Terms and Conditions for ifc Dollars

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 or above Membership level 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.
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. 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		

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.
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.
6. Each Member can earn a maximum of 3,000,000 ifc Points per eligible receipt. 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.
7. If a Green Member accumulates and successfully registers 10,000 ifc Points within any 30 consecutive days in the same calendar year, he/she will be upgraded to Purple Member status the next day based on the accumulated ifc Points. If a Green Member is upgraded to Purple tier or above during their birthday month, he/she can enjoy 2x ifc Points on the next eligible spending after the new membership tier is reflected the next day.
8. Upon converting Available ifc Points into ifc Dollars, an ifc Dollars QR code will be generated and will be valid for two minutes.
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.

10. Each ifc Dollars QR code can be used once for a single transaction.
11. The conversion of ifc Dollars will be rounded down to the nearest whole number.
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.
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.
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.
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.
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.
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.
18. ifc Dollars redeemed by different Member accounts cannot be combined to pay for a single transaction.
19. A transaction paid partially or fully with ifc Dollars cannot be 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.

20. ifc will not accept any claim for the loss of ifc Dollars, and will not replace expired ifc Dollars.
21. ifc Dollars cannot be split, transferred, refunded or exchanged for cash or cash-equivalent coupons, goods, products or services of any value.
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).
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.
24. Payments made using ifc Dollars are not Eligible Spending and cannot be registered to earn ifc Points or for any promotion programmes.
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.
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.
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.
28. Members are solely responsible for keeping track of their ifc Dollars balance.
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.
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.
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.
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.
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.
34. The decision of ifc on all matters relating to the ifc Dollars shall be final and binding on all parties concerned.