

ifc mall x BOC Credit Card Spending Rewards 2026

Terms and Conditions for Participation

1. ifc mall x BOC Credit Card Spending Rewards 2026 (hereinafter called “Promotion”) is held from 9 March to 19 April 2026 or while stocks last (hereinafter called “Promotional Period”) in ifc mall (hereinafter called “ifc mall”). Only CLUB ic Members including newly joined members (hereinafter called “Member(s)”) are eligible to participate in the Promotion and each eligible member is entitled to one redemption per day and a **maximum of four redemptions within the promotion period.**

Terms and Conditions for Shopper(s)

2. From 9 March to 19 April 2026 or while stocks last, Member(s) who spend **HK\$3,000 or above by using physical cards of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo* (hereinafter called the “Eligible Credit Cards”) ; and/or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) (hereinafter called “Eligible Mobile Payments”) ; and/or payments settled through the BoC Pay+ application (hereinafter called “BoC Pay+”) by selecting an Eligible Credit Card as payment method (hereinafter called “Eligible BoC Pay+”) (Maximum two same-day sales receipts from two different shops, with each purchase of HK\$100 or above and transactions made by the same Member using the same eligible credit card) (hereinafter called “Eligible spending”) on the same day[#]**, but excluding purchases made by cash, ifc Dollars, purchase and use of cash and gift vouchers or gift cards, spending in Apple Store, telecommunications services, banking and currency exchange services, car parks, Four Seasons Hotel, Four Seasons Place, store credits, refundable deposits, stored-value cards and any value added to stored-value cards in the mall during the Promotional Period, are entitled to receive **ifc mall e-Gift Voucher(s) (hereinafter called "mall e-Gift Voucher(s)") upon eligible spending after being verified and being existing CLUB ic members or successful completion of CLUB ic membership registration on the same day.**

Same-day Spending by Eligible Credit Cards, Eligible Mobile Payments* or Eligible BoC Pay+ (Max. 2 Receipts by Eligible Electronic Payment)	ifc mall e-Gift Vouchers
HK\$3,000 – HK\$8,999	HK\$100
HK\$9,000 – HK\$24,999	HK\$300
HK\$25,000 or above	HK\$900

***The following transactions are ineligible:**

1. BOC Credit Cards issued in Mainland China and Macau, USD Credit Cards, Private Label Cards and Intown Cards.
2. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App and other designated payment means / e-Wallets as decided by the BOC Credit Card (International) Limited, online payment conducted through any third-party platforms and split transactions.
3. Transactions made by cash, ifc Dollars, purchase and use of cash and gift vouchers or gift cards, spending in Apple Store, telecommunications services, banking and currency exchange services, car parks, Four Seasons Hotel, Four Seasons Place, store credits, refundable deposits, stored-value cards and any value added to stored-value cards.

***Each member is entitled to one redemption per day and a maximum of FOUR redemptions within the promotion period.**

Eligible Member(s) must present all valid original machine-printed sales receipts (with each purchase not less than HK\$100 and transactions made by the same Member) issued by different valid mall merchants with corresponding electronic payment slips, BOC credit card details or images (The provision of the first 6 digits and last 4 digits of the Eligible Credit Card, the last 4 digits of the Eligible mobile payment on card face(if applicable) or the last 4 digits of the Eligible BoC Pay+ (if applicable) used for transaction) , and/or relevant transaction details at the Gift Redemption Counter on Podium Level 2 near Tiffany & Co. (Shop 2065) (Service hours: 10am – 9pm daily) or at CLUB ic Lobby on Level 2, One International Finance Centre (For CLUB ic Gold Members or above only; Service hours: 10am – 8pm daily), or login and upload the eligible transactions via the “Spending Registration” page of ifc mall (Hong Kong) app or via ifc mall WeChat Mini Programme on the day of purchase to receive the e-Gift Voucher(s). For rewards redemption, member(s) may be required to present identification documents (bearing the Member’s photograph) as requested by ifc for verification and registration. The eligible spending of a CLUB ic Master Member and an Affiliated Member is counted individually. Upon verification, ifc mall e-Gift Voucher(s) will be pushed to the members’ account within 3 days inclusive of the registration date. Each eligible Member can hold a maximum of one CLUB ic membership only. Each member can earn a maximum of 3,000,000 ifc Points per eligible receipt. Purple members or above and their Affiliated members can earn an additional maximum of 3,000,000 ifc Points per eligible receipt during the birthday month of the Master member. Other terms and conditions apply. Please refer to the ifc website for details.

3. The eligible spending of a CLUB ic Master Member and an Affiliated Member is counted individually. Each member is entitled to one redemption per day and a maximum of **four** redemptions within the promotion period.
4. If more than two same-day receipts are uploaded or registered, only the two receipts with highest transaction amount will be counted for the Promotion (ifc Point registration will still be valid for eligible and verified receipts). Any add-in or exchange of receipts and other additional same-day purchase(s) to be made subsequent to the redemption are not eligible.
5. If Member(s) fail to provide full and clear image of the original merchant sales invoice or receipt, image of the corresponding electronic payment slips, physical BOC credit card or its interface or BoC Pay+ payment record (if applicable), and/or relevant transaction details to the staff or via the “Spending Registration” page and complete information in the requested fields on the day of purchase, the initiated gift redemption request will not be processed and will be considered unsuccessful.
6. It is Member’s sole responsibility to ensure the image of the original merchant sales invoice or receipt, the image of the corresponding electronic payment slip, the image of the payment card details, the image of the mobile payment record and information or BoC Pay+ payment record (if applicable) submitted on Spending Registration on the App are accurate and the spending qualifies as eligible spending. ifc mall reserves the right to reject any dishonest or repeated submissions or submission with inaccurate details as well as cancel the CLUB ic membership on any deliberate dishonest use of the App or the WeChat Mini Programme.
7. ifc mall will not be responsible for any App malfunction or internet connection failure during the process of spending registration. Members will be solely responsible for any damages to the device or loss of data that results from the

downloading or use of any materials or contents related to the App. ifc reserves the right to request for the original true copy of any sales invoice or receipt submitted via the App for spending registration and reserves all legal rights to pursue the matter.

8. **Payment made by cash, ifc Dollars, purchase and use of cash and gift vouchers or gift cards, spending in Apple Store, telecommunications services, banking and currency exchange services, car parks, Four Seasons Hotel, Four Seasons Place, store credits, refundable deposits, stored-value cards and any value added to stored-value cards are not eligible. Only transactions upon HK\$3,000 or above that made by same BOC Credit Card, Eligible Mobile Payments or Eligible BoC Pay+ (Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App and other designated payment means / e-Wallets as decided by the BOC Credit Card (International) Limited, online payment conducted through any third-party platforms and split transactions are excluded) (a maximum of 2 sets of same-day sales receipts) which have been verified with CLUB ic are entitled to the Promotion. The amount of Eligible Payment is based on the net spending amount, which is the final amount as shown on the payment slip. The use of any ifc Dollars, discount offers, cash rebate, any forms of credit card rebate dollars like cash dollars and tips will not be considered. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) to participate in this Programme. Multiple redemptions by the same customer with different CLUB ic member accounts will not be accepted.** International Finance Centre Management Co., Ltd. (hereinafter called “ifc”) reserves the right to request Member(s) to present the Eligible Credit Card, Eligible Mobile Payments or Eligible BoC Pay+ payment record and/or identification documents for verification purpose and ensuring all valid payment(s) have been made by the same Member.
9. ifc reserves the right not to accept and/or recognise any receipt(s) which are deemed inappropriate, suspicious and/or invalid for redemption in the Promotion at its sole and absolute discretion. For any cases or suspected cases of dishonesty, ifc also reserves the right to seek assistance from the police.
10. All detailed transaction particulars must be displayed on receipts including the corresponding merchandise information, deposit and balance payment information and unique serial number etc. The transaction(s) will be deemed as purchase of gift card if the corresponding information is not available on the receipt(s) and will be ineligible for ifc Points registration and/or rewards redemption.
11. **The deposit and remaining balance settlement will be deemed as one transaction. Member must only choose either deposits or balances to redeem the rewards once.** Each eligible transaction can be registered once and by the same Member only. Multiple registrations of the same transaction or by more than one Member are not eligible. The deposit and remaining balance of each eligible transaction must be settled by the same Member, and only the primary payer will be identified as the one to complete the transaction. If found re-application and/or multiple registrations, the corresponding transaction and/or redeemed ifc mall e-Gift Voucher(s) will be retrieved and cancelled.
12. If the deposit receipt is used for redemption in any previous promotions (including but not limited to Spring Shopping Rewards 2025, ifc mall x HSBC Credit Card Red Hot Offers 2025, ifc mall Pampering Shopping Rewards Programme 2025, ifc mall Summer Shopping Rewards Programme 2025, ifc mall Autumn Shopping Rewards

Programme 2025, ifc mall Christmas Shopping Rewards Programme 2025, ifc mall New Year Shopping Rewards Programme 2026 and ifc mall x UnionPay Spending Rewards 2026), the corresponding balance settlement cannot be used for redemption in this Promotion.

13. Each set of merchant sales receipt must match with the corresponding electronic payment slip, and must be paid by the same Member with the same Eligible Credit Card, Eligible Mobile Payment or Eligible BoC Pay+ only. The registered Member name must be the same as the one stated on the related electronic payment slip. Where applicable, ifc might require a Member or an Affiliated Member to provide identity document (bearing his/her photograph) or other evidence as ifc may consider appropriate for further identity verification.
14. Only transactions settled by electronic payment will be entitled to earn ifc Points. The registered member name must be same as the one stated on the related electronic payment slip. Payments made with cash and ifc Dollars, spending in Apple Store, telecommunications services, banking and currency exchange services, car parks, Four Seasons Hotel, Four Seasons Place, store credits, refundable deposits, purchase of cash or gift cards and gift vouchers, stored-value cards and any value added to stored-value cards are not eligible for ifc Points registration. ifc reserves the right to reject the ifc Points registration request.
15. The eligible spending of a CLUB ic Master Member and an Affiliated Member is counted individually. Same transaction settled by CLUB ic Master Member and Affiliated Member can only be registered for redemption once. Multiple redemptions of the same transaction are not eligible.
16. Out-dated receipt(s) (that is not successfully registered on the day of purchase), duplicate receipt(s), re-printed receipt(s), damaged receipt(s) and photocopied receipt(s) are not acceptable. Receipts that are under the same transaction will only be entitled to the redemption of ifc mall e-Gift Voucher(s) once. No registered receipt is allowed to be re-used for redemption in the Promotion or in other Promotions.
17. All receipts submitted for redemption will not be eligible for refund or exchange. Any refund or exchange requests where receipts have been submitted to ifc will be rejected. In case of the registered transaction(s) have been refunded or exchanged, the ifc mall e-Gift Voucher(s) will be revoked and the amount of ifc Points earned from the registered receipts will be voided.
18. Eligible Shopper(s) must successfully download “ifc mall (Hong Kong)” App or ifc mall WeChat Mini Programme and register to be a CLUB ic member to receive the ifc mall e-Gift Voucher(s). New registration of CLUB ic membership must be done via “ifc mall (Hong Kong)” App or ifc mall WeChat Mini Programme. The membership level will be reviewed daily and reflected on the next day based on the accumulated ifc Points required for upgrade in the same calendar year. Eligible Member(s) who are unable to download or access to “ifc mall (Hong Kong)” App or ifc mall WeChat Mini Programme or unsuccessful to register to be a CLUB ic member will be regarded as withdrawing from the redemption of this Promotion. ifc reserves the right to grant, refuse, suspend or terminate CLUB ic membership at its sole and absolute discretion.
19. Each eligible Member can hold maximum one CLUB ic membership only. If found re-application and/or multiple registrations are found, the membership will be retrieved. ifc reserves the right to reject the re-application for

membership of such Member.

20. Sales personnel of mall tenants are not allowed to join this Promotion or join on behalf of Shopper(s) or Member(s).
21. The detailed terms and conditions of CLUB ic membership are available upon request.
22. ifc mall e-Gift Voucher(s) are available after login to CLUB ic account on “ifc mall (Hong Kong)” App or ifc mall WeChat Mini Programme and can only be used at outlets of the participating merchants at ifc mall. Please refer to the list of the participating merchants on the App which may have changes from time to time without prior notice. The ifc mall e-Gift Voucher will be valid from the date of issuance to 31 August 2026 (“both dates inclusive”). Other terms and conditions apply. Please refer to the ifc website for details.
23. Each eligible Member is entitled to **ONE** redemption per day and a maximum of **FOUR** redemptions within the promotion period. All receipts uploaded and registered after the day of purchase cannot be used to register for ifc mall e-Gift voucher(s) redemptions again. After redeeming ifc mall e-Gift voucher(s), participants will not be able to add any other receipts for additional redemptions of gifts or higher voucher cashback after the purchase date.
24. **ifc mall e-Gift Voucher(s) are offered on a first come, first served basis, while stocks last.** In the event of ifc mall e-Gift Voucher(s) going out-of-stock, announcement will be made on ifc in-mall posters and ifc webpage without prior notice, while announcement made at ifc in-mall posters will be final.
25. Member(s) who redeem the ifc mall e-Gift Voucher(s) are responsible for inspecting upon redemption. Redeemed ifc mall e-Gift Voucher(s) cannot be returned, reissued, replaced or exchanged.
26. All e-Gift Voucher(s) are offered according to the spending tiers. No other e-Gift Voucher(s) will be allowed to substitute or exchange for different tiers.
27. ifc mall e-Gift Voucher(s) and ifc Dollars cannot be used at the same time in each transaction.
28. Each Member can earn a maximum of 3,000,000 ifc Points per eligible receipt. Each Purple Member or above can earn an additional maximum of 3,000,000 ifc Points per eligible receipt during their birthday month.
29. ifc reserves the right to capture the images of Member(s)' sales receipts, payment slips, payment card's image and/or mobile payment transaction details interface for internal control purposes. All such records will be destroyed after the completion of the Promotion. Member(s) who decline this arrangement will be regarded as withdrawing from the Promotion.
30. ifc shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of taking, using or attending to any ifc mall e-Gift Voucher(s).
31. ifc is not responsible for any obligations and liabilities related to the goods and/or services provided by ifc mall

merchant(s).

32. Terms and Conditions for ifc mall e-Gift Voucher(s)

32.1 ifc mall e-Gift Voucher(s) is applicable to participating merchants listed on the App and WeChat Mini Programme and on <https://ifc.com.hk/en/voucheracceptancelist/>. The list is subject to change without prior notice.

32.2 Please refer to the App or WeChat Mini Programme for full version of Terms and Conditions for ifc mall e-Gift Voucher(s).

33. The Promotion is bound by the above terms and conditions. ifc reserves the right to cancel, revise or suspend all or any part(s) of the Promotion, or the terms and conditions herein contained, at any time without prior notice or reason; may (but shall not be obliged to) give advance notice to Member(s) in the manner it deems appropriate in such cases.

34. The decision of ifc on all matters relating to, or in connection with, the Promotion shall be final and binding on all parties concerned.

35. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

36. These terms and conditions shall be construed and governed by the laws of the Hong Kong Special Administrative Region of the People's Republic of China.