

Terms and Conditions of “The Point and CLUB ic ifc Points Conversion/Redemption Program”

General Terms and Conditions

1. To be eligible for The Point and ifc Points Conversion/Redemption Program (“Program”), customers must be members of both The Point (“The Point” / “The Point Members”) and ifc mall CLUB ic (“CLUB ic” / “CLUB ic Members”) and participate in the Program via “The Point ” iPhone/Android App (“The Point App”) or ifc mall (Hong Kong) iPhone/Android App (“ifc mall (Hong Kong) App”). A reference to “Member” in these Terms and Conditions includes any The Point Member or CLUB ic Member.
2. The Point Member can bind The Point account and CLUB ic account in The Point App by inputting the Member's CLUB ic member number and password to authenticate and verify the Member's CLUB ic identity (“Account Binding”).
3. Upon agreeing to Account Binding by The Point Member, CLUB ic will provide CLUB ic member number, member name, membership tier and the valid ifc Points balance of that Member to The Point for the purpose of the Program, including enabling that Member to check ifc Points balance and select ifc Points for the conversion in The Point App.
4. To participate in the Program during the Redemption Period (as defined in clause 5 below), CLUB ic Member can also input the The Point Member's registered mobile number and password via ifc mall (Hong Kong) App to authenticate and verify the Member's The Point identity. The relevant CLUB ic account and The Point account will be bound, and the CLUB ic Member will be able to check the ifc Points balance and participate in the Program during the Redemption Period in The Point App.
5. After Account Binding, The Point Member can (i) check the ifc Points balance and (ii) participate in the Program during 22 January to 28 February 2025 (“Redemption Period”) via The Point App; or participate in the Program via ifc mall (Hong Kong) App during the Redemption Period.
6. Each Member can bind one The Point account with one CLUB ic account only. No change or cancellation will be accepted after Account Binding.
7. By agreeing to Account Binding, the Member is taken as having accepted all Terms and Conditions of the Program and will be bound by them.
8. Conversion/redemption is subject to the points balance of member's The Point account. A request for conversion/redemption will be automatically declined if The Point bonus points are inadequate or are not valid for the relevant Redemption Period.
9. No cancellation or change to other rewards will be accepted upon conversion/redemption confirmation. In no circumstances can The Point bonus points be exchanged or converted to cash.
10. Member should check the redeemed points and other details of each conversion/redemption request carefully before sending the request. Points records of The Point and CLUB ic shall be final and no claim of points after the conversion/redemption will be accepted. Neither The Point nor CLUB ic accepts any liability for any loss which may be suffered by a Member arising from the failure or delay in obtaining the Member's points information due to technical issues or any other abnormal system situations.
11. The Member expressly consents to The Point and CLUB ic transfer between them the Member's personal information for the purpose of the Program. Each of The Point and CLUB ic will use and handle the personal information held by it subject to The Point Privacy Policy Statement and Personal Information Collection Statement (<https://www.thepoint.com.hk/tc/privacy-policy.html>) and CLUB ic Privacy Policy Statement and Personal Information Collection Statement (https://ifc.com.hk/media/clubic_pics_en.pdf) respectively.
12. If a Member notices or suspects the Member's points are used by others without authorisation, the Member should notify The Point or CLUB ic in writing immediately.

13. The Point and CLUB ic are membership programs operated by their respective operators independently. For information about The Point's membership program or membership terms and conditions, please visit The Point official website or The Point App. For CLUB ic's e-Gift Voucher usage, membership program or membership terms and conditions, please visit CLUB ic's official website or ifc mall (Hong Kong) App.
14. The Program is also subject to the terms & conditions of The Point, please visit <https://www.thepoint.com.hk/en/terms-and-conditions.html> for details.
15. The Program is also subject to the terms & conditions of CLUB ic, please visit https://ifc.com.hk/media/CLUB-ic_Full-TCs_EN_2025-1.pdf for details.
16. The Point and CLUB ic reserves the right to amend the terms and conditions of the Program (including, without limitation, amending The Point bonus points needed for redemption and the Redemption Period) from time to time, or to terminate the Program without prior notice to Members.
17. The Point, Sun Hung Kai Real Estate Agency Limited, CLUB ic and/or ifc mall reserve the right to amend the Program's terms & conditions without prior notice. In the event of disputes, the decision of The Point, Sun Hung Kai Real Estate Agency Limited, CLUB ic and/or ifc mall shall be final.
18. In the event of inconsistency between English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for “ifc Points Conversion to The Point Bonus Points” (“The Point Points Conversion Program”)

1. The Point Bonus Points Conversion Program is only applicable to CLUB ic's Master Member with 60,000 to 149,999 ifc Points accumulated in the calendar year preceding the Redemption Period or with 60,000 or above ifc Points balance after the redemption of CLUB ic year-end rewards of the calendar year preceding the Redemption Period (“Eligible Member”).
2. Eligible Member can convert 1 The Point bonus points with every 1 ifc Point (“Converted Points”).
3. Eligible Member can convert a maximum of 149,000 ifc Points in the Redemption Period, the redemption must be in 1,000 points or its intervals.
4. Eligible Member must be a The Point Member at the time of the conversion request or apply to become a The Point Member at the time of the conversion request and successfully accepted as The Point.
5. If the Eligible Member is not a The Point Member, the Eligible Member can apply free of charge to become a The Point Member via the designated link when making the redemption request. To facilitate The Point membership application for the Eligible Member, CLUB ic will pre-fill some of the personal information in the registration form for the Eligible Member in the designated membership application link in the mobile app, including the Eligible Member's title, English full name, birthday month, age, residential region, district, email address, mobile number and default language. The Eligible Member can amend and confirm the personal information in the link. Before the Eligible Member confirms and consents personal information submission, CLUB ic will not transfer the pre-filled personal information to The Point. Upon confirmation, such personal information will only be used for The Point membership application.
6. ifc Points for the conversion request will be deducted from the Eligible Member's CLUB ic account and The Point bonus points will be credited to the Eligible Member's The Point account immediately upon completion of the conversion. Member should login The Point App to check the status.
7. Converted Points will be valid till 31 March 2026.

8. Converted Points can only be used by the Member personally. The Member shall not transfer, distribute or sell the Converted Points to others.
9. After the due date of the redemption period in a calendar year (last day of February), all ifc Points accumulated in the previous calendar year but not redeemed will be forfeited.
10. Members are solely responsible for keeping track of their accumulated ifc Points balance and the gift redemption periods. CLUB ic may (but has no obligation to) issue reminders from time to time to Members to redeem gifts by email or alert in the Member Account of the “ifc mall (Hong Kong)” App.

Terms and Conditions for “ifc mall e-Gift Voucher Redemption by The Point Bonus Points” (“ifc mall e-Gift Voucher Redemption Program”)

1. ifc mall e-Gift Voucher (“Voucher”) Redemption Program is only applicable to a Member whose The Point account has 150,000 points or above during the Redemption Period (“Eligible Member”).
2. Eligible Member can redeem HK\$100 Voucher with every 25,000 The Point bonus points.
3. The minimum and maximum redemption value of the Voucher are HK\$600 and HK\$3,000 respectively (equivalent to 150,000 and 750,000 The Point bonus points). The redemption must be in the multiple of HK\$100 and subject to the available The Point bonus points balance of the Member.
4. If the Eligible Member is not a CLUB ic Member, the Eligible Member can apply free of charge to become a CLUB ic Gold Member via the designated registration form in The Point App when making the redemption request (this membership application arrangement is only be applicable to the Eligible Member who makes the redemption request). ifc mall will complete the new CLUB ic membership application approval in one working day. New members will receive a welcome email and should set up the CLUB ic account password and login ifc mall (Hong Kong) App to check and use the Voucher. The Eligible Member's CLUB ic Gold Member membership will be valid till the end of the calendar year of the Redemption Period. The CLUB ic membership tier will be refreshed on 1 January each year based on the member spending in the previous year. To facilitate the CLUB ic membership application for the Eligible Member, The Point will pre-fill some of the personal information for the Eligible Member in the designated membership application link, including the Eligible Member's title, English name, birthday month, email address, mobile number and preferred language. The Eligible Member can amend and confirm the personal information in the link and such personal information will only be used for CLUB ic membership application.
5. Each mobile number or email address can only be registered by one CLUB ic Member. If an existing CLUB ic Member would like to register again as a CLUB ic Gold Member in this ifc mall e-Gift Voucher Redemption Program, ifc Points balance of the existing CLUB ic account will become invalid with immediate effect.
6. Upon receiving the redemption request, The Point bonus points needed for the redemption will be deducted from the Eligible Member's The Point account and after successful redemption, the Voucher will be credited to the Eligible Member's CLUB ic account immediately. Member should login ifc mall (Hong Kong) App to check and use the Voucher.
7. The redemption request will be cancelled automatically if the Eligible Member is not a CLUB ic Member and the CLUB ic membership application is not approved. The Point bonus points deducted for the redemption request will be credited back to The Point account usually in one working day after the Member receives the email notification of unsuccessful CLUB ic membership application.
8. The Voucher will be valid till 31 December 2025.
9. The Voucher will be applicable to the participating merchants' outlets in ifc mall and subject to terms and conditions. Member should read and accept the “List of shops accepting ifc mall Gift Vouchers”

(<https://ifc.com.hk/voucheracceptancelist>) and terms and conditions (https://ifc.com.hk/media/e-Gift-Voucher-Terms-and-Conditions_Bilingual_2025.pdf) before the redemption and usage of the Voucher.

10. No cancellation or change to other rewards will be accepted upon Voucher redemption.
11. The Voucher can only be used by the Member personally. The Member shall not transfer, distribute or sell the Voucher to others.