

BEA Credit Card x ZALORA Exclusive Shopping Offers" – Terms and Conditions

1. This promotion runs from 2 December 2024 to 13 January 2025, both dates inclusive (the "Promotional Period").
2. The promotion only applies to the cardholders (the "Cardholders"), who hold BEA Credit Cards or Co-branded/ Affinity Cards, excluding BEA Corporate Cards ("Eligible Credit Cards"), issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period. The promotion applies to supplementary cardholders. Cardholders must use a an Eligible Credit Card to pay in full at ZALORA (the "Merchant") Hong Kong website (www.zalora.com.hk) or mobile app and enter designated promo code during the Promotional Period in order to enjoy the following offers (the "Offer").
3. **Offer: Up to HK\$100 instant discount**
Get an instant discount upon designated single Eligible Transaction (calculated before applying item-level discount, Cashback or Wallet Credits) paying with Eligible Credit Cards ("Eligible Transactions"), and entering the specific promo code ("Promo Code") at checkout.

Promotional Period	Eligible Credit Cards	Eligible Transactions	Instant Discount	Promo Code
2 – 14 December 2024	BEA UnionPay Dual Currency DIAMOND Credit Card	HK\$999 or above	HK\$100^	BEAUP1212
	BEA UnionPay Dual Currency PLATINUM Credit Card			
	All Eligible Credit Cards	HK\$699 or above	HK\$60^	BEAZ1212
15 December 2024 – 13 January 2025	BEA UnionPay Dual Currency DIAMOND Credit Card	HK\$999 or above	HK\$80*	BEAUP80OFF
	BEA UnionPay Dual Currency PLATINUM Credit Card			
	All Eligible Credit Cards	HK\$699 or above	HK\$40*	BEAZ40OFF

^ Designated brand exclusions apply.

* Offer is not applicable to non-discountable brands and items sold by sellers that are listed at www.zalora.com/faq-non-sale.

4. The Promo Codes cannot be used in conjunction.
5. The Offer cannot be used in conjunction with ZALORA Gift Card.
6. The Promo Code is stackable on top of item-level vouchers (included but not limited to Item-level discount, Cashback and Wallet Credits). Offer can be used maximum 3 times per Cardholder. Offer is subject to a quota and is available on a first-come, first-served basis.
7. Ineligible transactions includes: Digital Wallet transactions (included but not limited to Apple Pay, Google Pay, AlipayHK, PayMe, WeChat Pay HK and UnionPay APP), split transactions on the same day, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded. If a transaction proves to be ineligible after the rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant discount offer from the cardholder's account.
8. The Offers cannot be exchanged for cash, gift/cash vouchers, or other products/services.
9. All information and photos shown are for reference only.



10. No person other than the Cardholder, BEA and the Merchant will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
11. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the Merchant. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the Merchant. Cardholders should direct any queries to the Merchant. Shall there be any further existence of claims or disputes between cardholders and the Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
12. BEA and the Merchant reserve the sole right to vary or cancel the Offer and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA and the Merchant shall be final and conclusive.
13. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
14. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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Android and Google Wallet are the trademarks of Google Inc.

To borrow or not to borrow? Borrow only if you can repay!