



General Terms & Conditions:

1. This offer is open to all HSBC credit cardholders whose cards are issued in the Philippines ("Cardholder/s") and are in good credit standing during the Promo Period in accordance with HSBC Terms and Conditions. For the avoidance of doubt, a card is in good credit standing if there is no reason for HSBC to restrain, suspend, cancel, withdraw or terminate the card pursuant to the HSBC Card Terms and Conditions as well as Legal and Regulatory Compliance Policy considerations.
2. Accepted cards are as follows: HSBC Visa Classic, HSBC Mastercard Classic, HSBC Red Mastercard, HSBC Gold Visa, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Premier Mastercard and HSBC Platinum. Debit and Corporate cards are excluded from the promo.
3. Promo is from February 13, 2023 to January 31, 2024 ("Promo Period").
4. Cardholders can avail of the following offers during the Promo Period:

New Customers

- Get 20% OFF or up to PHP1,000 whichever is lower;
- No minimum spend requirement on first order with code: **HSBC2023**.
- Valid for one-time use only at www.zalora.com or via the ZALORA app.

Existing Customers

- Get 18% OFF or up to PHP1,000 whichever is lower
- Minimum spend of PHP 1,500 with code: **HSBC2023**.
- Valid for limited use at 5x per account at www.zalora.com or via the ZALORA app.

Excluded brand and category are listed here: www.zalora.com.ph/faq-non-sale

5. Cardholders must settle payment with their HSBC credit card to enjoy the offer.
6. The offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
7. The offer is non-transferable.
8. The offer cannot be exchanged for cash or other products.
9. HSBC is not a supplier of the products and services for the offer. Any dispute concerning the quality of goods and services provided by Zalora involved in this promotion shall be settled directly between the cardholder and the Zalora.
10. The offer is bound by the terms and conditions stipulated by HSBC and Zalora.
11. In case of dispute with respect to the cardholder's eligibility, coverage of dates, fulfillment, etc., HSBC's decision shall prevail. The complainant has recourse with DTI.

Per DTI Fair Trade Permit No. FTEB-161272, Series of 2023