

Standard Chartered Liverpool Football Club Top Spenders' Promotion (1 October 2018 – 31 October 2018) Terms and Conditions

Campaign

1. The Standard Chartered Bank Malaysia Berhad ("the Bank") **Liverpool Football Club ("LFC") Top Spenders' Promotion** ("Promotion") commences on **1 October 2018** and ends on **31 October 2018**, inclusive of both dates ("Qualifying Period").
2. By participating in this Promotion, participants agree to be bound by all the terms and conditions below.

Eligibility ("Eligible Cardholders")

3. This Promotion is open to Eligible Cardholders. Eligible Cardholders must:
 - (a) hold any credit/ debit card (other than corporate cards) issued by the Bank ("SCBMB Card") and who have maintained all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Qualifying Period;
 - (b) have created an account with the online merchant, ZALORA ("ZALORA Account");
 - (c) spend on that ZALORA Account using a SCBMB Card during the Qualifying Period ("Qualifying Spend"); and
 - (d) apply the promo code ZSCBSALE ("Promo Code") successfully upon checkout.
4. Individuals below the age of 21 years are not eligible to participate in this Promotion.
5. Cardholders whose accounts are cancelled, or terminated for any reason, or suspended for any breach or suspected breach by the cardholder, during the Qualifying Period or within 3 months after the Qualifying Period, will not be entitled to receive any rewards under this Promotion.

Participation

6. Qualifying Spend may be accumulated by the Eligible Cardholder in one or more transactions using one or more SCBMB Card(s).
7. The 30 top spenders on ZALORA with the highest total Qualifying Spend using one or more SCBMB Card(s) will win Prizes (as defined below).
8. Eligible Cardholders must ensure that their particulars registered with ZALORA are true, complete and accurate in all respects, and that the Bank, ZALORA and/ or LFC may rely on such information to contact them for the purpose of the Promotion.
9. Any returns/ refunds/ chargebacks made on transactions (in whole or in part) will result in such transaction amount not forming part of the Qualifying Spend.

10. The transaction amount posted in the ZALORA Account (which is inclusive of delivery charges, exchange rate conversion in the event a transaction is charged in non-local currency and other miscellaneous charges, if any) will be considered as the Qualifying Spend for the purpose of the Promotion.
11. The Promotion is valid only for online transactions made on www.zalora.com.my or www.zalora.com.my/sc2018 (“Selected Website”) or the ZALORA mobile application in the relevant country.
12. For the avoidance of doubt, online transactions made by Eligible Cardholder using his/ her different ZALORA Accounts cannot be combined or aggregated as part of the Qualifying Spend under this promotion. In the event that multiple ZALORA Accounts are used by the Eligible Cardholder, the ZALORA Account with the largest Qualifying Spend would be use for the participation of the Eligible Cardholder under this Promotion. Each Eligible Cardholder can only win one (1) Prize.
13. The Promotion cannot be used in conjunction with other promotional offers, unless otherwise specified.

Prizes

14. Prizes for the 30 top spenders on ZALORA using one or more SCBMB Card(s) (the “Prizes”) (the “Winners”) are as follows:

Winner	Prize
Top spender #1	<p>Trip for two (2) people to watch the LFC match in Anfield, Liverpool. This includes:</p> <ul style="list-style-type: none"> (a) Return economy flight tickets for two (2) people on an airline of the Bank’s choice from Kuala Lumpur to Manchester Airport, England, as decided by the Bank; (b) Two (2) match tickets for the LFC match on 13 April 2019 scheduled to play Chelsea F.C.in Anfield, Liverpool; (c) Two (2) nights’ stay in a standard twin or double room at a hotel of the Bank’s choice; and (d) Transport from hotel to the stadium and vice versa for the match.
Top spender #2 to #6	One (1) team /individual signed LFC shirt each.
Top spender #7 to #11	One (1) team /individual signed LFC ball each.
Top spender #12 to #16	One (1) team /individual signed LFC pennant each.
Top spender #17 to #30	One (1) ZALORA Gift Card valued at RM150 each.

15. For the Prize corresponding to Top spender #1 in respect of the trip to watch the LFC match:
 - (a) the Bank will only pay for the cost of the Prize corresponding to top spender #1 above;
 - (b) all other costs shall be borne by the Winner. This includes, but is not limited to passport, visa, insurance, food and beverages, transport, spending money and communication costs;

- (c) it is highly recommended that the Winner and his/ her Travel Partner purchase travel insurance for the trip which includes, but is not limited to, medical costs, personal liability, missed connections, travel delays, lost luggage, etc;
- (d) the Winner may nominate another person ("Travel Partner") to travel with him/ her to watch the LFC match within 2 weeks of being notified that he/ she has won. Once nominated, the identity of the Travel Partner cannot be changed;
- (e) the Winner and his/ her Travel Partner must be at a minimum of 16 years of age and in addition, each travel party (comprising either a solo traveller or a party of two or more travellers) must have a minimum of one adult (i.e. at least 18 years of age). Accordingly, if a Winner is only 16 or 17 years of age, he/she must have a Travel Partner that is at least 18 years of age, and if a Winner does not have a Travel Partner, he/ she must be at least 18 years of age;
- (f) it is the responsibility of the Winner and his/ her Travel Partner to ensure they have a valid passport and visa (if applicable). Should the Winner and/or his/her Travel Partner be unable to secure a valid passport and visa (if applicable), then the Prize shall be forfeited and the Winner shall not receive any compensation in kind;
- (g) return economy flights to the match will be from Kuala Lumpur to Manchester Airport, England as decided by the Bank. There is no flexibility to change the origin or destination of the flights;
- (h) the Winner may indicate a preferred flight date/ time to travel to/ from England within a reasonable time surrounding the LFC match day i.e. arrive up to one (1) week before and/or leave one (1) week after the LFC match). However, the Bank reserves the final right in selecting actual flights to/ from England including the date and time. Once the flight tickets are booked, no changes are allowed;
- (i) additional costs or charges imposed for failure to show up for the flight and/ or at the hotel without any reasonable notice shall be borne by the Winner;
- (j) the date and time of the LFC match will be on 13 April 2019;
- (k) the date of the hotel booking will be for 12 – 14 April 2019 (check-out on 14 April 2019);
- (l) should the Winner book additional hotel nights or incur other costs not indicated to be borne by the Bank herein, these costs will be borne by the Winner. The Bank will not pay for these additional costs;
- (m) in the event that the match day is shifted due to television scheduling changes or any other reason, the Bank shall endeavour to make the necessary changes to the flight and hotel bookings mentioned herein;
- (n) if there are any special requests required by the Winner or Travel Partner, then the Winner must notify the Bank (or the third party service provider, as directed by the Bank) as soon as possible. The Bank will consider the special request and but does not promise that any special requests will be granted; and
- (o) should the Winner be unable to attend the above-mentioned LFC match during the specified period, then the Prize shall be forfeited and the Winner or Travel Partner shall not receive any compensation in kind.

Results

- 16. Results of the Winners will be announced approximately ten (10) weeks following the end of the Qualifying Period.
- 17. The Winners will be contacted by their email address, phone/ mobile number or mailing address registered with ZALORA. Except for notifications to the Winners, the Bank and/ or ZALORA are/ is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.

18. The Bank makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Prizes. The Bank assumes no responsibility or liability for the acts or defects of the merchant(s), or for any delay, postponement, non-delivery, non-performance or defects in the Prizes. The Bank is not an agent of the merchant(s) supplying the Prize. Any dispute about the quality or performance of the Prize must be resolved directly with the respective merchant(s).
19. The use of the Prize is also subject to such other terms and conditions as may be imposed by the respective merchant(s) supplying the Prize.
20. Prizes are neither transferable nor exchangeable for cash, credit or otherwise. The Bank may, at any time without notice in its sole and absolute discretion, substitute any Prize with another prize of similar value without notice and liability to any person.
21. The Bank reserves the right to claim the full cost of the Prize from the Winner in the event that:
 - (a) an eligible transaction is cancelled or reversed after the Prize has been awarded;
 - (b) the Winner's account with the Bank is closed/ terminated for whatever reason within six (6) months from the date the Winner receives the Prize; and/ or
 - (c) it is determined by the Bank that the Winner has breached any of the terms stated herein.

In any of the cases above, the Winner authorises the Bank to debit his/ her account for the full cost of the Prize prior to the closure or termination of his/her account or deduct it from any other account the Winner holds with the Bank.

22. The Bank reserves the right to pick another winner to substitute any Winner subsequently found to be disqualified.
23. Any Prize unclaimed within ten (10) weeks of the announcement will be forfeited. Any Winner whose Prize has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding non-receipt of notification.

Promo Code

24. Only one Promo Code may be used at a time.
25. The Promo Code cannot be used on ZALORA gift cards, items sold by sellers as set out at www.zalora.com.my/faq-sellers.
26. The Promo Code does not apply for certain excluded brands as set out at www.zalora.com/faq-non-sale/.
27. The Terms of Service set out at www.zalora.com/terms-of-service/ shall apply to all uses of the Promo Code.

General

28. Participants consent to the Bank's, ZALORA's and/ or LFC's collection and use of their personal information and the use and disclosure of their personal information by the Bank, ZALORA, LFC or third party service providers (including without limitation, travel agencies, courier or postal service providers) for the purpose of performing and executing the Promotion, including determining the Winners and providing the Prize to the Winners. Participants agree to the terms of the Bank's Data Protection and Privacy Policy, a copy of which can be found at <https://www.sc.com/my/data-protection-privacy-statement/> and ZALORA's Personal Data Protection Policy, a copy of which can be found at <https://www.zalora.com.my/privacy-policy/>
29. The Winners agree to co-operate with and participate in publicity programmes relating to the Promotion. All expenses and/ or costs incurred for such attendance shall be borne by the Winners and the Bank, ZALORA and/ or LFC reserves the right to use the names and other particulars of the Winners in accordance with applicable law as well as photographs or videos of the Winners in any advertisement or other forms of publicity relating to the Promotion.
30. The Bank shall have the sole and absolute discretion to determine the eligibility of any person to participate in the Promotion without any obligation to furnish any notice and/ or reason.
31. The Bank reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or terminates the Promotion at any time without notice or liability to any person.
32. The Bank's decision on all matters relating to the Promotion (including without limitation the selection of the Winners) shall be final, conclusive and binding.
33. The Bank, ZALORA and/ or LFC shall not be responsible for any other consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the promotion and/or use of the Prize, lost, late, misdirected, damaged, incomplete, illegible or postage-due mail, or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason.
34. These terms and conditions are in addition to and shall be read with the Standard Chartered Bank Malaysia Client Terms and Products Terms for Credit Card and Standard Chartered Bank Malaysia Client Terms and Products Terms for Current/ Cheque/ Savings Account and Fixed Deposit. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. For details, please visit <https://av.sc.com/my/content/docs/my-client-terms-and-product-terms-for-credit-card.pdf> and <https://av.sc.com/my/content/docs/my-client-terms-and-product-terms-for-current-cheque-savings-account-and-fixed-deposit.pdf>
35. By using the Promo Code, Eligible Cardholders understand and accept that the Bank is not the supplier of the products/services supplied by the merchant under or in connection with the Promotion. 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 the merchant, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices, Promo Code redemption or conduct in connection with the promotion of the Promotion or in making available the Promotion or the products and/or services under the Promotion, by the merchant, its employees, officers or agents.
36. By using the Promo Code, Eligible Cardholders understand that ZALORA is the provider of the Promotion.

37. Additional restrictions, ZALORA's Promo Code standard terms and conditions apply.
38. Participation in the Promotion constitutes acceptance of these terms and conditions.
39. The Campaign and these Terms and Conditions are governed by the laws of Malaysia. The participants agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.