Terms & Conditions for Purchase with Discover the Shop
("Terms and Conditions")

By ordering any products listed on Discover the Shop magazine or website at www.cathaypacific.com/dutyfree ("website"), you ("Customer") accept and agree to be bound by these Terms and Conditions.

1. Introduction

1.1 These Terms and Conditions are published by Cathay Pacific Airways Limited ("Cathay Pacific") and may be varied by Cathay Pacific from time to time in accordance with the terms below.

1.2 For the avoidance of doubt, all sales and purchases of items from Discover the Shop magazine or website shall be treated as purchases and/or transactions made within and/or from Hong Kong, and are subject to Hong Kong law and jurisdiction, subject always to any mandatory provisions of local law in the country where a Customer is located that stipulate that the relevant local law should apply and/or that the local courts should have jurisdiction.

2. Orders and Products

2.1 The Customer may place an order ("Order") for any Discover the Shop products through the following channels:

(A) by asking cabin crew on board Cathay Pacific operated flights;

(B) the website;

(C) by emailing us at cxaftersales@inflightsales.com;

By placing an Order, the Customer is making an offer to purchase the products in question. Cathay Pacific may or may not accept the Customer’s offer at our discretion. If we accept an offer it will constitute a binding agreement between Cathay Pacific and the Customer.

2.2 Other than in relation to sales onboard and subject to the provisions relating to Preflight Orders set out at clause 7 below, no offer shall be deemed to be accepted by Cathay Pacific unless we process payment in full from the Customer’s payment card. In respect of sales of products onboard, cabin crew will accept an offer to purchase by confirming availability and requesting payment.

2.3 Items may be out of stock due to storage limitations, and are otherwise subject to availability. If on receipt of the Customer’s Order the products which the Customer has ordered are not available, Cathay Pacific will inform the Customer as soon as possible and refund or recredit the Customer for any sum that has been paid by the Customer or debited from the Customer’s credit card for the unavailable goods. Alternatively, we may agree with the Customer to supply an alternative item and secure from the Customer any additional payment or refund the Customer for any overpayment.

2.4 Illustrations of goods shown on the website and on the Discover the Shop magazine do not necessarily show the actual size of the items. Subject always to
your statutory rights as a consumer, including any local laws that may apply, Cathay Pacific does not guarantee that the product description, price, and other content on our website and Discover the Shop magazine are complete, accurate, reliable, current or error-free.

2.5 Customers acknowledge and understand that the price and style of each merchandise, as well as free gifts, are subject to change at any time prior to an Order being placed by a Customer. You may find the latest information on the website or in the printed copy of Discover the Shop while the Customer is onboard.

2.6 In the event that Cathay Pacific is not able to perform the Order due to reasonable commercial reasons such as shortage of stock, Cathay Pacific will notify the Customer and provide an opportunity for the Customer to cancel or change the Order.

2.7 A product marked with “LIMITED EDITION” icon is only available for a certain period or in a limited quantity as of the publishing date of Discover the Shop.

2.8 A product marked with “DUTY FREE EXCLUSIVE” icon is only available to duty free distribution channels as of the publishing date of Discover the Shop.

2.9 A product marked with “FREIGHT EXCLUSIVE” icon is only available for online order on Cathay Pacific website as of the publishing date of Discover the Shop.

2.10 A product marked with “CATHAY PACIFIC EXCLUSIVE” icon is only available in Cathay Pacific network as of the publishing date of Discover the Shop.

2.11 A product marked with “CATHAY PACIFIC GROUP EXCLUSIVE” icon is only available in Cathay Pacific Group network as of the publishing date of Discover the Shop.

2.12 A product marked with “HK delivery only” icon can only be delivered to Hong Kong SAR.

2.13 A product marked with “HK & Mainland China delivery only” icon can only be delivered to Hong Kong SAR and Mainland China.

2.14 A product marked with “Also available for HK delivery” icon can be delivered to Hong Kong SAR.

2.15 A product marked with “Also available for HK & regional delivery” icon can be delivered to Hong Kong SAR, Japan, Mainland China, Singapore, South Korea and Taiwan China.

2.16 Warranties, if any specified in the product specifications, are provided by the supplier of the product. “International Warranty” represents that the warranty applies to worldwide authorized service centers and clients can go to authorized local service centers for warranty services during warranty period. “Manufacturer Warranty” represents that the warranty applies to one distributor and clients must send the product back to manufacturer for warranty services during warranty period. Customers are advised to contact the supplier directly should there be any query or dispute concerning the product warranty and maintenance.
3. **Price and Payments**

3.1 Prices for products listed in *Discover the Shop* magazine or website are quoted in Hong Kong dollars and US dollars.

3.2 Products that include a price quoted as the “Hong Kong Retail” is the marked price offered (before discount) at the respective brand’s authorised shops in Hong Kong, excluding airport and duty free stores, as of the publishing date of *Discover the Shop* magazine.

3.3 A price for a product listed in *Discover the Shop* magazine is lower than the “Hong Kong Retail Price”, the saving is featured in the *Discover the Shop* magazine.

3.4 For onboard Orders, a wide range of currencies may be accepted and Customers may contact Cathay Pacific’s cabin crew for further information.

3.5 Cathay Pacific may change the prices quoted for the products listed in *Discover the Shop* magazine and/or website, provided Cathay Pacific applies such new price to all products and that such price will only apply to products ordered after publication of the new price.

3.6 Credit card purchases will be charged in Hong Kong dollars (HK$). Passport validation against the credit card holder is required for inflight purchases of *Discover the Shop* goods. In relation to onboard purchases Cathay Pacific does not accept payment by credit card for purchases that exceed HK$10,000, or such revised amount as may be applicable from time to time.

3.7 Where applicable, customs, import duties, goods and services tax, business tax and postal clearance are separate and additional to the price. These will be borne by the Customer and cannot be paid using any form of vouchers.

3.8 Cathay Pacific honours the credit cards shown below (except local cards and Electron Visa cards):

![Credit Cards]

Minimum 最低簽賬額 HK$100  
Maximum 最高簽賬額 HK$10,000

* Selected UnionPay credit cards are accepted for onboard purchase. Please check with cabin crew for details.

3.9 Selected Hong Kong and Macau UnionPay credit cards are accepted for onboard purchase and such acceptance may be updated from time to time.

3.10 Every effort is made to ensure that prices shown in the *Discover the Shop* magazine and website are accurate at the time the Customer places his/her Order. If an error is found before we accept an Order, Cathay Pacific will inform the Customer as soon as possible and offer the Customer the option of reconfirming the Customer’s Order at the correct price or cancelling the Customer’s Order. If the Customer cancels, Cathay Pacific will refund or recredit the Customer for any sum that has been paid by the Customer or debited from the Customer’s credit card for the products.
4. Asia Miles

4.1 Asia Miles can be earned for all inflight purchase of products from *Discover the Shop* and details are as follows:

<table>
<thead>
<tr>
<th>WHO WILL EARN 適用會員</th>
<th>WHAT YOU EARN 您可獲取</th>
<th>HOW TO EARN 如何獲取</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asia Miles members 亞洲萬里通會員</td>
<td>INFLIGHT 增加里程</td>
<td>HOME DELIVERY 增加里程</td>
</tr>
<tr>
<td>HK$5 港元 = A1</td>
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<td></td>
</tr>
<tr>
<td>Asia Miles members setting payment by credit card or American Express® Cathay Pacific Elite Credit Card, American Express® Cathay Pacific Credit Card, American Express® Cathay Pacific Centurion Card, American Express® Cathay Pacific Platinum Card and Cathay Pacific MUGS CARD</td>
<td>HK$5 港元 = A2</td>
<td>HK$5 港元 = A1</td>
</tr>
<tr>
<td>Cathay Pacific Visa Card (United States 美國)</td>
<td>US$1 美元 = A2</td>
<td>HK$5 港元 = A1</td>
</tr>
<tr>
<td>Mango Polo Club member 萬可享會會員</td>
<td>HK$5 港元 = A2</td>
<td>HK$5 港元 = A2</td>
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* Asia Miles® terms and conditions apply. For details, please visit www.asiamiles.com. 近期「亞洲萬里通」條款及细则的条款。欲详情请至www.asiamiles.com。

4.2 To earn Asia Miles, a minimum spend of HK$500 (net amount) is required on a single purchase receipt.

4.3 No Asia Miles can be earned if the Customer does not present his/her Asia Miles membership card, temporary membership card, boarding pass with membership details or mobile membership card at the time of purchase.

4.4 Asia Miles earned shall be calculated based on the Hong Kong dollar amount printed on the sales invoice.

4.5 Please refer to Clause 6.4 for Asia Miles accrual policy on Home Delivery purchase.

4.6 Asia Miles terms and conditions apply. For details, please visit www.asiamiles.com.

4.7 No Asia Miles can be earned in respect of delivery charges, goods and services tax, business tax, customs and import duties and postal clearance for any inflight purchase of products from *Discover the Shop*.

5. Title and Risk

5.1 Risk and liability in respect of all goods purchased by a Customer shall pass to the Customer on handing the goods to the Customer on board or on delivery via the Home Delivery Service. Property and ownership in goods shall pass to the Customer on full payment, provided always that where a Customer makes a Preflight Order ownership in the products shall only pass on collection of goods on board or subsequent delivery.
6. Terms and Conditions for Home Delivery Service (applicable to customers residing in Hong Kong SAR, Japan, Mainland China, Singapore, South Korea and Taiwan China)

6.1 Order Submission

6.1.1 Customers have the option of placing orders for products for delivery to their address in Hong Kong or their address at certain Cathay Pacific destination cities, as set out in the Cathay Pacific website and/or Discover the Shop Magazine, by making a purchase online at www.cathaypacific.com/dutyfree.

6.1.2 Subject always to clause 2.3, items may be out of stock, and are subject to availability. Subject to the foregoing, our customer service agent (which may include a representative from our strategic partner, Inflight Sales Group (HK) Limited (“ISG”)), will contact you within 7-10 working days of your order being placed, for order confirmation, billing and delivery arrangements. For delivery outside of Hong Kong ISG will also secure credit card information. You may be reached by phone or e-mail from homedelivery@inflightsales.com. Under certain circumstances it may take longer than the aforementioned time frame for our agent to contact you for payment and/or delivery arrangements. Cathay Pacific will not be liable for any loss or damage suffered by you through any reasonable or unavoidable delay in delivery, unless such delay was caused by Cathay Pacific’s wilful misconduct or gross negligence.

6.1.3 Please notify us via cxaftersales@inflightsales.com if you fail to receive any acknowledgement for the goods ordered after 10 working days.

6.1.4 For each Customer, maximum order quantity for each product is 3 pieces per flight, or per online purchase.

6.2 Delivery

Hong Kong

6.2.1 Home Delivery Service is available only to addresses in Hong Kong Island, Kowloon, New Territories and Lantau Island, except Discovery Bay and excluding other outlying islands and P.O. Box numbers, and is conditional on there being an authorized or legitimate unloading area available.

6.2.2 A delivery charge of HK$80 will be charged for every delivery in Hong Kong to a single address in Hong Kong except when the total purchase is of HK$1,000 or more.

6.2.3 If there is no one at the address given who is competent to accept delivery of the goods, you will be notified of an alternative delivery date or a place to collect the goods, in which case Cathay Pacific will charge an additional delivery fee of HK$80. Goods ordered in the same transaction may be dispatched separately, with no extra cost incurred to the Customer.
Outside Hong Kong

6.2.4 A delivery charge will be charged for every delivery to a single address outside of Hong Kong calculated on the basis of HK$184 for orders of up to 1kg in weight (including packaging). HK$23 will be charged for each additional 0.5kg. If there is no one at the given address who is competent to accept delivery of the goods you will be notified of an alternative delivery date. If upon the second attempt of the delivery, there is still no one at the given address who is competent to accept delivery of the goods, the goods will be returned to Cathay Pacific in Hong Kong and if Customer wishes to arrange re-delivery of the goods, Cathay Pacific will charge an additional delivery calculated in accordance with this Clause, customs, import duties, goods and services tax, business tax and postal clearance if any.

6.2.5 All delivery outside of Hong Kong for the Home Delivery Services will be carried out by DHL or such other company as determined by Cathay Pacific from time to time.

All destinations

6.2.6 Upon delivery, Customers are required to examine the condition of goods. By signing an acknowledgement of receipt, Customers confirm receipt of the purchased goods. The Customer shall be deemed to have accepted the goods as delivered after a period of 30 days from delivery, absent any indication to us that the goods are not in conformance with what was ordered. Following this period of time we shall not be obliged to offer any refund or other goods if you subsequently claim that the goods delivered are not the goods you paid for or not in a good condition, subject always to your statutory rights as a consumer including any mandatory laws which do not permit the limitation of liability in case of wilful misconduct or gross negligence.

6.2.7 Delivery service will be suspended when typhoon signal No. 8 or above or a black rain warning is hoisted in Hong Kong or equivalent or similar conditions exist in relation to overseas delivery. In this event, the Customer will be contacted to re-schedule delivery time.

6.2.8 Every effort will be made to deliver the goods as soon as possible after the Customer’s Order has been accepted, and by any date indicated for delivery. However, Cathay Pacific will not be liable for any loss or damage suffered by the Customer through any reasonable or unavoidable delay in delivery, other than delay caused by Cathay Pacific’s wilful misconduct or gross negligence. In this case, Cathay Pacific will inform the Customer as soon as possible.

6.3 Payments

6.3.1 Accepted forms of payment include credit card, Cathay Pacific Inflight Sales Gift Certificate and Services Voucher (please refer to the back of vouchers). Please do not send cash or personal cheques for settling the payment. Bank transfer payment in Hong Kong dollar to ISG’s Hong Kong and Shanghai Banking Corporation’s bank account is also permitted and details of such payment option will be advised by ISG when ISG contacts the Customer pursuant to Clause 6.1.2.
6.3.2 To use any valid gift certificates or vouchers, Customer must mail the original copy of the certificates or vouchers with the completed order form to the Inflight Sales Team's address stated above. Customers are encouraged to send their gift certificates or vouchers by courier or registered post as Cathay Pacific will not be responsible for any vouchers or gift certificates that are lost in the post.

6.3.3 Except as otherwise provided in these terms and conditions, and subject always to your statutory rights as a consumer after a period of 7 days following the completion of a transaction, the payment is non-refundable and the purchased item is non-exchangeable.

6.3.4 Should there be any changes to the order caused by any reasons including but not limited to stock shortages, we will confirm such other amounts with you by telephone or e-mail prior to billing. Customer's countersignature against the amended order form is required before the transaction is processed and delivery arranged.

6.3.5 For online purchases that require Home Delivery Services in Hong Kong, payments will be debited from the Customer's credit card upon confirmation of purchase details entered online. A notification email will be sent to the customer within 24 hours after the online transaction is completed.

6.3.6 Any products defined as dutiable items by the Hong Kong Customs and Excise Department (including tobacco and spirits) are not available for purchase via the Home Delivery Service.

6.3.7 Only certain products (such as jewellery and watches) are available and are part of the Home Delivery Service for destinations outside of Hong Kong. The Customer shall refer to the Discover the Shop magazine for details of such products.

6.4 Asia Miles

6.4.1 Asia Miles can be earned for all Home Delivery Service purchase of products from Discover the Shop and details are as follows:

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<td>香港顾客会会员</td>
<td>HK$5每港元 = A2</td>
</tr>
<tr>
<td>Marco Polo Club members</td>
<td>HK$5每港元 = A1</td>
</tr>
</tbody>
</table>

6.4.2 To earn Asia Miles, a minimum spend of HK$500 (net amount) is required on a single Home Delivery Service purchase.

6.4.3 Asia Miles earned shall be calculated based on the Hong Kong dollar amount of purchase.

6.4.4 Asia Miles terms and conditions apply. For details, please visit www.asiamiles.com
7. **Preflight Order Service**

7.1 Cathay Pacific offers a ‘Preflight Order’ service for *Discover the Shop* products on the website, via contacting us at dutyfreeservice@cathaypacific.com. Such service is available for all Cathay Pacific operated flights from 2-21 days prior to the Customer's departure date. In particular Customers may place an Order via one of the aforementioned channels, to purchase and take delivery of goods on a designated flight. Customers can also make ‘Preflight Orders’ whilst they are onboard Cathay Pacific operated flights for *Discover the Shop* products to be collected on their next Cathay Pacific operated flight provided that such order is made from 4-21 days prior to such flight.

7.2 Payment for items ordered using the Preflight Order service can be made when a Customer travels on board the specified Cathay Pacific operated flight in accordance with Clause 3 or via the website. The total price quoted on the website is for reference only and may be subject to change. The final price shall be quoted onboard and accurate as at the time of purchase. Cathay Pacific does not guarantee the availability of products due to operational reasons and or unforeseen circumstances.

7.3 A Customer shall inform Cathay Pacific of any changes to the flight where the item(s) ordered is to be delivered within 2 -21 days prior to his/her original departure date. Please visit Cathay Pacific’s Preflight Order website and edit the booking online, or email to dutyfreeservice@cathaypacific.com for assistance.

7.4 The maximum number of products for each Preflight Order is 20. The maximum order quantity of each product is 20 or less. Tobacco products are unavailable for a Preflight Order.

7.5 Exceptional circumstances such as flight disruption, aircraft rotation and operational requirements as well as other reasons beyond Cathay Pacific’s control may hamper the availability of the item on board the Customer’s selected flight. A Preflight Order shall be regarded as an offer to the Customer only, and Cathay Pacific shall not be bound to supply or sell any inflight products notwithstanding a Preflight Order.

7.6 Preflight Order Customers will be provided an opportunity to confirm their Preflight Order while travelling, and will not be obliged to purchase the ordered item if they change their mind.

8. **After Sales Service**

8.1 Cathay Pacific offers our customers a repair or replacement service for inflight sales items with defects within 30 days of purchase. Alternatively, Cathay Pacific may in its discretion refund the price of any such defective goods. This does not affect any statutory rights that the Customer has as a consumer.

8.2 To request after sales service or report malfunction of our products, Customers should complete an “After Sales Service for Inflight Sales Items Request Form” online athttps://www.cathaypacific.com/dutyfree/aftersales/form.html. Cathay Pacific or its customer service agent (which may include a representative from ISG) will contact the Customer upon receipt of his/her request and sales invoice and inform the Customer of the action to be taken within 7 days of receipt of the request (or as soon as possible thereafter). You may be reached by phone or e-mail from cxaftersales@inflightsales.com. Customers should keep and produce the
original packaging, sales invoice and free gift (if any), when requesting after sales service.

8.3 Cathay Pacific shall not accept items for after sales service which have been damaged due to abuse, misuse, accidents, unauthorised alterations or repair, due to a defect arising through fair wear and tear or use otherwise than as recommended by the supplier, or failure to follow instructions. Dutiable items may not be replaced due to local customs regulations. These may include alcoholic beverages, tobacco products, fragrances and cosmetics.

9. Duty Free Allowance and Regulations

9.1 Tobacco products and alcoholic beverages available for sale from the Discover the Shop magazine or website will not be sold to minors under the age of 18. In this respect, by placing an Order for tobacco products or alcoholic beverages inflight, the Customer warrants that he/she is 18 years old or above.

9.2 The Customer shall ensure that no person shall use his/her login to purchase alcoholic products via Home Delivery Service and a person aged 18 or above (identification required) must be present to take delivery or delivery shall be withdrawn and attempted at another time agreed.

9.3 Consumption of alcoholic beverages purchased inflight is prohibited during the flight.

9.4 Information regarding duty free allowances for various countries can be obtained from our cabin crew.

9.5 It is Customer’s responsibility to ensure that the products they purchase inflight meet the duty free allowances and the security requirements of their destination countries. To such extent as permissible by applicable laws, the Customer shall not be entitled to any refunds for any purchased items confiscated by local authorities if such purchased items do not meet the duty free allowance.

9.6 Many countries have implemented liquids, aerosols and gels (LAG) restrictions on cabin baggage. Please contact our cabin crew or refer to Discover the Shop magazine for more information. To such extent as permissible by applicable laws, the Customer shall not be entitled to any refunds for any items confiscated by local authorities if such purchased items do not comply with the applicable LAG requirements.

10. Account Security

10.1 By using the website, the Customer is responsible for maintaining the confidentiality of the Customer’s account and password, as well as restricting access to the Customer's computer, and the Customer agrees to accept responsibility for all activities that occur under his/her account or password unless we are aware of any fraudulent activities that occur under the Customer's account or password, at which time we shall terminate the use of such account or password and inform the Customer.
11. **Force Majeure**

11.1 Cathay Pacific shall not be liable for or be deemed to be in breach of these Terms and Conditions for any delay or failure in its performance caused by or resulting from acts of God, fire, flood, accident, riot, war, government intervention, embargoes, strikes, epidemic, labour difficulties, equipment failures, or any other causes beyond Cathay Pacific’s control.

12. **Exclusions and Liability**

12.1 These Terms and Conditions set out the full extent of our obligations and liabilities in respect of the supply of the goods and performance of services and there are no warranties, conditions or other terms that are binding on us except as expressly stated in these Terms and Conditions. Any warranty, condition or other term concerning the goods or any services which might otherwise be implied into or incorporated in the contract between us by statute, common law or otherwise is hereby expressly excluded.

12.2 Notwithstanding clause 12.1, nothing in these Terms and Conditions excludes, restricts or modifies any condition, warranty, right or liability implied into the contract between Cathay Pacific and a Customer where to do so is illegal or would render any provision of the contract void.

12.3 Nothing in these Terms and Conditions and in the contract between us shall limit or exclude our liability for death or personal injury caused by our negligence. This clause 12 is also subject to any mandatory provisions of local law in the country where goods are delivered which do not permit the limitation of liability in cases of wilful misconduct or gross negligence.

12.4 Subject to clauses 12.2 and 12.3 and to such extent as permitted by applicable law, we will not be liable under the contract between us or otherwise for any loss of income, loss of profits, loss of contracts, loss of data or for any indirect or consequential loss or damage of any kind howsoever arising or for any damage caused by any product or failure of such product to perform and whether caused by tort (including negligence), breach of contract or otherwise.

12.5 Subject to clauses 12.2, 12.3 and 12.4 and to such extent as permitted by applicable law, our maximum aggregate liability under these Terms and Conditions whether in contract, tort (including negligence) or otherwise shall in no circumstances exceed the amount payable by the Customer to us in respect of the product(s) in question.

12.6 To such extent as permissible by applicable law and subject to clauses 12.2 and 12.3, Cathay Pacific shall not be liable to the Customer or any third party for any loss or damage however caused which may be directly or indirectly suffered in connection with use of the website, any purchases of items for Home Delivery Service or the delivery of such items or caused by any use or misuse of the goods.

13. **Amendment**

13.1 Cathay Pacific shall have the right and sole discretion to amend these Terms and Conditions on notice. Any revised version of these Terms and Conditions shall be effective within 7 days of publication on this website and shall apply to all Orders received thereafter.
14. **Data Protection**

14.1 The personal data supplied by Customers is required to process Customers’ Orders pursuant to Clause 2.1 or 7.1 of this Terms and Conditions. Cathay Pacific uses the personal data in accordance with the Customer Privacy Policy [https://www.cathaypacific.com/cx/en_HK/legal-and-privacy/customer-privacy-policy.html](https://www.cathaypacific.com/cx/en_HK/legal-and-privacy/customer-privacy-policy.html) (“Privacy Policy”). Failure by Customers to provide such personal data may result in Cathay Pacific being unable to process the Customers’ Orders.

14.2 All personal data is managed in accordance with the Privacy Policy. Such Privacy Policy is deemed incorporated into the contract between Cathay Pacific and the Customer.

14.3 If the Customer places an Order with Discover the Shop, we will record the Customer’s personal details. The Customer’s data will be used principally to provide the Customer with the goods and/or services the Customer has purchased. Failure to provide personal data as requested will result in Cathay Pacific being unable to process the Customer’s Order. We retain the data provided by the Customer from time to time, including data we collect when the Customer places an Order or uses our products and services. Without limitation to our Data Privacy Policy, the Customer’s data may be used for the following purposes: accounting, billing and audit, delivery of goods, credit or other payment card verification, security, administrative and legal purposes and assessment of any after sales service claims. By placing an Order, the Customer agrees and consents to Cathay Pacific’s collection, use and transfer of your personal data in accordance with the Data Privacy Policy.

15. **Miscellaneous**

15.1 These Terms and Conditions shall constitute the entire agreement between Cathay Pacific and the Customer. Any variation to these Terms and Conditions (including any special terms and conditions agreed between the parties) shall be inapplicable unless agreed in writing by Cathay Pacific.

15.2 Neither our failure nor the Customer’s failure to enforce any term of the contract between us constitutes a waiver of such term. Such failure shall in no way affect the right later to enforce such term.

15.3 In the event of any inconsistency between this English version of the Terms and Conditions and any foreign language translation, the English version shall prevail.

16. **Governing Law Language**

16.1 These terms and conditions are governed by the laws of the Hong Kong Special Administrative Region and the parties hereby submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region, subject always to any mandatory provisions of local law in the country where a Customer is located that stipulate that the relevant local law should apply and/or that the local courts should have jurisdiction.

16.2 In the case of any discrepancy between the English version and any other translated version of these Terms and Conditions, the English version shall prevail.