CLUB ic - TERMS & CONDITIONS
(last update on 31 August 2026)

1. GENERAL TERMS AND CONDITIONS

1.1. PROGRAMME DESCRIPTION

1.1.1. The ifc Shopper Loyalty Programme – "CLUB ic" (hereinafter called the "Programme") is offered by International Finance Centre Management Co., Ltd. (hereinafter called "ifc") to individuals (hereinafter called "Shopper(s)") shopping at Hong Kong ifc mall (hereinafter called "ifc mall") who meet specified eligibility requirements. Please see clause 2.1 for details.

1.1.2. The Programme is effective from 29 April 2014 and shall continue until ifc terminates the Programme.

1.1.3. The Programme applies to eligible customers engaging in retail transactions made with electronic payment as specified by ifc from time to time, including credit card, debit card, EPS, Octopus, Apple Pay, Android Pay, Alipay, BoC Pay, UnionPay, PayMe, Tap&Go, WeChat Pay (hereinafter called "electronic payment") and online payment (excluding those online payment conducted through any third-party platforms) at all retail and food & beverage outlets at ifc mall listed from time to time in the official ifc mall Directory printed by ifc except the outlets excluded by ifc from the Programme, included but not limited to dining at ARGO, Caprice, Caprice Bar, Gallery, Lung King Heen, Noi, The Lounge and single transaction The Spa, with receipt date 31 Aug 2026 onwards (hereinafter called "Designated Outlets"). For the avoidance of doubt, the Programme does not apply to any cash withdrawal or cash advance using electronic payment.

1.1.4. A Shopper is required to fulfil specified eligibility requirement(s) (Please refer to clauses 2.2.1) in order to be registered for Green and upgraded to Purple membership tier or above of the Programme (hereinafter called "Member", and "Membership" shall be construed accordingly). Further accumulative spending with electronic payment at Designated Outlets except the spending and/or transactions excluded by ifc from the Programme (hereinafter called "Eligible Spending") of a specified amount by Members within the same calendar year enables Members to enjoy additional rewards and privileges within a designated period. Further details are set out in clauses 2.7, 2.8 and 3. ifc has sole discretion to determine whether any spending at ifc mall falls under the definition of Eligible Spending for the purpose of the Programme. ifc's determination in this regard is final and binding on each Member.

1.1.5. The amount of Eligible Spending is based on the net spending amount, which is the final amount paid by electronic payment as shown on the electronic payment slip. The use of any discount offers, cash rebate, cash and gift vouchers or gift cards and any forms of credit card rebate dollars like cash dollars and tips will not be taken into account.

1.1.6. In particular, Eligible Spending does not include any of the following spending at ifc mall:

(i) Payments made with cash, ifc Dollars, gift cards or cash vouchers,

(ii) Spending at Apple Store,

(iii) Four Seasons Cakeshop, banquets, any venue bookings or restaurant privatisation, corkage fees, cake-cutting fees, hotel room stay, room charges, e-shop purchases, cigarettes, merchandises, currency exchange, parking, Spa Lifestyle Membership, Spa Program, One Month Wellness Membership, store credits, purchase of cash vouchers or gift cards, purchase of or adding value to gift cards, other transactions including but not limited to purchase of or adding value to store-value cards, bulk purchase, transactions recorded by hand written sales slips, and transactions without electronic payment slips and/or merchant sales receipts in Four Seasons Hotel or Four Seasons Place,

(iv) Purchase of any 999.9 gold, gold grains, bars or deposits for the gold saving club (excluding decorative gold),

(v) Spending on or through telecommunications services, or banking or currency exchange services,

(vi) Spending on car parks
(vii) Store credits, purchase of cash vouchers or gift cards, purchase of or adding value to gift cards,
(viii) Other transactions including but not limited to utilities bill payments,
(ix) Purchase of or adding value to stored-value cards (including the unauthorised or fraudulent transactions, transactions recorded by hand written sales slips, and transactions without electronic payment slips and/or merchant sales receipts, and
(x) Any transactions and payments made by cash, gift cards or cash vouchers.

1.1.7. Eligible Spending includes: (i) monthly installments and, (ii) deposit and remaining balance settlement transaction. Further details are set out in clause 2.7.1. The amount shown on original electronic payment slip, online payment records (if applicable) of the corresponding spending shall prevail. For transactions made at Designated Outlets which refund as cash or gift card is available, ifc Points registration should be proceeded only when the full and final transaction and payment are completed.

1.1.8. For accumulating and recording spending of a Shopper, Member or Affiliated Member for the purpose of the Programme (whether for Membership Registration, Spending Registration, or Rewards Redemption), must present original electronic payment slip, online payment records (if applicable) and original machine-printed merchant sales receipt of a retail transaction made at Designated Outlets that are issued on the same date and bearing the name of the Shopper, Member or Affiliated Member must be presented together with the corresponding electronic payment method used and identification document (bearing the photograph of the relevant Shopper, Member or Affiliated Member) requested by ifc for verification. Each set of sales receipt must match with the corresponding sales slip, and must be paid by the same individual with electronic payment issued to or registered to that individual.

1.1.9. For Privileges and Rewards redemption Member must present identification documents (bearing the Member's photograph) requested by ifc for verification and registration.

1.1.10. The accumulated ifc Points refers to the ifc Points balance earned after registering the Eligible Spending between 1 January and 31 December of a calendar year (hereinafter called "Accumulated ifc Points").

1.1.11. The available ifc Points refers to ifc Points balance after deducting corresponding points upon successful redemption of the ic Rewards, parking using ifc Points, and gifts and/or points conversion programmes with designated partners (hereinafter called "Available ifc Points").

1.1.12. The transaction date refers to the date of eligible transaction made, which is printed and displayed on the original merchant sales invoice or receipt, online payment records (if applicable) (hereinafter called "Transaction Date").

1.1.13. The spending registration date refers to the date on which a Member registers the Eligible Spending (hereinafter called "Spending Registration Date").

1.1.14. ifc reserves the right to investigate and verify with corresponding Designated Outlets and other third parties the authenticity and any information stated on the identification document, card, electronic payment slip, online payment records (if applicable) and machine-printed merchant sales receipt of the retail transactions provided by Shopper, Member, or Affiliated Member for the purpose of the Programme (whether for Membership registration or Spending Registration). If ifc knows or suspects that a Shopper, Member, or Affiliated Member abuses the Programme, including but not limited to providing ifc with information or transaction records that do not belong to the Member or Affiliated Member, or information that is inaccurate, invalid, false, incomplete or misleading or in breach of these Terms and Conditions or other terms and conditions relating to the Programme, Privileges or any services available under the Programme, ifc has the right to take any or all of the following measures without prior notice to the Shopper, Member, or Affiliated Member: (i) rejecting his/her Membership and/or Affiliated Membership registration, (ii) canceling or withholding all or any of the Accumulated ifc Points, (iii) suspending all or any activities of the Member and/or Affiliated Member under the

Programme, (iv) terminating his/her Membership and/or Affiliated Membership, (v) requiring payment in full of the fees of all or any of the services or Privileges the Member and/or Affiliated Member consumed or (vi) any other measures that ifc considers appropriate. A Shopper, Member, or Affiliated Member is required to indemnify or reimburse ifc for any loss, cost and expenses (including legal fees) incurred or suffered by ifc as a result of his/her abuse of the Programme. ifc reserves its right to reject the re-application for Membership and/or Affiliated Membership of such Shopper, Member, or Affiliated Member.

1.1.15. ifc reserves the right not to accept and/or recognise any receipt(s) which are deemed inappropriate, suspicious and/or invalid for ifc Points registration 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.

1.1.16. Any electronic payment slip, online payment records (if applicable) or merchant sales receipt that is out-dated, duplicate, re-printed, damaged or photocopied is not acceptable for Membership registration or Spending Registration.

1.1.17. Rewards, benefits, offers, privileges, special services and events may be made available to Members (hereinafter called "Privileges") based on each Member's corresponding Membership status. Further details are set out in clauses 2.7, 2.8 and 3.

1.1.18. Sales personnel of mall tenants are not allowed to join CLUB ic promotions or join on behalf of CLUB ic Member(s).

1.1.19. All enquiries, comments or questions in regards to the Programme shall be addressed to ifc by email to clubic@ifc.com.hk or by phone at (852) 2904 2199 (or such other email address or phone number as ifc may specify from time to time).

2. TERMS AND CONDITIONS FOR PARTICIPATION

2.1. ELIGIBILITY OF BECOMING A MEMBER

2.1.1. Each Member or Affiliated Member may hold only one membership. Any individual found to have submitted a re-application, and/or completed multiple registrations, and/or held more than one CLUB ic membership and/or affiliate membership will not be accepted, and all memberships associated with that individual will be retrieved.

2.1.2. Each Member or Affiliated Member may register an account using only one mobile number and/or email address that has not been registered as a CLUB ic membership.

2.1.3. Eligibility of Membership registration to the Programme includes (i) individual Shoppers aged 18 or above invited by ifc, with or without advance notice, and (ii) individual Shoppers aged 18 or above who have completed the membership registration form.

2.1.4. ifc has the right to vary the requirements of Membership Registration without advance notice (including the accumulative Eligible Spending amount, per-receipt spending amount, or minimum or maximum number of Designated Outlets to be covered in calculating the accumulative Eligible Spending amount or for other purposes (if applicable).

2.1.5. ifc has sole discretion whether or not to grant Membership under the Programme. ifc's decision on whether to register a Shopper as a Member is final and binding on the Shopper.

2.1.6. A Member has to present his/her e-Membership Card (as detailed in clause 3) if required by ifc in order to carry out activities or enjoy Privileges under the Programme. Membership and e-Membership Card are personal to a Member and are not transferable. ifc may at its discretion (but have no obligation to) accept use of an e-Membership Card of a Member by any individual who presents the Member's e-Membership Card and provides any other particulars that ifc may reasonably require. In that case, ifc is

entitled to assume and treat that individual as having authority to act for the Member in all matters relating to the Programme (unless ifc is told explicitly otherwise by the Member in writing).

2.1.7. The phone number and email address registered by an eligible customer, Member or Affiliated Member must be accurate, valid and personally held by that member or Affiliated Member. Virtual phone numbers and/or temporary email addresses are not permitted for membership registration.

2.1.8. Each Member or Affiliated Member shall not use any mobile number and/or email address not personally held by them to register or use a Membership ; otherwise, the Membership will be rejected.

2.1.9. If ifc becomes aware of, or reasonably suspects, that any eligible customer, Member, or Affiliated Member has breached these Terms and Conditions or any other terms related to this program, offers, or relevant services, ifc reserves the right to suspend or terminate the membership of such customer, Member, or Affiliated Member. Furthermore, ifc may, without prior notice, cancel or deduct all or any part of the accumulated ifc Points and suspend the right to use all or any part of the programme benefits.

2.2. MEMBERSHIP TIERS

2.2.1. There are six Membership levels in CLUB ic: Green Member (hereinafter called "Green Member"), Purple Member (hereinafter called "Purple Member"), Gold Member (hereinafter called "Gold Member"), Platinum Member (hereinafter called "Platinum Member"), Black Member (hereinafter called "Black Member") and Lifetime Member (hereinafter called "Lifetime Member"). A Shopper will become a Green Member upon confirmation of member registration by ifc. 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 (hereinafter called "Membership Review") except for Lifetime Member (details set on in clause 2.2.3). Each Member will only be assigned one Membership level at any given time. Examples of the Membership Review are listed below:

(i) If a Green Member has accumulated and successfully registered 10,000 ifc Points within any 30-consecutive day period in the same calendar year (Only spending made and successfully registered within 30 days in the same calendar year will be counted), or current staff member of offices in Central and Sheung Wan has successfully been verified by ifc, he/she will become a Purple Member on the next day.

(ii) If a Member has accumulated and successfully registered between 150,000 – 299,999 ifc Points in the same calendar year, he/she will become a Gold Member on the next day based on the Accumulated ifc Points registered.

(iii) If a Member has accumulated and successfully registered between 300,000 – 599,999 ifc Points in the same calendar year he/she will become a Platinum Member on the next day based on the Accumulated ifc Points registered.

(iv) If a Member has accumulated more than or equal to 600,000 ifc Points in the same calendar year he/she will become a Black Member on the next day based on the Accumulated ifc Points registered.

(v) Lifetime Member is by ifc's invitation only, with or without advance notice.

2.2.2. CLUB ic Membership will be updated on a calendar year basis having regard to the Accumulated ifc Points registered.

2.2.3. The Membership validity of Green and Lifetime Members is usually evergreen subject to ifc's discretion to cancel the Membership.

2.2.4. ifc has sole discretion on a Member's Membership level under the Programme. ifc's decision on the Member's Membership level is final and binding on the Member.

2.2.5. Members may enjoy different Membership privileges listed in the table below depending on the corresponding Membership level during the calendar year when his/her Membership level is valid. Further details of the privileges are set out in clause 3.

	Lifetime Member	**Black Member**	**Platinum Member**	**Gold Member**	**Purple Member**	**Green Member**
	By invitation only	Annual Accumulated ifc Points 600,000 or more	Annual Accumulated ifc Points 300,000 – 599,999	Annual Accumulated ifc Points 150,000 – 299,999	Annual Accumulated 10,000 ifc Points within 30 days / Current staff members based in the Central and Sheung Wan offices have been successfully verified.	Successful registration at CLUB ic Lobby or via "ifc mall (Hong Kong)" app or via ifc mall WeChat Mini Programme
Membership maintenance	Usually evergreen	Will be reviewed daily and reflected on the next day based on the Accumulated ifc Points registered				Usually evergreen
ifc Dollars conversion	*	*	*	*	*	
Valet parking badge redemption	*	*	*	*	*	*
Contactless parking service & complimentary parking privilege by Available ifc Points	*	*	*	*	*	*
Complimentary membership parking privilege	2 hours daily	2 hours daily	1 hour daily			
Redeem gifts with Available ifc Points	*	*	*	*	*	*
Exclusive event and experience invitations	*	*	*	*	Subject to events	
Year-round access to CLUB ic Lobby (Each member may enjoy CLUB ic Lobby once per day)	*	*	36 times per calendar year	12 times per calendar year		
Year-round shopping and dining privileges	*	*	*	*	*	
2x ifc Points in birthday month	*	*	*	*	*	
Birthday Surprise	*	*	*	*		
Affiliated Membership	*	*	*	*	*	

2.3. MEMBERSHIP AND AFFILIATED MEMBER REGISTRATION

2.3.1. ifc will allocate a personal Membership number to each Member.

2.3.2. The area at Level 2 of One International Finance Centre, Hong Kong (hereinafter called "One ifc"), is designated for Membership registration (hereinafter called "CLUB ic Lobby", and all references to "CLUB

ic Lobby" includes the ancillary mini-lounge). Temporary registration counter(s) may also be set up from time to time subject to ifc's announcement in in-mall posters.

2.3.3. The procedures for Membership registration are as follows:

2.3.3.1. Complete the membership registration journey via the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme and verify mobile phone number successfully; or obtain, complete, sign and return an appropriate registration form and the ifc mall Shopper Loyalty Programme - "CLUB ic" Personal Information Collection Statement (hereinafter called "PICS") in person at the CLUB ic Lobby during its operation hours (CLUB ic Lobby: 10am to 8pm daily). Operation hours of the CLUB ic Lobby are subject to change without prior notice.

2.3.3.2. Current staff members of offices in Central and Sheung Wan can upload the image of eligible their business card, containing the company name, address, and the member's name via the "ifc mall (Hong Kong)" iPhone/Android applications to become part of the ifc Community. Upon verification, a Green Member will be upgraded to a Purple Member to enjoy the corresponding privileges.

2.3.3.3. After successful registration to become a Member, the Membership will continue until the earliest of (i) ifc receiving a written request from the Member for termination of Membership, (ii) ifc terminating the Membership or (iii) ifc terminating the Programme.

2.3.3.4. Membership information and personal data relating to a Member held by ifc from time to time may be kept by ifc while the Membership is ongoing or ifc continues to provide Membership and related services to the Member, or for other purposes of the Programme, including but not limited to providing direct marketing materials or communications. A Member may opt-out from direct marketing at any time. A Member may refer to the PICS for details on how ifc may use his/her personal data or how to exercise his/her opt-out right.

2.3.4. ifc has the right to require a Shopper, Member or Affiliated Member to provide identity document (bearing his/her photograph) or other evidence as ifc may consider appropriate for further identity verification.

2.3.5. Members should as soon as practicable notify ifc of any changes or amendments of his/her residential address, telephone number, email address and other contact details provided to ifc for Membership registration. ifc is not liable for any failure or delay in delivering any materials or communications to a Member (whether by text messages, mail or other means).

2.3.6. ifc may at its sole discretion (and has an obligation to) invite a Member to nominate one (1) individual who is either the Member's spouse, parent or daughter/son, and aged eighteen (18) or above to apply for an affiliated membership (hereinafter called "Affiliated Member"). Affiliated membership is only applicable to Purple Members, Gold Members, Platinum Members, Black Members and Lifetime Members. Affiliated Member applicants may be requested to present any relevant proof of his/ her relationship with the Member. For the avoidance of doubt, an Affiliated Member is not a Member of the Programme.

2.3.7. Eligible Spending of an Affiliated Member will be contributed to the account of the Member who nominates him/her. For the avoidance of doubt, an Affiliated Member does not accumulate spending for his/her own account.

2.3.8. An Affiliated Member will not have his/her own Membership level, the Membership level of the Member who nominates the Affiliated Member will be applicable to the Affiliated Member.

2.3.9. The provisions of these Terms and Conditions that apply to a Member will apply to an Affiliated Member to the extent they are applicable as if all references to "Member" or "Membership" are to "Affiliated Member" or "Affiliated Member Account" respectively. In particular, clauses 2.3.3 to 2.3.5 apply to the registration for an Affiliated Member, except that after successful registration to become an Affiliated Member, the Affiliated Member Account will continue until the earliest of (i) ifc receiving a written

request from the nominating Member or the Affiliated Member for termination of the Affiliated Member Account, (ii) ifc terminating the Affiliated Member Account, (iii) termination of the Membership of the nominating Member by the nominating Member or by ifc for any reason, or (iv) ifc terminating the Programme.

2.3.10. Invitation of Affiliated Member registration may be made by ifc staff to Members in person at the CLUB ic Lobby or in any other way as ifc may consider appropriate.

2.4. MEMBERSHIP AND AFFILIATED MEMBERS

2.4.1. All Members and Affiliated Members can access their e-Membership Card (hereinafter called "e-Membership Card") via the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme. Access to the e-Membership Card will require a Membership code and password for verification and security purposes (for details, please refer to clause 2.6).

2.4.2. For identity verification purpose, a Member/Affiliated Member must present his/her e-Membership Card at the point of sale at Designated Outlets or at events to receive or redeem Privileges or to participate in the events. ifc has the right to 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.

2.4.3. Each Member and Affiliated Member is responsible for maintaining the confidentiality and security of their e-Membership Card number and the log-in password. A Member or Affiliated Member shall notify ifc immediately at clubic@ifc.com.hk or (852) 2904 2199 if he/she knows or suspects any unauthorised use of his/her e-Membership Card.

2.4.4. Each e-Membership Card is issued to a named individual and is non-transferable.

2.4.5. ifc has no liability and a Member is solely liable for the use (whether authorised or unauthorised) of his/her e-Membership Card and the e-Membership Card of his/her Affiliated Member, or for any breach of these Terms and Conditions or other terms and conditions relating to the Programme or related services or Privileges by him/her or by the Affiliated Member.

2.5. MEMBERSHIP TERMINATION

2.5.1. Members or Affiliated Member may terminate Membership/ Affiliated Member Account at any time by delivering a written termination notice to ifc in person, by email or by post. Termination of Membership or Affiliated Member Account takes effect after ifc has received and processed the termination notice.

2.5.2. Unless otherwise agreed by ifc, upon ifc's receipt of the termination notice from a Member, or upon absence of spending record for two full calendar years consecutively, that Member's Membership, the e-Membership Card of that Member and of his/her Affiliated Member (including any accumulated spending, Privileges and ifc Points) may be rendered invalid immediately.

2.5.3. A Member or an Affiliated Member who has given consent to ifc to provide direct marketing materials and communications to him/her will still receive ifc mall's direct marketing materials and communications after termination of that Member's Membership or the Affiliated Member Account unless ifc has received his/her written opt-out request. Any opt-out request will be effective within five (5) working days upon ifc's receipt.

2.5.4. ifc has the right to 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.

2.6. MEMBER AND AFFILIATED MEMBER ACCOUNTS

2.6.1. Members may access their Member Account to check Membership details and status, Accumulated ifc Points and Privileges and their expiry dates or validity periods, and direct marketing materials. Affiliated Members may access their Affiliated Member account to check his/her ifc Points contributed to the corresponding Member Account, Privileges to which he/she is entitled and their expiry dates or validity periods, and direct marketing materials.

2.6.2. Upon successful registration of the Member's Membership or the Affiliated Member's Affiliated Member Account, the Member or Affiliated Member must complete the mobile number verification and create their own password via the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme. If the Member or Affiliated Member failed to provide a valid and/or accurate mobile number, he/ she will not be able to log-in to their CLUB ic member account via the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme or use the corresponding functions.

2.6.3. To access the details listed in clause 2.6.1 above, Members or Affiliated Members can log-in to their CLUB ic accounts with their e-Membership Card numbers and the set password via the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme.

2.6.4. Members and Affiliated Members shall safeguard the password and shall adhere to any procedural, security and other requirements relating to its use.

2.6.5. In addition to the services described in clause 2.6.1 above, the Member Account will allow Members to check their ifc Points balance, view their latest Privilege redemption records, receive invitation to exclusive events and register for Eligible Spending (please refer to clause 2.7.2) (hereinafter called "Online Services"); and Affiliated Member Account will allow Affiliated Members to check their contributed spending, receive invitations to exclusive events, make event reservations and register for Eligible Spending (please refer to clause 2.7.2) (hereinafter called "Affiliated Member Online Services").

2.6.6. The Member Account and Affiliated Member Account are strictly personal and are created and used under the Member's or Affiliated Member's sole and entire responsibility. They enable:

2.6.6.1. Members and Affiliated Members to be recognised via logging in to the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme.

2.6.6.2. Members to view ifc Points in and out record, event reservation history and modify current event invitations and reservations.

2.6.6.3. Members and Affiliated Members to subscribe, edit or make changes to the Online Services or Affiliated Member Online Services.

2.6.6.4. Members and Affiliated Members to register Eligible Spending via "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme (please refer to clause 2.7.2). Members and Affiliated Members to register and use the Contactless Parking Service via "ifc mall (Hong Kong)" iPhone/Android applications (please refer to clause 3.4).

2.6.7. Access to the Member Account or Affiliated Member Account is based on the condition that Members or Affiliated Members are to comply with the online terms and conditions when accessing his/her Member or Affiliated Member Account with a password as an identifier. He/She could either enter the password on a subsequent login, or stay logged in so he/she continues to get constant access to his/her account, until he/she has logged out, or logs in on another device.

2.6.8. The Online Services or Affiliated Member Online Services are for the sole and exclusive use by Members and Affiliated Members. Member or Affiliated Member shall not use or knowingly allow any other person to use the Online Services or Affiliated Member Online Services, the information or the reports (or all of the above) for or in connection with any illegal purpose or activity. Member or Affiliated Member shall notify ifc immediately if he/she knows or suspects of such use.

2.6.9. Member or Affiliated Member acknowledges that there may be a time lag in transmission of instructions, information or communication via the Internet.

2.6.10. Members and Affiliated Members shall follow the guidance provided by ifc online in designating the user identification code (hereinafter called "Membership Code" and "Affiliated Member Code") and the password for identifying the Member or Affiliated Member for the purposes of Online Services or Affiliated Member Online Services.

2.6.11. Members and Affiliated Members are fully responsible for acting in good faith, exercising reasonable care and diligence in keeping secret the Membership Code, Affiliated Member Code and the password(s). At no time and under no circumstances shall the Member or Affiliated Member disclose the Membership Code, Affiliated Member Code or the password(s) to any other person. Members and Affiliated Members are fully responsible for safeguarding and using their password.

2.6.12. Members and Affiliated Members shall be fully responsible for any accidental or unauthorised disclosure of the Membership Code, Affiliated Member Code or the password(s) to any other person and shall bear the risks of the Membership Code, Affiliated Member Code or password(s) being used by unauthorised persons or for unauthorised purposes.

2.6.13. Upon notice or suspicion of the Membership Code, Affiliated Member Code or the password(s) being disclosed to any unauthorised person or any unauthorised use of Online Services or Affiliated Member Online Services being made, Member or Affiliated Member shall notify ifc in person immediately and, until ifc's actual receipt of such notification, Members and Affiliated Members shall remain responsible for any and all use of the Online Services or Affiliated Member Online Services by unauthorised persons or for unauthorised purposes.

2.6.14. Any advice or confirmation that an instruction has been received through Online Services or Affiliated Member Online Services will be provided by ifc online. Such advice or confirmation shall be deemed to have been received by Member or Affiliated Member immediately after transmission, and it is the duty of the Member or Affiliated Member to check such advice or confirmation. It is also the duty of the Member or Affiliated Member to enquire with ifc if he/she fails to receive any advice or confirmation within the time usually required for any similar advice or confirmation to be received.

2.6.15. Any material downloaded or otherwise obtained through the Internet is done at Member's or Affiliated Member's own discretion and risk and that Member or Affiliated Member will be solely responsible for any damage to his/her computer system or loss of data resulting from such download.

2.6.16. None of ifc or any of its agents, contractors, information providers or service providers warrants or represents that the Online Services or Affiliated Member Online Services and any information provided via the Online Services or Affiliated Member Online Services to Members and Affiliated Members are free from virus or other destructive features which may adversely affect the hardware, software or equipment of Members or Affiliated Members.

2.7. SPENDING REGISTRATION

2.7.1. General Terms and Conditions for Spending Registration

2.7.1.1. With every Hong Kong dollar (HK$1) Eligible Spending made by a Member, he/she will be able to earn 1 (one) ifc Point. Please refer to clauses 1.1.5 to 1.1.7 for more details of Eligible Spending.

2.7.1.2. With every Hong Kong dollar (HK$1) Eligible Spending made by an Affiliated Member, he/she will contribute 1 (one) ifc Point to the corresponding Member Account.

2.7.1.3. ifc Points may be rounded to the nearest whole number of each transaction.

2.7.1.4. Each Member can earn a maximum of 3,000,000 ifc Points per Eligible Receipt.

2.7.1.5. Each Purple member or above can earn a maximum of 3,000,000 ifc points for each eligible receipt during their birthday month.

2.7.1.6. The deposit and remaining balance settlement will be deemed as one transaction. Each eligible transaction can be registered once only and by the Member or his/her Affiliated Member who completed the transaction. Multiple registrations of the same transaction are not eligible. The deposit and remaining balance of an eligible transaction must be settled by the same Member or Affiliated Member who will be identified as the one to complete the transaction. ifc reserves the right to reject any actual or suspected repeated registration of spending for the same transaction or any other spending registration request as it considers appropriate.

2.7.1.7. If the deposit receipt is used for gift redemption in any previous CLUB ic promotions, the corresponding balance settlement cannot be used for gift redemption in other promotions.

2.7.1.8. Each set of merchant sales receipt must match with the corresponding electronic payment slip, and must be paid by the same member. Receipts not belonging to the Members cannot be registered for ifc Points.

2.7.1.9. Members and Affiliated Members can register their spending at the CLUB ic Lobby or in-mall concierge. Service hours are from 10am to 8pm (CLUB ic Lobby) and 9:30am to 9:30pm (in-mall concierge) daily. Service hours are subject to change without prior notice. Temporary counter(s) may be set up from time to time for Spending Registration; further details will be made available on in-mall posters.

2.7.1.10. The validity period for ifc Points will end on 31 December and 30 June each year (hereinafter called "Validity Period"). ifc Points earned in each period will expire six months after the end of their respective earning periods.

- ifc Points earned from 1 January to 30 June of the current year will expire on 31 December of the same year.
- ifc Points earned from 1 July to 31 December of the current year will expire on 30 June of the following year.

2.7.1.11. Registration of any transaction should be completed within 1 month (30 days) including the date of the transaction or by the end of the same calendar year (whichever date is earlier), otherwise the transactions will be deemed as invalid for ifc Points registration. The determination of Membership Level and associated Member Privileges in the next calendar year will be affected by the Accumulated ifc Points registered for a calendar year.

2.7.1.12. 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.

2.7.1.13. All receipts presented for Membership registration or Spending Registration will be stamped by ifc and cannot be reused. ifc may take and retain copies of the original machine-printed merchant sales receipt(s) and original electronic payment slip(s) or other evidence of the electronic payment used for Spending Registration.

2.7.1.14. All receipts presented for Membership registration or Spending Registration will not be eligible for refund. Any refund requests where receipts have been stamped by ifc will be rejected. ifc reserves the right to cancel the registered Membership account and/or Spending if the concerned receipts have been refunded.

2.7.1.15. This clause provides the right for a Member or an Affiliated Member to register eligible spending by electronic payment slips throughout the year, which will be accumulated as ifc Points within the same calendar year.

2.7.1.16. There are no limits on the maximum number of electronic payment slips to be registered within the same calendar year.

2.7.1.17. ifc reserves the right to change the basis on which the Accumulated ifc Points are awarded at any time, with or without notice, at ifc's sole discretion.

2.7.1.18. All ifc Points are not exchangeable for cash. Any Available ifc Points not redeemed by a Member on the last day of the Validity Period will be forfeited and cannot be carried over. The ifc Points cannot be sold, purchased, assigned, or transferred by a Member, except as permitted in special programme(s) or as otherwise allowed by ifc at its sole discretion.

2.7.1.19. In the absence of manifest error, the quantity of ifc Points on ifc's records will be binding and conclusive on a Member and Affiliated Member.

2.7.1.20. For detailed terms and conditions of the ifc Point accumulation, please refer to the updated notice of the Programme in various in-mall communication channels and the Programme Website from time to time.

2.7.2. ifc Points Online Registration

2.7.2.1. ifc Points Online Registration (hereinafter called the "System") on the ifc mall mobile application (hereinafter called the "App") or the ifc mall WeChat Mini Programme is offered by ifc for Members to register their Eligible Spending at ifc mall for ifc Points accumulation.

2.7.2.2. All data collected through this System will be used only for the purpose for which the data is collected or for a directly related purpose.

2.7.2.3. Each Member and Affiliated Member should only login to their own individual account and register for transactions completed by him/herself solely. Spending registration on behalf of another member is prohibited.

2.7.2.4. It is Member's responsibility to ensure all image of the original merchant sales invoice or receipt, image of the corresponding electronic payment slip, image of the payment card, image of mobile payment transaction details, image of online payment records (if applicable), information submitted into the System are accurate and the transaction complies with the definition of Eligible Spending. ifc reserves the right to reject any dishonest, repeated or submission with inaccurate details as well as cancel the membership on any deliberate dishonest use of the System.

2.7.2.5. Failure to provide full and clear image of the original merchant sales invoice or receipt, image of the corresponding electronic payment slip, image of the payment card, image of mobile payment transaction details, image of online payment records (if applicable), accurate information of the requested fields will result in unsuccessful spending registration, such fields include details of the transaction including shop name, transaction date, transaction amount, sales invoice or receipt number, payment details, image of the original merchant sales receipt, image of the corresponding electronic payment slip, and (if applicable) issuing bank of card involved and card type. In the event of absence or inaccuracy of the aforementioned items, the corresponding spending registration will be rejected.

2.7.2.6. ifc reserves the right to request for the original true copy of receipt(s) submitted via the App for spending registration and reserve all legal rights to pursue the matter.

2.7.2.7. Submitted spending registrations will be processed within 7 working days from the receipt upload day via the System. Members and Affiliated Members will be able to view their latest Spending Registration status from the App or the ifc mall WeChat Mini Programme. In the absence of manifest error, the status of Spending Registration stated in the App or the ifc mall WeChat Mini Programme will be binding and conclusive on Members and Affiliated Members.

2.7.2.8. Should there be any further information required, CLUB ic will contact the Member or Affiliated Member accordingly via the App or the ifc mall WeChat Mini Programme. If a Member or Affiliated Member fails to respond or provide the required information by the submission deadline set forth,

the initiated request will not be processed and the relevant submitted information will be deleted from the record automatically. The registration of receipt is considered unsuccessful. The Member or Affiliated Member must re-register the eligible receipt(s) within the eligible receipt registration period for earning ifc Points.

2.7.2.9. The service of the System may be temporarily suspended during App update, maintenance or any other reasons. Under such circumstances, Members should register eligible spending at Concierge or CLUB ic Lobby.

2.7.2.10. ifc will not be responsible for any App and ifc mall WeChat Mini Programme and 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 or the ifc mall WeChat Mini Programme.

2.7.2.11. ifc shall not be liable in any way:

- For any malfunction, defect or error in any data processing equipment, software, mobile app, ifc mall WeChat Mini Programme or system used to process the transaction registrations;
- For any delay or failure in processing the transaction registrations by reason of any electronic, mechanical system, data processing or telecommunication defects or failures, act of God, civil disturbances or any event outside the control of ifc or its staff or contractors;
- For any damage to or loss of or inability to retrieve any data or information that may be stored in the mobile app or the ifc mall WeChat Mini Programme or corruption of any such data or information, howsoever caused; and/or
- For any loss, damage, costs and expenses in respect of or arising out of the Member's or the Affiliated Member's failure to update his/her personal data or information or the administration and management of the Programme and CLUB ic membership including but not limited to incorrect or inaccurate accrual of ifc Points or redemption of any benefits and privileges.

2.7.2.12. All enquiries, comments or questions with regard to the System or to the Programme shall be addressed to ifc by email to clubic@ifc.com.hk or by phone at (852) 2904 2199 (or such other email address or phone number as ifc may specify from time to time).

2.8. PROGRAMME PRIVILEGES

2.8.1. ifc may at its discretion (but has no obligation to) offer Privileges of such kind or nature and subject to such terms and conditions as it may consider appropriate. These Privileges may include:

2.8.1.1. General privileges which are available to Purple Members, Gold Members, Platinum Members, Black Members and Lifetime Members and their Affiliated Members. These may include year-round shopping and dining privileges, and participation of events held by ifc and its tenants (with advance invitation and booking required) (hereinafter called "General Privileges");

2.8.1.2. Member privileges which are available to Gold Members, Platinum Members, Black Members, Lifetime Members and their Affiliated Members. These may include access to the CLUB ic Lobby and the ancillary mini-lounge (Each member may enjoy CLUB ic Lobby once per day; the access basis with specific allowable quota per respective membership tier), birthday surprise and daily complimentary parking offers (hereinafter called "Member Privileges");

2.8.2. ifc has the right at its sole discretion to unilaterally modify or withdraw any Privileges.

2.8.3. ifc has the right to 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 purpose upon Privileges and Rewards redemption.

2.8.4. Additional terms and conditions for General Privileges, Member Privileges and Additional Privileges and Rewards are detailed in clause 3 below.

3. TERMS AND CONDITIONS FOR PROGRAMME PRIVILEGES

3.1. TERMS AND CONDITIONS FOR YEAR-ROUND SHOPPING AND DINING PRIVILEGES

3.1.1. Purple Members, Gold Members, Platinum Members, Black Members and Lifetime Members are entitled to enjoy the Year-round Shopping and Dining Privileges for the Programme (hereinafter called "Shopping and Dining Privileges") featured in the privilege catalogue (if any). The Shopping and Dining Privileges are valid until 31 December (such date inclusive) of each calendar year or such other date(s) specified by ifc.

3.1.2. Latest updates to the privilege catalogue may be notified to Members and Affiliated Members by letter, email or alert in the Member Account and Affiliated Member Account of the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme. The catalogue is updated on a yearly basis.

3.1.3. Shopping and Dining Privileges are valid only at designated merchants at ifc mall (hereinafter called "Participating Merchants with Offer(s)"). List of Participating Merchants with Offer(s) are included in the privilege catalogue (if any) on Programme Website and "ifc mall (Hong Kong)" iPhone/Android mobile applications or the ifc mall WeChat Mini Programme. The list is subject to change without prior notice to Members and Affiliated Members.

3.1.4. Members and Affiliated Members are required to present their e-Membership Card and/or to register as a member of individual Participating Merchants to enjoy Shopping and Dining Privileges.

3.1.5. Availability of Shopping and Dining Privileges is subject to product or service availability of individual Participating Merchants with Offer(s) on a first come, first served basis. Any photos and service specifications provided are for reference only. ifc and Participating Merchants with Offer(s) reserve the right, at their sole discretion, to discontinue any Shopping and Dining Privileges at any time without prior notice to Members and Affiliated Members.

3.1.6. Shopping and Dining Privileges may only be enjoyed by Members and Affiliated Members and may not under any condition be transferred, assigned or sold to another person.

3.1.7. Shopping and Dining Privileges cannot be exchanged for cash or other gift vouchers, products and services.

3.1.8. Unless otherwise specified or agreed by ifc and Participating Merchants with Offer(s), Shopping and Dining Privileges cannot be used in conjunction with other offers, promotions, discounts or gift vouchers provided by ifc or Participating Merchants with Offer(s).

3.1.9. All products or services obtained with Shopping and Dining Privileges are provided to a Member or Affiliated Member by the relevant Participating Merchants with Offer(s), and ifc is not responsible for any failure or delay by any Participating Merchants with Offer(s) in providing products or services or the quality of any products or services provided by any of them. Each Participating Merchants with Offer(s) is solely responsible for all obligations and liabilities related to the products or services provided by it. A Member or Affiliated Member should resolve any dispute with any Participating Merchants with Offer(s) directly with it.

3.1.10. ifc and Participating Merchants with Offer(s) reserve the right to amend, cancel, or temporarily suspend any Shopping and Dining Privileges and change the terms and conditions relating to Shopping and Dining Privileges without prior notice to Members and Affiliated Members.

3.1.11. All matters and disputes relating to Shopping and Dining Privileges shall be determined by ifc and ifc's determination shall be final and binding on Members and Affiliated Members.

3.1.12. Other terms and conditions may apply to each Shopping and Dining Privilege. Please obtain the details from the relevant Participating Merchants with Offer(s).

3.2. TERMS AND CONDITIONS FOR ifc mall e-GIFT VOUCHER

3.2.1. Use of e-Gift Voucher

3.2.1.1. e-Gift Voucher can only be used at outlets of the participating merchants at ifc mall ("Voucher Participating Merchants").

3.2.1.2. Members can refer to the list of shop names and numbers of Voucher Participating Merchants on the App . The list is subject to change from time to time without prior notice to Members.

3.2.1.3. Members should carefully read the instructions for usage prior to using e-Gift Vouchers.

3.2.1.4. Members shall select the e-Gift Voucher value upon each usage. The e-Gift Voucher value available is subject to a Member's Voucher Balance as shown on the App.

3.2.1.5. Upon the confirmation of e-Gift Voucher value, an e-Gift Voucher QR code will be generated and valid for two minutes.

3.2.1.6. Members must present the e-Gift Voucher QR code in the App or the ifc mall WeChat Mini Programme to staff of Voucher Participating Merchants for validation on the Hong Kong ifc mall Tenant iPad/Android Mobile Application ("Tenant App") at the point of redemption of goods and services. A Member must present the e-Gift Voucher QR code as generated on the App for validation. Screenshot and replication of e-Gift Voucher QR code will not be accepted.

3.2.1.7. Each e-Gift Voucher QR code can be used once and for a single transaction.

3.2.1.8. If the e-Gift Voucher QR code is not validated by the Tenant App within two minutes, it will expire and the redemption will be deemed unsuccessful. The value of the e-Gift Voucher will be credited back to the Member's Voucher balance.

3.2.1.9. Members should carefully check the value of e-Gift Voucher to be used at the time of transaction. Members are not entitled to claim any purported discrepancy in the value of a e-Gift Voucher or any unused credit after the e-Gift Voucher is redeemed.

3.2.1.10. e-Gift Voucher cannot be used for (i) any transaction at Apple Store, Four Seasons Hotel or Four Seasons Place, (ii) purchase of any 999.9 gold, gold grains, bars or deposits for the gold saving club (excluding decorative gold), (iii) spending on or through telecommunications services, or banking or currency exchange services, (iv) spending on car parks, (v) store credits, purchase of cash vouchers, e-cash vouchers or gift cards, purchase of or adding value to gift cards, (vi) other transactions including but not limited to utilities bill payments, purchase of or adding value to stored-value cards, or (vii) online purchases, mail, fax or phone orders and all on-line platform of any merchants of ifc mall. No exchange or refund will be provided when using the e-Gift Voucher.

3.2.1.11. Unless otherwise specified or agreed by ifc or the relevant Voucher Participating Merchant, e-Gift Voucher cannot be used in conjunction with other types of gift vouchers, offers, promotions or discounts (including but not limited to ifc Dollars, ifc mall Conditional Dining e-Gift Voucher, ifc mall Conditional e-Gift Voucher and Citi-ifc e-Gift Voucher) provided by ifc or the Voucher Participating Merchant in the same transaction.

3.2.1.12. All goods or services purchased with e-Gift Voucher are provided to a Member by the relevant Voucher Participating Merchant, and ifc is not responsible for any failure or delay by any Voucher Participating Merchants in providing goods or services or the quality of any goods or services provided by any of them. Each Voucher Participating Merchant is solely responsible for all obligations and liabilities related to the goods or services provided by it. A Member should address

and resolve any enquiries, complaints and dispute relating to the goods or services provided by any Voucher Participating Merchant with that Voucher Participating Merchant directly.

3.2.1.13. ifc will not accept any claim for the loss of e-Gift Voucher, and will not replace e-Gift Voucher in case of expiration, defacement, damage or loss.

3.2.1.14. If Members know or suspect of unauthorised use of his/her ifc Points, Members should inform ifc immediately, ifc reserves all legal rights to pursue the matter.

3.2.1.15. ifc reserves the right to change the terms and conditions regarding redemption and use of e-Gift Voucher (including the amount of Available ifc Points required for redemption) from time to time without prior notice to Members.

3.2.1.16. ifc and Voucher Participating Merchants reserve the right to amend, cancel, or temporarily suspend redemption or use of e-Gift Voucher and change the terms and conditions relating to redemption or use of e-Gift Voucher without prior notice to Members.

3.2.1.17. All matters and disputes relating to the redemption or use of e-Gift Vouchers shall be determined by ifc and ifc's decision is final and binding on Members.

3.2.1.18. It is Member's responsibility to ensure the usage of e-Gift Vouchers complies with the applicable terms and conditions of e-Gift Voucher. ifc reserves the right to reject any dishonest, illegal, repeated use of e-Gift Voucher as well as cancel the CLUB ic membership on any deliberate dishonest use of the App.

3.2.1.19. The e-Gift Vouchers are for the sole and exclusive use by a Member and the Affiliated Member. Member or Affiliated Member shall not knowingly allow any other person to use his/her e-Gift Vouchers. Member or Affiliated Member shall notify ifc immediately if he/she knows or suspects of use of his/her e-Gift Vouchers by any other person.

3.2.1.20. Please refer to the App for full version of Terms and Conditions for each type of e-Gift Voucher.

3.2.2. e-Gift Voucher Balance

3.2.2.1. e-Gift Voucher Balance on the App or the ifc mall WeChat Mini Programme will be updated after the use of e-Gift Voucher at Voucher Participating Merchant or the transfer of e-Gift Voucher between a Member and any Affiliated Member.

3.2.2.2. Members are solely responsible for keeping track of their Voucher Balance.

3.2.2.3. e-Gift Vouchers are valid on the specified dates in the Voucher Balance on the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme.

3.2.2.4. Upon the expiration of the stated validity period of the e-Gift Voucher, any remaining e-Gift Voucher will be forfeited and cleared from the Voucher Balance.

3.2.3. e-Gift Voucher Transfer between Member and Affiliated Member

3.2.3.1. e-Gift Vouchers are only transferrable from a Member to the assigned Affiliated Member within the same CLUB ic membership account.

3.2.3.2. Members should carefully check the value of e-Gift Voucher to be transferred at the time of transfer and Members are not entitled to claim any purported discrepancy afterwards.

3.2.3.3. Voucher Balances of the Member and the relevant Affiliated Member will be updated after a transfer of e-Gift Voucher.

3.2.3.4. Once the transfer of an e-Gift Voucher is completed, it cannot be cancelled or reversed.

3.3. TERMS AND CONDITIONS FOR ifc DOLLARS

3.3.1. Only CLUB ic Members who successfully downloaded the "ifc mall (Hong Kong)" iPhone/Android applications on Android/iOS device or login via ifc mall WeChat Mini Programme (hereinafter called the "App") and maintain Purple Membership level and above while accumulating the respective ifc Points (hereinafter called the "Members"), are eligible to convert Available ifc Points to ifc Dollars (hereinafter called the "ifc Dollars") at designated conversion rates based on the Membership level at the time of the transaction which generates the Eligible Spending.

3.3.2. One (1) ifc Dollar can be used as one Hong Kong dollar (HKD1) instant cash during transactions at participating merchants (hereinafter called the "Participating Merchants"). Please refer to the list of the Participating Merchants on the App. The list is subject to change from time to time without prior notice to Members.

3.3.3. The conversion mechanics from Available ifc Points to ifc Dollars of respective Membership levels:

Membership Level	Available ifc Points	ifc Dollars	HKD
Lifetime	85	1	1
Black	85	1	1
Platinum	95	1	1
Gold	100	1	1
Purple	225	1	1
Green	Inapplicable		

3.3.4. ifc has the right to set expiry dates for ifc Dollars. ifc also has the right to adjust the conversion mechanics at any time and/or to limit the amount of ifc Dollars Members can use for each transaction without any prior notice to Members.

3.3.5. To use ifc Dollars to pay for a transaction, a Member will need to convert Available ifc Points on the App, and the required Available ifc Points for the transaction will be shown on the App. The minimum converted amount of ifc Dollars for each transaction is 10 ifc Dollars, and the final converted amount must be a whole number. Available ifc Points with the earliest expiry dates will be used first. By continuing with the transaction, Members confirm their acceptance of the conversion rate. There is no maximum limit on the amount that can be paid in ifc Dollars.

3.3.6. Each Member can earn a maximum of 3,000,000 ifc Points per Eligible Receipt.

3.3.7. Purple or above members 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.

3.3.8. Upon converting Available ifc Points into ifc Dollars, an ifc Dollars QR code will be generated and will be valid for two minutes.

3.3.9. Members must present the ifc Dollars QR code as generated in the App to staff of ifc Dollars Participating Merchants for validation on the Hong Kong ifc mall Tenant iPad/Android Mobile Application (hereinafter called "Tenant App") at the point of sale. Screenshot or replications of the ifc Dollars QR code will not be accepted. When the ifc Dollars QR code has been successfully scanned and the transaction is completed, the corresponding Available ifc Points shall be deducted from the Members' account instantly and reflected in the Members' account.

3.3.10. Each ifc Dollars QR code can be used once for a single transaction.

3.3.11. The conversion of ifc Dollars will be rounded down to the nearest whole number.

3.3.12. If the ifc Dollars QR code is not validated by the Tenant App within two minutes, it will expire and the value will be credited back to Members' ifc Points balance.

3.3.13. Members should carefully check the value of ifc Dollars to be used at the time of transaction. Members are not entitled to claim any purported discrepancy in the value of ifc Dollars or any unused credit after the ifc Dollars are used.

3.3.14. ifc Dollars cannot be used in conjunction with other ifc mall vouchers, discounts, or promotional offers (including but not limited to ifc mall e-Gift Voucher, ifc mall Conditional Dining e-Gift Voucher, ifc mall Conditional e-Gift Voucher and Citi-ifc e-Gift Voucher) in the same transaction.

3.3.15. ifc Dollars cannot be used for

(i) Transaction at Apple Store;

(ii) Transaction for Four Seasons Cakeshop, banquets, any venue bookings, or restaurant privatisation, corkage fee, cake-cutting fees, hotel room stay, room charges, e-shop purchases, cigarettes, merchandises, currency exchange, parking, Four Seasons Place, Spa Lifestyle Membership, Spa Program, One Month Wellness Membership, store credits, purchase of cash vouchers or gift cards, purchase of or adding value to gift cards, other transactions including but not limited to purchase of or adding value to stored-value cards, bulk purchase.

(iii) Purchase of any 999.9 gold, gold grains, bars, or deposits under any gold saving clubs (excluding decorative gold);

(iv) Spending on or through telecommunications services, or banking or currency exchange services;

(v) Spending on car parks;

(vi) Store credits, purchase of cash vouchers, e-cash vouchers or gift cards, purchase of or adding value to gift cards;

(vii) Other transactions including but not limited to utilities bill payments, purchase of or adding value to stored-value cards;

(viii) Online purchases, mail, fax or phone orders and all on-line platform of any merchants of ifc mall.

3.3.16. If a Member has already used ifc Dollars but it transpires that the Member did not have sufficient Available ifc Points or ifc Dollars for such purpose for whatever reasons, the Member shall compensate ifc for any loss or damage suffered by ifc.

3.3.17. If a Member does not report any errors on ifc Dollars redemption to the Participating Merchants or ifc on the same day of the transaction, it is deemed that he/she agrees with the transaction details (including but not limited to the conversion of the Available ifc Points and the ifc Dollars redeemed) as shown on the App.

3.3.18. ifc Dollars redeemed by different Member accounts cannot be combined to pay for a single transaction.

3.3.19. A transaction paid partially or fully with ifc Dollars cannot be split, transferred, refunded or exchanged, cancelled, voided, and/or reversed under any circumstances or for any reasons. Both the amount paid with ifc Dollars and any balance settled with other payment method (if any) will not be eligible for a refund.

3.3.20. ifc will not accept any claim for the loss of ifc Dollars, and will not replace expired ifc Dollars.

3.3.21. ifc Dollars cannot be split, transferred, refunded or exchanged for cash or cash-equivalent coupons, goods, products or services of any value.

3.3.22. ifc Dollars can be used for both dine-in and take-away orders at the Designated Outlets of any Participating Merchants (but not their on-line platforms). ifc Dollars cannot be used for dine-in and/or take-away orders made through third-party platforms (including but not limited to Foodpanda, OpenRice & Keeta).

3.3.23. The ifc Points and ifc Dollars are exclusively for the use of the Members and their Affiliated Members and cannot be transferred to others.

3.3.24. Payments made using ifc Dollars are not Eligible Spending and cannot be registered to earn ifc Points or for any promotion programmes.

3.3.25. If Members know or suspect of unauthorised use of their ifc Dollars, Members should inform ifc immediately, ifc reserves all legal rights to pursue the matter.

3.3.26. It is Member's responsibility to ensure the usage of ifc Dollars complies with the applicable terms and conditions. ifc reserves the right to reject any dishonest, illegal, repeated use of ifc Dollars as well as cancel the CLUB ic membership on any deliberate dishonest use of the App.

3.3.27. Members and their Affiliated Members will earn and convert the same pool of ifc Points. The ifc Points balance and ifc Dollars balance on the App will be updated after the use of ifc Dollars by a Member or Affiliated Member.

3.3.28. Members are solely responsible for keeping track of their ifc Dollars balance.

3.3.29. On the expiration of the Validity Period of the Available ifc Points or ifc Dollars, any unused Available ifc Points or ifc Dollars will be forfeited and removed from the ifc Points balance or ifc Dollars balance.

3.3.30. Members agree that the records of ifc as to the amount of the ifc Dollars used shall be final and conclusive in the absence of manifest error.

3.3.31. All goods or services purchased with ifc Dollars are provided to Members by the relevant ifc Dollars Participating Merchants, and ifc is not responsible for any failure or delay by any ifc Dollars Participating Merchants in providing goods or services or the quality of any goods or services provided by any of them. Each ifc Dollars Participating Merchant is solely responsible for all obligations and liabilities related to the goods or services provided by it. Members should address and resolve any enquiries, complaints and dispute relating to the goods or services provided by any ifc Dollars Participating Merchants with that ifc Dollars Participating Merchants directly.

3.3.32. ifc shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) as a result of using ifc Dollars.

3.3.33. ifc reserves the right to amend, cancel, or temporarily suspend the arrangement regarding the use of ifc Dollars at any time without prior notice to Members.

3.3.34. The decision of ifc on all matters relating to the ifc Dollars shall be final and binding on all parties concerned.

3.4. TERMS AND CONDITIONS FOR CONTACTLESS PARKING SERVICE

3.4.1. A customer must register as a CLUB ic member (hereinafter called "Member") in order to use the contactless parking service (hereinafter called "Contactless Parking Service") and enjoy Contactless Parking Privileges (hereinafter called "Contactless Parking Privileges").

3.4.2. Members must register for Contactless Parking Service at ifc via the "ifc mall (Hong Kong)" App (hereinafter called "the App"). By registering for Contactless Parking Service, Members expressly agree and grant the right to ifc to pass one's Member ID, vehicle plate number(s), Octopus or Credit Card no., car entry and/or exit details, including but not limited to third-party parking system and car park operators, in accordance with the Personal Information Collection Statement of CLUB ic. For more details, please refer to the Personal Information Collection Statement before registering for Contactless Parking Service via the App.

3.4.3. Contactless Parking Service is only applicable for parking at One ifc or Two ifc car park.

3.4.4. Only private vehicles are eligible for the Contactless Parking Service. Vehicles above the height of 2.3M are not eligible for Contactless Parking Service.

3.4.5. Monthly users of the One ifc or Two ifc car park cannot enjoy Contactless Parking Service .

3.4.6. Members are required to complete the following steps in order to enjoy the Contactless Parking Service:

i. Register for the Contactless Parking Service on the "Parking" page of the App.
   - Input vehicle plate number (up to a maximum of 3 vehicle plate numbers).
   - Input card detail for verification (eligible Octopus or Credit Card) used for first car entry and exit at car park. The selected card is for verification only, after registration, Members may use other cards for payment.

ii. Agree to accept and consent to ifc Terms and Conditions and Personal Data Privacy Disclosure Statement by clicking "Submit" info to confirm registration. Member registration status will appear as pending before verification.

iii. Enter and exit the car park once by using the registered Octopus or Credit Card. After validation, Members can start enjoying Contactless Parking Service and Contactless Parking Privileges from their next visit.

3.4.7. Members can register the same eligible Octopus or Credit Card for each vehicle plate number. After registration, member may use any payment method at the exit gates or payment kiosks.

3.4.8. Each vehicle plate number can only be registered and validated by one Member for Contactless Parking Service through the App.

3.4.9. Each Member Account may register a maximum of three vehicle plate numbers, by a Member or his/her Affiliated Member.

3.4.10. For any change in ownership of registered vehicle plate number(s), Members must unbind their existing vehicle plate number on the "Contactless Parking" page via the App. If Members are found to have registered with vehicle plate number(s) that they do not own legitimately, ifc has the rights to remove the registered vehicle plate number without any prior notice.

3.4.11. If Contactless Parking Service is suspended at the gate due to technical or operational issues, Members must enter and exit the carpark manually by tapping their Octopus or Credit Card at the car park gate. Members can reach out for help using the intercom at the gate for any assistance.

3.4.12. Members using Contactless Parking Service are required to fully complete the complimentary parking hours redemption, by Membership tier or by using ifc Points via the App and settle all outstanding parking fee (if applicable) before exiting the car park (including but not limited to Contactless Parking Privileges and complimentary parking by spending). Carpark payment will not be deducted via the App.

3.4.13. Parking fee is counted upon entry time and is charged hourly. A partial hour is considered a full hour unless stated otherwise. Parking exceeding the redeemed parking hours will be charged at HK$32 per hour from 07:01 to 23:00, and HK$18 per hour from 23:01 to 07:00 the next day on Monday to Sunday & Public holidays or such other rate as determined by ifc from time to time.

3.4.14. Member can remove their registered or verified vehicle plate numbers, and Octopus or Credit Card after the registered car leaving the carpark.

3.4.15. ifc reserves the right to change the terms and conditions regarding Contactless Parking Service and Contactless Parking Privileges from time to time without prior notice to Members.

3.4.16. Parking spaces at One ifc or Two ifc car park are provided to a Member by the Relevant Car Park Provider, and ifc is not responsible for any failure by the Relevant Car Park Provider in providing the car park or the quality of the car park provided. Members are required to strictly comply with the Conditions for Use of One ifc or Two ifc car park. Any disputes in relation to the complimentary parking hours redemption via the App, Members should resolve it with CLUB ic directly. In any event, neither ifc nor

the Relevant Car Park Provider shall have any obligations or liabilities related to any loss or damage to the Vehicle or any belongings of a Member, Affiliated Member or any other person (whether such loss or damage is caused by the negligence, or by any act, default or omission, of the Relevant Car Park Provider or any other party or otherwise) at any time whilst providing the car park space.

3.4.17. Contactless Parking Service is subject to the rules, regulations, terms and conditions from time to time applicable to the One ifc or Two ifc car park.

3.4.18. ifc and the Relevant Car Park Provider reserve the right to amend, cancel, or temporarily suspend redemption or use of One ifc or Two ifc car park and change the terms and conditions relating to Contactless Parking Service without prior notice to Members.

3.4.19. All matters and disputes relating to Contactless Parking Service shall be determined by ifc and ifc's determination shall be final and binding on Members.

3.5. TERMS AND CONDITIONS FOR CONTACTLESS PARKING PRIVILEGES

3.5.1. Registered Members of Contactless Parking Service can enjoy Contactless Parking Privileges via the App at ifc mall. Contactless Parking Privileges for Members include:

i. Redemption of complimentary parking hours by using Available ifc Points: This redemption is only applicable via the App to each Member Account with 4,000 / 5,000 or above ifc Points for Weekdays and Weekends respectively. A Member or his/her Affiliated Member may redeem different parking hours listed in the table below on a first come, first served basis unless the daily quota has been reached by either party depending on the corresponding Membership Tier and the Accumulated ifc Points balance recorded on the App during the calendar year. Members will not be eligible for redemption of complimentary parking hours by ifc Points outside of using the App.

Membership Tier	Lifetime / Black Member	Platinum Member	Gold / Purple / Green Member
Parking hours redeemable by using Avialable ifc Points (daily quota)	3 hours daily	2 hours daily	1 hour daily
ifc Points required on Weekdays (Mondays – Fridays)	4,000 ifc Points per hour*		
ifc Points required on Weekends (Saturdays & Sundays) or Public Holidays	5,000 ifc Points per hour*		

ii. Redemption of daily complimentary parking by Membership privilege (hereinafter called "Daily Complimentary Membership Parking"): This redemption is available during the effective CLUB ic Membership period. A Lifetime Member or Black Member can redeem a single 2-hour same-day ifc complimentary parking per day, and a Platinum Member can redeem a single 1-hour same-day ifc complimentary parking per day (hereinafter called "Parking Hours"). Affiliated Members may redeem Daily Complimentary Membership Parking in the account of the Member who nominates him/her. The Daily Complimentary Membership Parking is only available to vehicles travelling by the Member and his/her Affiliated Member. A Member can redeem his/her Daily Complimentary Membership Parking via the App every day or at ifc mall Concierge on Podium Level 1 (one near Shop 1033 and another one near Shop 1090) during 09:00 – 24:00 with a valid e-Membership Card. Any redemption request for Daily Complimentary Membership Parking at ifc mall Concierge

beyond the stated hours will not be entertained. Each Member Account may only redeem Daily Complimentary Membership Parking once per day, by a Member or his/her Affiliated Member. Any updates to the Parking Hours of Daily Complimentary Membership Parking due to upgrade/ renewal of 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.

Membership Tier	Lifetime / Black Member	Platinum Member
Complimentary Parking hours	2 hours daily	1 hours daily

3.5.2. To enjoy Contactless Parking Privileges, Members are required to redeem complimentary parking hours via the App or at ifc mall Concierge on Podium Level 1 (only applicable to redemption of Daily Complimentary Membership Parking) before settling any outstanding parking fees at the car park gate or payment kiosks. Car park payment will not be deducted via the App.

3.5.3. Once the complimentary parking hours are redeemed, the redeemed complimentary parking hours by Membership privilege and by using Available ifc Points is only applicable via the App and can only be used on the current parking visit. It cannot be reserved for future use.

3.5.4. For each parking visit, complimentary parking privilege is subject to a maximum number of complimentary parking hours redeemable by using Available ifc Points, Membership privileges and/or Spending. Members will not be eligible for redemption of complimentary parking hours by Available ifc Points outside of using the App.

3.5.5. Regular hourly rates shall apply to every additional hour parked beyond the redeemed complimentary parking hours. A partial hour is considered a full hour unless stated otherwise.

3.5.6. To redeem Contactless Parking Privileges, Members should ensure the redemption process has been completed via the App. No refunds will be issued for charges due to an unsuccessful redemption.

3.5.7. Member must proceed to Concierge on Podium Level 1 to redeem complimentary parking hours if the App is suspended due to technical issues before exiting the car park.

3.5.8. Contactless Parking Privileges may be used in conjunction with the complimentary parking provided by ifc mall. Members may redeem complimentary parking by ifc mall on top of Contactless Parking Privileges by fulfilling the stated redemption criteria and completing the redemption procedures. The terms and conditions for complimentary parking by ifc mall are listed on http://ifc.com.hk/en/mall/parking/.

3.5.9. The Contactless Parking Privileges cannot be split, transferred, refunded or exchanged for cash or cash-equivalent coupons, products or services. Any complimentary parking hours for the day not redeemed in Member Accounts will be forfeited.

3.5.10. Any spending at Four Seasons Hotels Hong Kong and Four Seasons Place are not eligible for ifc complimentary parking, valet parking or e-Gift Vouchers and gifts redemptions during shopping rewards promotions.

3.5.11. If a Member knows or suspects of unauthorised use of his/her Parking Hours, the Member should inform ifc in writing immediately.

3.5.12. ifc reserves the right to change the terms and conditions regarding Contactless Parking Privileges (including the Parking Hours available for different Membership levels) from time to time without prior notice to Members. Members are required to strictly comply with the Conditions for Use of One ifc or Two ifc car park.

3.5.13. Contactless Parking Privileges entitle the Member to enjoy complimentary parking space provided by MTR Corporation Limited or such other person as specified by ifc from time to time (hereinafter called “Relevant Car Park Provider”) for the stated Parking Hours at One ifc or Two ifc car park.

3.5.14. Contactless Parking Privilege are subject to availability of parking space in the One ifc or Two ifc car park on a first come, first served basis. ifc and the Relevant Car Park Provider reserve the right, at their sole discretion, to discontinue the provision of parking space at any time without prior notice to Members.

3.5.15. Contactless Parking Privileges are subject to the rules, regulations, terms and conditions from time to time applicable to the One ifc and Two ifc car park.

3.5.16. ifc and the Relevant Car Park Provider reserve the right to amend, cancel, or temporarily suspend redemption or use of One ifc or Two ifc car park and change the terms and conditions relating to Contactless Parking Privileges without prior notice to Members.

3.5.17. All matters and disputes relating to Contactless Parking Privileges including the redemption or use of Parking Hours shall be determined by ifc and ifc's determination shall be final and binding on Members.

3.6. TERMS AND CONDITIONS FOR LIMOUSINE SERVICE

3.6.1. Members are eligible to enjoy the limousine transport service for the Programme (hereinafter called "Limousine Service") detailed in clause 2.8.1 during a calendar year (from the day on which the required number of Accumulated ifc Points has been achieved to 31 December of the same calendar year) subject to and upon accumulation of the required number of Accumulated ifc Points in that year. E-tickets of 4 single limousine trips will be credited to the CLUB ic account of eligible members and members will be notified via SMS within 10 days. Free Limousine Service redeemed between 1 January and 30 June will be valid till 31 December in the same calendar year; Free Limousine Service redeemed between 1 July and 31 December will be valid till 30 June in the following year.

3.6.2. Members can refer to the "Privileges" section on the App or the ifc mall WeChat Mini Programme for their entitlement of Limousine Service.

3.6.3. Each eligible Member will be entitled to a maximum of four (4) single trips of Limousine Service (hereinafter called "Quota") within a calendar year. Each trip should be made between 9:30am and 9pm (pick-up time), with routings to include ifc mall as either the point of departure or the destination in each trip and be within Hong Kong SAR territory, and without stop-over (hereinafter called "Trip"). If either the point of departure or the destination is not at ifc mall, two Quotas will be deducted for the trip. The Member using Limousine Service must be on board and is allowed to bring along non-Member guests and luggage subject to the designated car (hereinafter called "Limousine Vehicle(s)")'s capacity and individual models.

3.6.4. Members must call the Programme service hotline at (852) 2904 2199 (or such other phone numbers as ifc may specify from time to time) or via "ifc mall (Hong Kong)" iPhone/Android applications at least 48 hours before the pick-up time from 10am to 8pm to make the reservation for Limousine Service. Hotline service hours are subject to change without prior notice.

3.6.5. Members are required to provide valid e-Membership Card number, Trip details and other information as requested by ifc to make the reservation. After submitting a reservation, the system will first send an acknowledgement email to your registered email address, followed by a confirmation email upon successful reservation.

3.6.6. One Quota will be deducted from the Member Account upon each successful reservation.

3.6.7. Limousine Service may be provided by Kwoon Chung Trans-Island Travel Company Ltd. or such other person as specified by ifc from time to time (hereinafter called "Limousine Service Provider"). Availability of Limousine Service is subject to service availability of the Limousine Service Provider on a first-come first-served basis. Any photos and service specifications are provided for reference only. ifc and the Limousine Service Provider reserve the right, at their sole discretion, to discontinue Limousine Service at any time without prior notice to Members.

3.6.8. Necessary personal and Trip information of the Members reserving for Limousine Service may be passed by ifc to the Limousine Service Provider and its representatives, agents or employees for the purpose of providing Limousine Service.

3.6.9. Members wishing to make amendment (other than the amendment specified in clause 3.7.10) or cancellation to the reserved Trip must notify ifc by calling the Programme service hotline at (852) 2904 2199 (or such other phone number as ifc may specify from time to time) from 10am to 8pm at least twenty-four (24) hours in advance of the requested pick-up time. Otherwise, ifc may not be able to process the requested amendment and cancellation in time and a Quota will be forfeited from the Member Account in any event. Hotline service hours are subject to change without prior notice. Only one amendment or cancellation request is accepted for each reservation.

3.6.10. Member may request amendment(s) on the pick-up time (new pick-up time must be at least six (6) hours away from when the amendment is made), pick-up/drop-off location, and passenger/luggage quantity to the reserved Trip and in compliance with the Trip specifications.

3.6.11. Members may be contacted directly by the Limousine Service Provider's Limousine Driver ("hereinafter called "Driver") through the Members' registered mobile number fifteen (15) minutes in advance of the requested pick-up time (except pick up Location at Hong Kong International Airport); Members must show up at the requested pick-up location on time to enjoy the free Limousine Service.

3.6.12. Pick-up location at ifc mall would be Level B3, Two ifc Car Park. Drop-off location at ifc mall would either be Level B3, Two ifc Car Park, or Ground Floor of ifc Main Entrance (Man Cheung Street). Pick-up location at Hong Kong International Airport (hereinafter called "HKIA") would be counter B01, Terminal 1, HKIA.

3.6.13. Members are required to present valid e-Membership Card to Driver for verification purpose to enjoy the Limousine Service.

3.6.14. Except for arrival transfer at HKIA, in the event of a Member being late for fifteen (15) to twenty-nine (29) minutes from the scheduled pick-up time, the Member will have to pay an extra 50% of the service fee for the Trip (subject to actual Trip) to use Limousine Service. Driver will notify the Member about the amount of service fee before Limousine Service commencement, and the Member is required to pay the service fee directly to the Limousine Service Provider by cash or credit card (if applicable). The Limousine Service Provider will issue a receipt to the Member afterwards. If the Member elects not to use the Limousine Service, the required Quota will be deducted from the Member Account nevertheless.

3.6.15. Except for arrival transfer at HKIA, in the event of a Member being late for thirty (30) to fifty-nine (59) minutes from the scheduled pick-up time, the Member will have to pay an extra 100% of the service fee for the Trip (subject to actual Trip) to use Limousine Service. Driver will notify the Member about the amount of service fee before Limousine Service commencement, and the Member is required to pay the service fee directly to the Limousine Service Provider by cash or credit card (if applicable). The Limousine Service Provider will issue a receipt to the Member afterwards. If the Member elects not to use the Limousine Service, the required Quota will be deducted from the Member Account nevertheless.

3.6.16. In the event of a Member being late for sixty (60) minutes or more from the scheduled pick-up time / actual flight arrival time for arrival transfer at HKIA, the Limousine Service Provider will cancel the Trip with prior text message or voice mail notification to the mobile number provided upon reservation. The required Quota will be deducted from the Member Account nevertheless.

3.6.17. In the event of a Member requesting change of pick-up or drop off location (or both) during the Trip, the Member will have to pay a service fee the amount of which depends on the new pick-up or drop off location, routings, and the Trip specifications. Driver will notify the Member about the amount of service fee before effecting the requested change, and the Member is required to pay the service fee directly to the Limousine Service Provider by cash or credit card (if applicable). The Limousine Service Provider will issue a receipt to the Member afterwards.

3.6.18. In the event of a Member requesting a stopover, the Member will have to pay HK$100 per en-route stopover. A non-en-route stopover will be treated as if it were an extra Trip and the Member will have to pay an additional service fee (subject to actual Trip). Driver will notify the Member about the amount of service fee before agreeing to any stopover, and the Member is required to pay the service fee directly to the Limousine Service Provider by cash or credit card. The Limousine Service Provider will issue a receipt to the Member afterwards.

3.6.19. A Member should make arrangement with the Limousine Service Provider directly in the event of Tropical Cyclone Warning Signal No. 8 or above or Black Rainstorm Signal occurring or being expected before or during the reserved Trip and the Limousine Service. A Member is solely responsible for his/her decision whether or not to continue or vary the reserved Trip and Limousine Service in those circumstances. If he/she decides not to continue, no Quota will be deducted from his/her Member Account.

3.6.20. If a reserved Trip or Limousine Service is cancelled by a Member due to Tropical Cyclone Warning Signal No. 8 or above or Black Rainstorm Signal, no Quota will be deducted from Member Account.

3.6.21. In the event of crowd control, road blockage management or other incident being expected or happening during the reserved Trip, a Member should make arrangement with the Limousine Service Provider directly. ifc is not responsible for any delay or other consequences as a result of such incidents.

3.6.22. ifc has discretion whether or not to deduct Quota from a Member Account in the event of Limousine Vehicle being late or Limousine Vehicle breakdown.

3.6.23. Limousine Service may not under any condition be transferred, assigned or sold to another person.

3.6.24. Limousine Service cannot be exchanged for cash, or for other gift vouchers, products and services.

3.6.25. Unless otherwise specified or agreed by ifc and the Limousine Service Provider, Limousine Service cannot be used in conjunction with other offers, promotions, discounts or gift vouchers provided by ifc or the Limousine Service Provider.

3.6.26. Limousine Service is provided to a Member by the Limousine Service Provider, and ifc is not responsible for any failure or delay by the Limousine Service Provider in providing the service or the quality of the service. The Limousine Service Provider is solely responsible for all obligations and liabilities related to the Limousine Service provided by it. A Member should enquire the Limousine Service Provider directly about its insurance arrangement. Any enquiry, claim or complaint in relation to the availability or performance of Limousine Service by the Limousine Service Provider (including claim for loss, damage or injury to person or property) shall be directed to the Limousine Service Provider. ifc and the Limousine Service Provider will not accept any liability whatsoever except those taken up by the Limousine Vehicles' insurer in accordance with the terms and conditions written on the certificate of insurance issued to the Limousine Vehicles as required by Hong Kong Motor Vehicle Insurance (Third Party Risks) Ordinance. For Limousine Service details, please contact the Limousine Service Provider directly at (852) 3193 9333 (or such other phone number as ifc may specify from time to time).

3.6.27. ifc and the Limousine Service Provider reserve the right to amend cancel, or temporarily suspend Limousine Service and change the terms and conditions relating to Limousine Service without prior notice to Members.

3.6.28. All matters and disputes relating to eligibility or redemption (or both) of Limousine Service shall be determined by ifc and ifc's determination shall be final and binding on Members.

3.6.29. Other terms and conditions may apply to Limousine Service, please obtain the details from the Limousine Service Provider.

3.7. TERMS AND CONDITIONS FOR VALET PARKING SERVICE

3.7.1. Eligible Members may redeem one (1) Valet Parking Badge (hereinafter referred to as "Valet Parking Badge ") at the CLUB ic Lobby during the designated redemption periods in January and July each year. The Valet Parking Badge redeemed in January shall be valid for the Valet Parking Service from 1 January to 30 June of the same year; the Valet Parking Badge redeemed in July shall be valid for the service from 1 July to 31 December of the same year.

3.7.2. Each Valet Parking Badge must be redeemed with 300,000 ifc Points. Each eligible Member is entitled to redeem a maximum of one (1) Valet Parking Badge within each designated redemption period (i.e., January or July each year). Master Member and Affiliated Member are counted individually. The required ifc Points will be deducted from the Member's account immediately upon redemption at the designated Concierge Desk. All redeemed ifc Points and issued Valet Parking Badges are non-refundable, non-exchangeable, and cannot be cancelled.

3.7.3. The expiry date of the Valet Parking Badge (30 June or 31 December of the same year) will be clearly stated on each individual Valet Parking Badge. Expired Valet Parking Badges shall be invalid.

3.7.4. Valet Parking shall not be available if a Member's Membership has expired or terminated.

3.7.5. Each Valet Parking Badge may register up to one (1) motor vehicle licence plate registered under Member's name (hereinafter called "Registered Vehicle") to enjoy Valet Parking within the validity period specified on the individual Valet Parking Badge.

3.7.6. The Registered Vehicle must be non-commercial Private Car acknowledged by Transport Department of the Hong Kong Special Administrative Region.

3.7.7. Members must provide valid e-Membership Card number and any other information requested by ifc to register the Registered Vehicle.

3.7.8. Damaged, defaced or photocopied badge will not be accepted.

3.7.9. Valet Parking may be provided by the Relevant Service Provider. Availability of Valet Parking is subject to service availability of the Relevant Service Provider on a first come, first served basis. Any photos and service specifications provided are for reference only. ifc and the Relevant Service Provider reserve the right, at their sole discretion, to discontinue Valet Parking at any time without prior notice to Members.

3.7.10. Valet Parking may not under any condition be transferred, assigned, or sold to another person.

3.7.11. In the event of the Registered Vehicle or its licence plate being changed, Members shall update ifc to continue using Valet Parking, a non-refundable handling fee of HK$100 will be charged by ifc for each replacement badge.

3.7.12. Pick-up and drop-off location for Valet Parking at ifc mall would be Finance Street, Two ifc Car Park entrance, or Level B3, Two ifc Car Park.

3.7.13. Each Valet Parking Badge entitles the Member to enjoy complimentary valet parking service provided by Wilson Parking (Hong Kong) Limited or such other person as specified by ifc from time to time (hereinafter called "Relevant Service Provider") for four (4) consecutive hours once per day at Finance Street, Two ifc Car Park entrance, or Level B3, Two ifc Car Park, daily from 10am to 2am of the next day. Parking exceeding four (4) hours per day will be charged in cash at HK$60 per hour or such other rate as determined by ifc from time to time. Parking exceeding 2am will only be able to be collected from 10am on the same day, and will be charged from 2:01am onwards at HK$60 per hour or such other rate as determined by ifc from time to time. Valet Parking service hours are subject to change without prior notice.

3.7.14. Valet Parking is not available from 2am to 10am daily. Member cannot use Valet Parking Badge or collect car during the non-valet-parking-service hours. Parking during the non-valet-parking-service hours will also be charged at HK$60 per hour.

3.7.15. In the case of any damaged Valet Parking Badge or if the Registered Vehicle or its license plate change, a non-refundable handling fee of HK$100 will be charged by ifc for each replacement badge. Any loss of Valet Parking Badge will not be accepted and replaced.

3.7.16. Member or owner of the Registered Vehicle should ensure that the Registered Vehicle (and its accessories and contents) has a valid certificate of insurance covering it against third party theft, damage or destruction.

3.7.17. Member or owner of Registered Vehicle using Valet Parking represents and warrants that he/she is either the owner of Registered Vehicle and agrees to be bound by these Terms and Conditions or is duly authorised by the owner of Registered Vehicle to bind such owner and himself/herself by these Terms and Conditions.

3.7.18. Member or owner of Registered Vehicle shall be under a duty to ensure that Registered Vehicle is in a road worthy condition and has motor vehicle licence during the period the Relevant Service Provider has control of the Registered Vehicle and shall indemnify the Relevant Service Provider against any fines levied due to the condition of the Registered Vehicle, or any loss or damage to the Registered Vehicle or any accessories or contents of the Registered Vehicle occasioned as a result of the Registered Vehicle's condition. Valet Parking cannot be exchanged for cash or for other gift vouchers, products and services.

3.7.19. Unless otherwise specified or agreed by ifc and the Relevant Service Provider, Valet Parking cannot be used in conjunction with other offers, promotions, discounts or gift vouchers provided by ifc or the Relevant Service Provider.

3.7.20. ifc and the Relevant Service Provider reserve the right in their absolute discretion to refuse to drive a Registered Vehicle if there are reasonable grounds for believing that it is in an illegal or unroadworthy condition. ifc and the Relevant Service Provider accept no liability for any loss or inconvenience arising from such steps being taken.

3.7.21. The Relevant Service Provider may move and drive the Registered Vehicle to such places as the Relevant Service Provider deems fit whilst providing Valet Parking.

3.7.22. The Relevant Service Provider shall not have any obligations or liabilities related to any loss or damage to the Registered Vehicle or any accessories or contents of the Registered Vehicle (whether such loss or damage is caused by the negligence, or by any act, default or omission, of the Relevant Service Provider or any other party or otherwise) at any time whilst providing Valet Parking.

3.7.23. Valet Parking is provided to a Member by the Relevant Service Provider, and ifc is not responsible for any failure or delay by the Relevant Service Provider in providing the service or the quality of the service provided by the Relevant Service Provider. The Relevant Service Provider is solely responsible for all obligations and liabilities related to Valet Parking. A Member should resolve any dispute with the Relevant Service Provider directly.

3.7.24. ifc and the Relevant Service Provider reserve the right to amend, cancel, or temporarily suspend Valet Parking and change the terms and conditions relating to Valet Parking without prior notice to Members.

3.7.25. All matters and disputes relating to eligibility or redemption (or both) of Valet Parking Badges or Valet Parking shall be determined by ifc and ifc's determination shall be final and binding on Members.

3.7.26. Other terms and conditions may apply to Valet Parking. Please obtain the details from the Relevant Service Provider.

3.8. TERMS AND CONDITIONS FOR THE CLUB ic LOBBY

3.8.1. Gold Members, Platinum Members, Black Members and Lifetime Members and their Affiliated Members are entitled to use and enjoy the facilities provided in the CLUB ic Lobby during Membership

registration and Spending Registration, including the ancillary mini-lounge (hereinafter called "Facilities").

3.8.2. Each Member and Affiliated Member may enjoy CLUB ic Lobby once per day. Each visit is limited to a maximum of 90 minutes per member.

3.8.3. Eligible Platinum Members and Affiliated Members can access the CLUB ic Lobby 36 times per calendar year.

3.8.4. Eligible Gold Members and Affiliated Members can access the CLUB ic Lobby 12 times per calendar year. Upon upgrading to the Platinum membership tier, any remaining access quota will not be carried forward.

3.8.5. Each Gold Member, Platinum Member, Black Member or Lifetime Member and their Affiliated Member may bring a maximum of one guest (hereinafter called "Guest") for every visit to CLUB ic Lobby. The Guest must be accompanied by the Member or Affiliated Member at all times in CLUB ic Lobby.

3.8.6. With effect from 1 January 2027, when Gold and Platinum Members, or their Affiliated Members, visit the CLUB ic Lobby with a Guest, a deduction of 10,000 corresponding ifc Points will be processed by the CLUB ic Lobby staff per guest per visit. In the event that a Member possesses insufficient ifc Points in their account at the time of visit, the Guest will not be permitted entry to the CLUB ic Lobby. All deducted ifc Points are non-refundable and non-reversible. For the avoidance of doubt, Black and Lifetime Members, and their Affiliated Members, remain entitled to bring one Guest per visit free of ifc Points deduction.

3.8.7. ifc reserves the right to adjust the required number of ifc Points for Guest entry, amend the access rules, or terminate the Guest entry arrangement at any time without prior notice.

3.8.8. The CLUB ic Lobby is open from 10am to 8pm daily. Opening hours are subject to change without prior notice. Areas of the CLUB ic Lobby may also be closed for scheduled maintenance and repairs works without prior notice. Areas of the CLUB ic Lobby may be reserved from time to time for events to which Guests may be excluded unless specifically invited.

3.8.9. ifc may suspend the CLUB ic Lobby, certain Facilities or parts at the absolute discretion of ifc without prior notice for any reason whatsoever.

3.8.10. ifc may from time to time, especially during peak periods, restrict the number of Guests permitted to use or access the Facilities.

3.8.11. The CLUB ic Lobby and all the Facilities contained therein are for the use of Members and Guests and other persons permitted by ifc, provided that ifc reserves the right to grant access to the CLUB ic Lobby to any other person or to restrict admission to or use of the CLUB ic Lobby and any of the Facilities by any Members and Guests.

3.8.12. Members are required to present his/her e-Membership Card, and a valid identification document for verification before entering into the CLUB ic Lobby and using the Facilities.

3.8.13. ifc may impose rules and regulations for access to and use of the CLUB ic Lobby and the Facilities. All Members and Guests should abide by such rules and regulations.

3.8.14. ifc may amend the rules and regulations applicable to the CLUB ic Lobby and the Facilities from time to time as it determines appropriate in its sole discretion.

3.8.15. The CLUB ic Lobby is for Shoppers to undertake Membership registration, Spending Registration and Membership Privileges redemption.

3.8.16. General concierge services including cloakroom and access to the ancillary mini-lounge, and as detailed on ifc mall official website except umbrella lending service, free wheelchair and stroller hire and lost and found may from time to time be made available at the CLUB ic Lobby. Members and Guests who require these services from ifc are invited to seek assistance from in-mall concierge.

3.8.17. Coat check service may be made available for Members and Guests. To enjoy the service, Member s and Guests are required to fill in and confirm an indemnity form as provided at the CLUB ic Lobby prior the check-in of the intended item. A ticket will then be issued with each check-in item upon Members' and Guest's signing of the indemnity form. Checked-in item will only be returned to the Member or Guest upon presentation of a valid ticket. Item(s) shall not be left in the cloakroom overnight. Where an item is not collected before the cloakroom closes, the item will be stored overnight and a service charge of HK$100 per item will be incurred for each day the item remains stored. Such service charge shall be paid upon collecting the item(s). Other terms and conditions apply. Please refer to the indemnity form for details.

3.8.18. Members and Guests are responsible to remove all valuable belongings from the check-in item and ifc shall not be liable for any losses, costs or damages.

3.8.19. Coat check service is to be made available on a first-come first-served basis while check-in space is still available. Members and Guests are responsible to take the checked-in item with them upon leaving the CLUB ic Lobby.

3.8.20. Taking photographs or video recording in the CLUB ic Lobby is not allowed without prior approval from ifc.

3.8.21. Dogs or other pets (with the exception of those assisting persons with disabilities) would not be permitted in the CLUB ic Lobby.

3.8.22. During Membership registration, Spending Registration and Membership Privileges redemption, Members and Guests may use the Facilities and enjoy the refreshments provided in the CLUB ic Lobby. Food and beverage made available in the CLUB ic Lobby must not be taken away from the CLUB ic Lobby. No external or self-brought food and drinks would be allowed.

3.8.23. No alcoholic beverages will be provided or permitted to be consumed at the CLUB ic Lobby without prior approval of ifc. ifc reserves the right, at its sole discretion, to refuse Members and Guests who appear to be intoxicated to enter into the CLUB ic Lobby.

3.8.24. The CLUB ic Lobby is solely for the business of "CLUB ic". Private business activities or functions of Members and Guests are not permitted inside the CLUB ic Lobby without prior approval of ifc.

3.8.25. ifc has the right to require anyone whose behaviour may (in ifc's opinion) endanger or cause nuisance or inconvenience to other Members and Guests, or cause damage to any property of the CLUB ic Lobby to leave the CLUB ic Lobby.

3.8.26. Commercial advertisements shall not be posted or circulated in the CLUB ic Lobby nor shall solicitations of any kind be made on the Facilities without the prior approval of ifc.

3.8.27. Members and Guests will be held liable and required to pay full compensation at market rate for any damage or loss caused by them to properties in the CLUB ic Lobby.

3.8.28. The personnel of the CLUB ic Lobby will have full authority to enforce these Terms and Conditions and any other rules and regulations of the CLUB ic Lobby, and any infringement or violation of or by Guests will be reported to ifc.

3.8.29. ifc shall not be responsible or liable for any loss and damage to personal properties and belongings or any accidents or injuries in the CLUB ic Lobby. Nothing in this clause shall limit or exclude any liability for death or personal injury arising from the negligence of ifc or any of its service providers, agents and contractors.

3.8.30. These Terms and Conditions and any other rules and regulations of the CLUB ic Lobby may be added to or varied by ifc from time to time in the discretion of ifc. In case of disputes, ifc reserves the right to final decision.

3.9. TERMS AND CONDITIONS FOR EVENTS AND OFFERS

3.9.1. As part of the Privileges, ifc may, at its sole discretion, invite Purple Members or above and Affiliated Members to participate in private events and functions held by ifc and enjoy special tactical offers provided by ifc tenants (hereinafter called "Events").

3.9.2. ifc reserves the right to temporarily suspend the CLUB ic Lobby and the Facilities for the Events.

3.9.3. Events are only available to eligible Members, Affiliated Members and their guests (collectively called "Participating Guests"). Each Member or Affiliated Member may bring one (1) non-Member for each Event upon registration confirmation.

3.9.4. Events may be made available to different Members depending on the invitation criteria based on different factors including but not limited to the event nature and Members' preferences, ifc and Event organisers have the sole discretion on such invitation criteria and reserve the right to final decision.

3.9.5. Pre-registration for all activities is required by registration via any channels provided by ifc and Event organisers.

3.9.6. ifc and Event organisers have the sole discretion to contact the registered Participating Guests to confirm the registration.

3.9.7. Registration after cut-off date will be handled onsite subject to availability.

3.9.8. Registration is on a first come, first served basis and ifc and the participating third party reserve the right to limit the number of attendees.

3.9.9. Any cancellation of registrations should be made 24 hours prior to the Event. Members may call the Programme service hotline at (852) 2904 2199 (or such other phone numbers as ifc may specify from time to time) from 10am to 8pm. Hotline service hours are subject to change without prior notice.

3.9.10. Failure to attend registered Events without cancelling the registration 24 hours before the Event will be recorded in the Member Account. ifc and organiser of the Events reserve the right to reject Members with such records to register for future Events.

3.9.11. Members and Affiliated Members must present their e-Membership Card at each registered Event for verification purpose.

3.9.12. ifc and organiser of the Events hold the right to restrict participation of the Event due to the failure of a proper Event registration or the presentation of e-Membership Card.

3.9.13. For the Events held in the CLUB ic Lobby, Participating Guests should comply with the rules and regulations applicable to the CLUB ic Lobby.

3.9.14. During the course of the Events, the Event organiser or any participating third party may request Participating Guests to provide personal information for future direct marketing purposes. Participating Guests has the right to refuse to provide such information and ifc shall not be liable for any direct or indirect personal information sharing between Participating Guests and the Event organiser or any participating third party.

3.9.15. During the course of the Events, live webcasts, photographs and video recording may be taken by ifc or persons authorised by ifc of Participating Guests attending the sessions. By attending the Events, Participating Guests accept that these photographs or video recording may be used in any ifc, Event organisers or participating third parties' related publications or webpages, as well as future marketing activities. ifc, Event organisers and the participating third parties reserve the right to cancel a scheduled Event in exceptional circumstances with advance notice, or if the minimum number of registrations has not been reached.

3.10. TERMS AND CONDITIONS FOR BIRTHDAY SURPRISE & 2 TIMES BONUS ifc Points

3.10.1. Purple Members, Gold Members, Platinum Members, Black Members and Lifetime Members are entitled to enjoy 2 times bonus ifc Points (hereinafter called "Birthday Bonus Points") during their registered birthday month. Affiliated Members of eligible Members will also enjoy Birthday Bonus

Points during the registered birthday month of the eligible Member. If a Green Member has been updated to Purple tier or above in his/her birthday month, they are entitled to enjoy 2x bonus ifc Points for the eligible spending(s) made and uploaded on ifc app after their membership status has been updated within the birthday month.

3.10.2. Gold Members, Platinum Members, Black Members, Lifetime Members and their Affiliated Members eligible for the Birthday Surprise are entitled to a Birthday Pack (hereinafter called "Birthday Pack", which details are set out in clause 3.11.3) during their registered birthday month. If a Green or Purple Member has been updated to Gold Membership or above in his/her birthday month, he/she and his/her Affiliated Member are entitled to receive a Birthday Pack next month.

3.10.3. The Birthday Pack consists of a set of complimentary gifts. Details of the complimentary gifts are changed regularly, and will only be announced to eligible Members in their respective registered birthday month via APP push from the "ifc mall (Hong Kong)" iPhone/Android applications (hereinafter called "Birthday Message") or the ifc mall WeChat Mini Programme.

3.10.4. Members or Affiliated Members shall redeem the Birthday Pack at designated ifc shops in person with a valid e-Membership Card and the Birthday Message during their registered birthday month. A Member cannot redeem the Birthday Pack other than during their registered birthday month nor without showing the Birthday Message.

3.10.5. Members are advised to carefully check the Birthday Pack at the time of redemption and Members are not entitled to claim against ifc for any purported shortfall in the Birthday Pack thereafter.

3.10.6. Terms and conditions apply for the redemption of the Birthday Pack. Please refer to the respective redemption letters/vouchers for the detailed terms and conditions.

3.10.7. Birthday Packs cannot be exchanged for cash or for other gift vouchers, products or services.

3.10.8. ifc will not accept any claim for the loss of the Birthday Pack, and will not replace the Birthday Pack in case of defacement, damage or loss.

3.10.9. Birthday Bonus Points are only applicable to purchases made during the Member's registered birthday month. A Member or Affiliated Member must register Eligible Spending within 30 days from the date of purchase to enjoy Birthday Bonus Points.

3.10.10. Birthday Bonus Points are not available in conjunction with other promotional Bonus Points Reward Programmes. If the period of the promotional Bonus Points Reward Programme coincides with the Member's registered birthday month, only the highest bonus point rewards obtained from either of the programmes will be treated as Bonus Points Rewards during that period.

3.10.11. Applicable dates for Birthday Bonus Points will be based on Member's registered birthday month and cannot be changed, advanced or extended to any days or dates for any reason.

3.10.12. ifc reserves the right to amend, cancel, or temporarily suspend redemption of Birthday Surprise and change the terms and conditions relating to Birthday Surprise without prior notice to Members.

3.10.13. All matters and disputes relating to the Birthday Surprise shall be determined by ifc and ifc's determination shall be final and binding on Members.

4. CONFIDENTIALITY AND USE OF PERSONAL DATA

4.1. Personal data and information provided by Members or Affiliated Members to ifc at Membership registration or Spending Registration, Privileges redemption or for other purposes relating to the Programme may be used by ifc for administering and managing the Programme and for the purposes specified in the PICS, and may be transferred by ifc to the classes of persons (including service providers engaged by ifc) specified in the PICS.

4.2. Each Member and Affiliated Member agrees that ifc may use his/her personal data and information in connection with matching for whatsoever purpose (whether or not with a view to taking any adverse action against the Member or Affiliated Member) any such personal data and information with other personal data concerning the Member or Affiliated Member in ifc's possession.

4.3. Each Member and Affiliated Member has the right to opt-out from receiving direct marketing materials and communications from ifc at any time by delivering a written opt-out request to ifc. The request will be effective five (5) working days upon ifc's receipt of the opt-out request. Further details relating to how to exercise opt-out right are set out in the PICS.

5. AVAILABILITY, MODIFICATION OR TERMINATION OF THE PROGRAMME AND CHANGES TO TERMS AND CONDITIONS

5.1. The Programme is provided at ifc's discretion. ifc reserves the right to cancel, terminate, suspend, replace, modify or withdraw the Programme at any time without giving notice or reason. In the case where the Programme is terminated, ifc may (but has no obligation to) give Members and Affiliated Members prior notification.

5.2. The Programme is subject to these Terms and Conditions and other terms and conditions relating to the Programme, Privileges or any services available under the Programme. By submitting a registration form for Membership or for an Affiliated Member, an individual will be regarded as having accepted and will be bound by these Terms and Conditions and other terms and conditions relating to the Programme, Privileges or any services available under the Programme. Each Shopper, Member and Affiliated Member is bound by these Terms and Conditions and other terms and conditions relating to the Programme, Privileges or any services available under the Programme.

5.3. Unless otherwise specified in these Terms and Conditions, ifc reserves the right at its sole discretion to unilaterally modify or amend these Terms and Conditions and other terms and conditions relating to the Programme, Privileges or any services available under the Programme from time to time without giving notice or reason. ifc shall not be liable to any loss suffered by Members, Affiliated Members or any other person resulting from such modification or amendment.

5.4. Any modifications and amendments made to these Terms and Conditions will be made available to Members and Affiliated Members on the Programme Website or the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme. Any modifications and amendments shall be binding on Members and Affiliated Members if ifc does not receive notice from the Member or Affiliated Member to terminate the Member or Affiliated Member account before relevant modification or amendment takes effect.

5.5. If ifc knows or suspects that a Member or Affiliated Member abuses the Programme, including but not limited to providing ifc with inaccurate, invalid, false, incomplete or misleading information or transaction records, breaches these Terms and Conditions or other terms and conditions relating to the Programme, Privileges or any services available under the Programme, has not recorded any ifc Points for two (2) full calendar years consecutively, leads or participates in any improper conduct and/or behaviour as determined by ifc in its sole judgment, ifc has the right to take any or all of the following measures without prior notice to the Member or Affiliated Member: (i) rejecting his/her Membership registration or Affiliated Member Account registration, (ii) canceling or withholding all or any of the Accumulated ifc Points, (iii) suspending all or any activities of the

Member or Affiliated Member under the Programme, (iv) terminating his/her Membership or Affiliated Member Account, (v) requiring payment in full of the fees of all or any of the services or Privileges the Member or Affiliated Member consumed or (vi) any other measures that ifc considers appropriate. A Member or Affiliated Member is required to indemnify or reimburse ifc for any loss, cost and expenses (including legal fees) incurred or suffered by ifc as a result of his/her abuse of the Programme. ifc reserves its right to reject the re-application for Membership or Affiliated Member account of such Member or Affiliated Member.

6. DISCLAIMERS AND MISCELLANEOUS PROVISIONS

6.1. Neither ifc nor any service providers, agents or contractors that ifc may use or engage in relation to the Programme warrant or represent (either directly or indirectly):

6.1.1. that Programme materials, contents, information or functions contained in the Programme Website and the "ifc mall (Hong Kong)" iPhone/Android applications and the ifc mall WeChat Mini Programme will be provided uninterrupted, timely, secure and error-free.

6.1.2. that the quality of Privileges or products or services redeemed by Member or Affiliated Member will meet Member's or Affiliated Member's expectations in any way. Neither ifc nor any service providers, agents or contractors make any warranty or representation as to the merchantability or suitability of the Privileges for the Member's or Affiliated Member's purposes or fitness for use.

6.2. Without prejudice to any provisions in the foregoing, Members and Affiliated Members understand and agree that:

6.2.1. ifc and its service providers, agents and contractors shall not be liable for any losses, costs, damages, and personal injury suffered or sustained, as a result of the Member's or Affiliated Member's participation in the Programme, or his/her redemption or use of any Privileges. Nothing in this clause shall limit or exclude any liability for death or personal injury arising from the negligence of ifc or any of its service providers, agents and contractors.

6.2.2. ifc and its service providers, agents and contractors will not be liable to any indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, data or other intangible losses resulting from Member's or Affiliated Member's participation in the Programme or his/her redemption or use of any Privileges even if ifc or its service providers, agents and contractors have been advised of the possibility of such damage(s).

6.3. Notices from ifc to Members and Affiliated Members shall be made via the messages inside the "ifc mall (Hong Kong)" iPhone/Android applications, the registered e-mail accounts of Members or Affiliated Members, the registered address of Members or Affiliated Members, Short Message Service to registered mobile phone numbers of Members or Affiliated Members, or by such other means as ifc considers appropriate from time to time. The Member Account or Affiliated Member Account in the "ifc mall (Hong Kong)" iPhone/Android applications or the ifc mall WeChat Mini Programme will also be used by ifc to provide notices of changes to these Terms and Conditions or any other matters relating to the Programme by displaying notices or links to notices to Members and Affiliated Members.

6.4. ifc's failure or delay in exercising or enforcing any right or remedy provided under these Terms and Conditions does not constitute a waiver of such right or remedy by ifc.

6.5. The decision of ifc on all matters relating to, or in connection with, the Programme or any Privileges under the Programme shall be final and binding on each Member and Affiliated Member.

6.6. Each of the provisions of these Terms and Conditions is severable and distinct from the others. If any provision is or becomes invalid, illegal or unenforceable in any respect under the laws of any jurisdiction, that shall not affect or impair the validity, legality or enforceability of such provision in any other jurisdictions or the remainder of such provision in that jurisdiction.

6.7. 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. Each Member and each Affiliated Member submits to the non-exclusive jurisdiction of the Courts of the Hong Kong Special Administrative Region of the People's Republic of China.

6.8. In case of discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.