/ for further terms and conditions.