ifc mall X Mastercard Travel Rewards Expert Shopping Rewards 2026 - Terms and Conditions

1. The "**ifc mall X Mastercard Travel Rewards Expert Shopping Rewards 2026**" (the "Promotion") is held at International Finance Centre mall ("ifc mall" or the "mall") from 20 November 2026 to 31 December 2026, or while stocks last (the "Promotional Period").
2. The Promotion is jointly organised by **ifc mall** and Mastercard Asia/Pacific (Hong Kong) Ltd (the "Organisers").
3. The Promotion is applicable to valid CLUB ic Members who settle eligible transactions using the same Mastercard issued in Mainland China, Macao or overseas (an "Eligible Mastercard") (each a "Participant"). Unless otherwise specified, Participants may take part in the Promotion only at merchants that accept the relevant Eligible Mastercard for payment.
4. During the Promotional Period, or while stocks last, a Participant who spend **HK$4,000 or above at the mall using the same Eligible Mastercard on the same day (hereinafter called "Eligible Spending") (a maximum of two same-day sales receipts issued by two different shops, with each transaction amounting to HK$100 or above, and all transactions made by the same Participant using the same Eligible Mastercard)*** , but excluding purchases made with cash or ifc Dollars, purchase or use of cash vouchers, gift vouchers or gift cards, spending in Apple Store, purchase of any 999.9 gold, gold grains, bars or deposits for the gold saving club (excluding decorative gold), telecommunications services, banking and currency exchange services, car parks, Four Seasons Hotel, Four Seasons Place, store credits, refundable deposits, stored-value cards and any value added to stored-value cards in the mall during the Promotional Period, are entitled to **receive the designated ifc mall e-Gift Voucher(s) ("CLUB ic e-Gift Voucher(s)") as the Rewards** set out in the table below upon successful registration of CLUB ic membership.

Rewards	Same-day Spending Amount (Maximum 2 electronic payment receipts)*	ifc mall e-Gift Voucher
Reward 1	HK$4,000 - HK$9,999	HK$100
Reward 2	HK$10,000 - HK$49,999	HK$200
Reward 3	HK$50,000 or above	HK$600

* Each Participant **may redeem any of the Rewards once per day** during the Promotional Period. The registered Member name must be identical to the name shown on the corresponding electronic payment slip.

5. Participants **must present all valid original machine-printed sales receipts issued by eligible merchants at the mall, a maximum of two same-day sales receipts issued by two different merchants, with each transaction amounting to HK$100 or above, and all transactions made by the same Participant using the same Eligible Mastercard, together with the corresponding original electronic payment slips, the physical Eligible Mastercard used for payment or the transaction interface for payment through Apple Pay, Google Pay or Samsung Pay transaction interface (collectively, "Eligible Mobile Payment") (if applicable), and the relevant transaction details**, in person at the Gift Redemption Counter on Podium Level 2 near Tiffany & Co. (Shop 2065) (service hours: 10:00 a.m. to 9:00 p.m. daily), or at the CLUB ic Lobby on Level 2, One International Finance Centre (for CLUB ic Gold Members or above only; service hours: 10:00 a.m. to 8:00 p.m. daily), to register and redeem the Reward. For Reward redemption, **Members must provide the first six and last four digits of the Eligible Mastercard used for the transaction and may be required to present a photo-bearing identification document for verification and registration by ifc.**
6. **Only transactions settled with an Eligible Mastercard are accepted, including transactions made with a physical Mastercard credit card, debit card or prepaid card, or through Eligible Mobile Payment. Cash payments, ifc Dollars, the purchase or use of cash vouchers, store credits, refundable deposits, gift cards or gift vouchers, online transactions, and transactions conducted through any third-party payment platform, including AlipayHK, Alipay, WeChat Pay HK and WeChat Pay, are not eligible. Eligible Spending is calculated based on the net spending amount, being the final amount shown on the original electronic payment slip. Any amount settled using ifc Dollars, discounts, promotional offers, cash rebates, any form of credit-card rebate dollars such as cash dollars, or gratuities will not be counted.** International Finance Centre Management Co., Ltd. ("ifc") reserves the right to request a Participant to present the relevant **physical Eligible Mastercard or the**

interface showing payment through Eligible Mobile Payment and/or identification document for verification and to confirm that all relevant transactions were made by the same Participant using the same Eligible Mastercard.

7. During the promotion period, ifc reserves the right, at its sole and absolute discretion, not to accept or recognise any receipt that it considers inappropriate, suspicious and/or invalid for Reward redemption under the Promotion. In any actual or suspected case of dishonesty, ifc also reserves the right to seek assistance from the police.
8. Details of the goods purchased must be shown on the eligible receipt, including the relevant product information, deposit and balance payment information, product serial number and other transaction particulars. If the required information is not shown on the receipt, the transaction will not be eligible for ifc Points registration or Reward redemption.
9. The deposit and balance payment relating to the same purchase will be regarded as one transaction. Each Eligible Spending transaction may be settled, registered and used to redeem a Reward once only by the same Participant, and the person making the first payment will be treated as the primary payer. A Participant may use either the deposit receipt or the balance payment receipt for Reward redemption. Once either receipt has been used for redemption, the other receipt may be used only for ifc Points registration and may not be used for any additional Reward redemption, even where the deposit and balance payments are made on different dates. If duplicate registration of the same transaction is found, the relevant ifc Points and Reward redemption will be forfeited.
10. If the deposit receipt for a transaction has been used to redeem rewards under another promotion (including but not limited to ifc mall Christmas Shopping Rewards Programme 2025, ifc mall New Year Shopping Rewards Programme 2026, ifc mall x UnionPay Spending Rewards 2026, BOC Spending Rewards 2026, ifc mall Blossom into Spring Rewards Programme 2026, ifc mall x HSBC Credit Card Red Hot Offers 2026, ifc mall Summer Shopping Rewards Programme 2026 and ifc mall Autumn Shopping Rewards Programme 2026), the corresponding balance payment may not be used to redeem vouchers under this Promotion.
11. Registered receipts and the corresponding electronic payment slips will be stamped with ifc's authorised chop. Expired receipts (receipts that are not successfully registered within seven days from the day of purchase), duplicate receipts, reprinted receipts, damaged receipts and photocopies will not be accepted. Receipts relating to the same transaction may be used to redeem CLUB ic e-Gift Voucher(s) once only. Receipts that have been used for Reward redemption may not be reused. Receipts that are under the same transaction (including multiple receipts split from one purchase, deposit and balance receipts) will only be entitled to the reward redemption once, and cannot be re-used or split among multiple persons for redemption. All receipts submitted for voucher or reward redemption will not be eligible for refund or exchange. In the event that the registered transaction(s) have been refunded or exchanged, the reward(s) obtained from the transaction will be revoked and the amount of related ifc Points earned will be voided.
12. All receipts registered for Reward redemption are not eligible for refund or exchange, and any request for a refund or exchange in respect of a registered receipt will not be accepted. If a registered transaction is subsequently refunded or exchanged, the voucher(s) obtained from that transaction will be revoked and the related ifc Points will be deducted.
13. Participants must successfully download the "ifc mall (Hong Kong)" App or log in the ifc mall WeChat Mini Programme (collectively, the "App") and successfully register as CLUB ic Members before they are eligible to receive CLUB ic e-Gift Voucher(s). New Members must complete CLUB ic membership registration through the App or at the Gift Redemption Counter on Podium Level 2 near Tiffany & Co. (Shop 2065) (service hours: 10:00 a.m. to 9:00 p.m. daily). Membership tiers will be reviewed daily based on the ifc Points accumulated in the same calendar year and will be reflected on the following day. A Participant who is unable to download or log in to the App, or who fails to register successfully as a CLUB ic Member, will be regarded as having withdrawn from the Promotion. ifc reserves the right, at its sole and absolute discretion, at any time to grant or refuse an invitation to CLUB ic, suspend or immediately terminate CLUB ic membership.
14. If a Participant is unable to register as a CLUB ic Member using eligible receipts to participate in this Promotion on the date of purchase, the Participant may, within seven days from the date of purchase, visit in person the Gift Redemption Counter on Podium Level 2 near Tiffany & Co. (Shop 2065) (service hours: 10:00 a.m. to 9:00 p.m. daily) or the CLUB ic Lobby on Level 2, One International Finance Centre (for CLUB ic Gold Members or above only; service hours: 10:00 a.m. to 8:00 p.m. daily) to complete CLUB ic

membership registration and redeem vouchers. Existing Members and Affiliated Members may redeem the corresponding vouchers based on the spending amounts specified in Clause (4).

15. The eligible spending of a CLUB ic Master Member and an Affiliated Member is counted individually. Same transaction settled by a CLUB ic Master Member and an Affiliated Member can only be registered for redemption once; multiple registrations of the same transaction will not be processed. 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.
16. Each eligible Participant may hold a maximum of one CLUB ic membership. If duplicate membership registration is found, all memberships associated with that Participant will be forfeited. ifc reserves the right to reject any subsequent CLUB ic membership application by that Participant.
17. ifc reserves the right to investigate and verify with the relevant designated merchants and other third parties the authenticity of any identification document, payment card, electronic payment slip, online transaction record (if applicable), machine-printed sales receipt and information provided by an eligible shopper, Member or Affiliated Member for the purposes of the CLUB ic programme, including membership registration, spending registration, privileges and Reward redemption. If ifc knows or suspects that an eligible shopper, Member or Affiliated Member has abused the programme, including by providing inaccurate, invalid, false, incomplete, misleading or third-party information or transaction records, or by breaching these Terms and Conditions or any other terms relating to the programme, privileges or services, ifc may, without prior notice: (i) reject the relevant membership and/or affiliated membership application; (ii) cancel or withhold all or part of the accumulated ifc Points; (iii) suspend all or part of the Member's and/or Affiliated Member's programme activities; (iv) terminate the relevant membership and/or affiliated membership; (v) require full payment for all or part of any services or privileges used; and/or (vi) take any other action that ifc considers appropriate. The relevant shopper, Member or Affiliated Member must indemnify or reimburse ifc for any loss, cost or expense, including legal fees, arising from such abuse. ifc reserves the right to reject any reapplication for membership and/or affiliated membership by that person.
18. Employees of mall tenants are not permitted to participate in the Promotion or participate on behalf of any shopper or Member.
19. Detailed CLUB ic membership terms and conditions are available upon request. The full CLUB ic Terms and Conditions are available at https://ifc.com.hk/media/CLUB-ic-Full-TCs_EN_Aug2026.pdf.
20. CLUB ic e-Gift Voucher(s) will be available after a CLUB ic Member logs in to the App and may be used only at designated participating merchants at ifc mall. Participants should refer to the App for the list of participating merchants, which may change from time to time without prior notice. CLUB ic e-Gift Voucher(s) are valid from the date of issue until 31 March 2027. Other terms and conditions governing CLUB ic e-Gift Voucher(s) apply.
21. **Terms and Conditions for CLUB ic e-Gift Vouchers**
    I. CLUB ic e-Gift Voucher(s) are applicable only at designated participating merchants at ifc mall. Participants may refer to the App, the ifc mall WeChat Mini Programme or the ifc website at https://ifc.com.hk/en/voucheracceptancelist/ for the list of merchants accepting the vouchers. The list may be updated without prior notice.
    II. Participants should refer to the App or the ifc mall WeChat Mini Programme for the full terms and conditions governing CLUB ic e-Gift Voucher(s).
22. Each Participant **may redeem any of the Rewards once per day** during the Promotional Period. Electronic payment receipts uploaded or registered after the date of purchase may not be used for another Reward redemption. After a Reward has been redeemed, the Participant may not add or replace receipts after the date of purchase to redeem a higher-value Reward.
23. **Rewards are available on a first come, first served basis, while stocks last**. If any Reward is out of stock, an announcement will be made at the Gift Redemption Counter on Podium Level 2, on in-mall posters and on the ifc website without prior notice. The announcement displayed at the Gift Redemption Counter will be final.
24. Participants redeeming CLUB ic e-Gift Voucher(s) are responsible for inspecting and checking the voucher(s) upon redemption. Once issued, redeemed voucher(s) cannot be returned, reissued, replaced or exchanged.
25. CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s), CLUB ic Conditional e-Gift Voucher(s) and ifc Dollars cannot be used together in the same transaction.

26. Reward redemption is based on the Participant's Eligible Spending tier. A Participant may not substitute or exchange the Reward for a Reward applicable to another spending tier.
27. ifc may capture or copy images of Participants' sales receipts and relevant electronic payment slips for internal audit purposes. Such records will be destroyed after completion of the Promotion. A Participant who does not accept this arrangement will be regarded as having withdrawn from the Promotion.
28. The Organisers shall not be liable for any loss or damage, including indirect or consequential loss, or any personal injury suffered or sustained as a result of obtaining, using or participating in any voucher-related activity.
29. The Organisers shall not be responsible for any obligations or liabilities relating to goods and/or services provided by merchants at the mall.
30. CLUB ic e-Gift Voucher(s) are applicable only at designated participating merchants at ifc mall. Participants may refer to the App, the ifc mall WeChat Mini Programme or the ifc website at https://ifc.com.hk/en/voucheracceptancelist/ for the list of merchants accepting the vouchers. The list may be updated without prior notice.
31. The Promotion is subject to these Terms and Conditions. The Organiser reserves the right to cancel, amend or suspend any part of the Promotion or these Terms and Conditions without prior notice or explanation, but may give notice to Participants in any manner it considers appropriate.
32. The decision of the Organiser and ifc mall on all matters relating to the Promotion is final and binding on all parties concerned.
33. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
34. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China.
35. Detailed terms and conditions of CLUB ic membership are available upon request. For the full version of CLUB ic terms and conditions, please visit: https://ifc.com.hk/media/CLUB-ic-Full-TCs_EN_Aug2026.pdf .