

Terms and Conditions for Participation

1. ifc mall x HSBC Credit Card Red Hot Offers 2026 (hereinafter called “Promotion”) is held from 1 May to 30 June 2026 or while stocks last (hereinafter called “Promotional Period”) in ifc mall (hereinafter called “mall”). Only CLUB ic Members including newly joined members who made spending with eligible HSBC credit card (hereinafter called “Cardholder(s)”) are eligible to participate in the Promotion. Each Member is entitled to make **ONE redemption per day and a maximum of THREE redemptions during the Promotion Period.**

Terms and Conditions for Cardholder(s)

1. From 1 May to 30 June 2026 or while stocks last, shoppers who spend **HK\$3,000 or above by eligible HSBC credit card or electronic payment bind with eligible HSBC credit card (only includes Apple Pay, Google Pay, Samsung Pay and QR code payment via HSBC Reward+)** (hereinafter called “Eligible Payment”) (Maximum two same-day sales receipts from two different shops, with each purchase of HK\$100 or above and transactions made by the same Member) on the same day*, but excluding purchases made by cash and ifc Dollars, purchase and use of cash and gift vouchers or gift cards, spending in Apple Store, telecommunications services, banking and currency exchange services, car parks, Four Seasons Hotel, Four Seasons Place, store credits, refundable deposits, stored-value cards and any value added to stored-value cards in the mall during the Promotional Period, and **hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period, are entitled to receive a designated amount of ifc mall e-Gift Voucher(s) (hereinafter called "CLUB ic e-Gift Voucher(s)") upon designated spending and successful completion of CLUB ic membership registration. WeChat Pay, Alipay, PayMe and other electronic payments are not eligible for this promotion.**

Offer One:

Same-day Eligible Spending (Max. 2 receipts by electronic payment)*	ifc mall e-Gift Vouchers
HK\$3,000 - HK\$9,999	HK\$100
HK\$10,000 - HK\$29,999	HK\$300
HK\$30,000 or above	HK\$1,000

Offer Two:

HSBC Privé Cardholders Exclusive Privilege^
An exclusive privilege of a complimentary CLUB ic Black Membership in 2026 when Cardholders redeem the offer one with the HSBC Privé credit card. Eligible Cardholders will receive an inbox message with the membership level effective date and validity from the ifc mall (Hong Kong) app after the end of the promotion period.

*All spending at the Apple Store is not applicable to this promotion. Only payment made by eligible HSBC credit card or

electronic payment bind with eligible HSBC credit card (only includes Apple Pay, Google Pay, Samsung Pay and QR code payment via HSBC Reward+) are entitled to this promotion. WeChat Pay, Alipay, PayMe and other electronic payments are not eligible for this promotion. The ifc mall x HSBC Credit Card Red Hot Offers 2026 is held from 1 May to 30 June 2026, while stocks last. **The redemption must be made at Gift Redemption Counter, Podium Level 2 (Tiffany & Co. near Shop 2065) or CLUB ic Lobby on Level 2, One International Finance Centre. The provision of the first 6 AND last 4 digits of the card number used for transaction is required for redemption.** For instalment payment, only the first month's instalment payment amount will be accepted, and the remaining balance cannot be used to participate in any other promotional activities. The eligible spending of a CLUB ic Master Member and an Affiliated Member is counted individually. 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. **Each member is entitled to ONE redemption per day and a maximum of THREE redemptions during the Promotion Period.** Please refer to the terms and conditions of the CLUB ic e-Gift Voucher(s).

^Member who redeem the Offer One with a valid HSBC Privé can enjoy the HSBC Privé Cardholders Exclusive Privileges offer. After the promotional period, Eligible Cardholders can receive CLUB ic Black membership valid until **31 Dec 2026**. An inbox message with the membership level effective date and validity will be sent from the ifc mall (Hong Kong) within 15 working days after the end of the promotion period.

2. Eligible Cardholder (s) must present **all valid same-day original machine-printed sales receipts (with each purchase not less than HK\$100 and transactions made by the same Cardholder) with corresponding electronic payment slips (including eligible HSBC credit card or electronic payment bind with eligible HSBC credit card (only includes Apple Pay, Google Pay, Samsung Pay and QR code payment via HSBC Reward+)) issued by different valid mall merchants, interface of electronic payment record, physical credit card and/or identification documents** at the Gift Redemption Counter on Podium Level 2 near Tiffany & Co. (Shop 2065) (Service hours: 10am – 9 pm daily) or at CLUB ic Lobby on Level 2, One International Finance Centre (For CLUB ic Gold or above Members only; Service hours: 10am – 8pm daily) to receive the CLUB ic e-Gift Voucher(s). **WeChat Pay, Alipay, PayMe and other electronic payments are not eligible for this promotion. The provision of the first 6 AND last 4 digits of the card number used for transaction is required for redemption.**
3. **Payments made by cash and ifc Dollars, purchase and use of cash vouchers, gift vouchers, gift cards, store credits and refundable deposits are not eligible. Only eligible HSBC credit card or electronic payment bind with eligible HSBC credit card (only includes Apple Pay, Google Pay, Samsung Pay and QR code payment via HSBC Reward+) are entitled to the Promotion. WeChat Pay, Alipay, PayMe and other electronic payments are not eligible for this promotion. For spending with electronic payment, the amount of Eligible Payment is based on the net spending amount, which is the final amount as shown on the payment slip. The use of any ifc Dollars, discount offers, cash rebate, any forms of credit card rebate dollars like cash dollars and tips will not be considered.** International Finance Centre Management Co., Ltd. (hereinafter called "ifc") reserves the right to request Cardholder (s) to present the relevant eligible HSBC credit card, interface of electronic payment record, and/or identification documents for verification purpose and ensuring all valid payment(s) have been made by the same Cardholder.
4. 'Eligible Credit Card' means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) issued by The Hongkong and Shanghai

Banking Corporation Limited in Hong Kong (and its successors and assigns). List of eligible HSBC credit card product name and prefix numbers:

Product Name	First 6-digit of the Credit Card Number
HSBC Visa Platinum Card (including Green Card)	4201 84
HSBC EveryMile Credit Card	4366 05
HSBC Advance Visa Platinum Card	4679 32
HSBC Classic Visa Card (including iCAN Card)	4921 11
HSBC Visa Signature Card	4966 04
HSBC Visa Gold Card / HSBC Visa Gold Card for Students	4966 04
HSBC Premier Mastercard Credit Card	5185 42
HSBC Privé	5280 99
HSBC Red MasterCard	5289 46
HSBC MasterCard	5411 80
HSBC Gold MasterCard	5431 22
HSBC UnionPay Dual Currency Generic Card	6250 96
HSBC Pulse UnionPay Dual Currency Diamond Card	6250 98

5. ifc reserves the right not to accept and/or recognise any receipt(s) which are deemed inappropriate, suspicious and/or invalid for redemption in the Promotion at its sole and absolute discretion. For any cases or suspected cases of dishonesty, ifc also reserves the right to seek assistance from the police.
6. For deposit receipts, detailed transaction particulars must be displayed including the corresponding merchandise information, deposit and balance payment information and unique serial number etc. The transaction(s) will be deemed as purchase of gift card if the corresponding information is not available on the receipt(s) and will be ineligible for membership registration and redemption.
7. **The deposit and remaining balance settlement will be deemed as one transaction. Member must only choose either deposits or balances to redeem the rewards once.** Each eligible transaction can be registered once and by the same Cardholder only. Multiple registrations of the same transaction or by more than one Cardholders are not eligible. The deposit and remaining balance of each eligible transaction must be settled by the same Cardholder, and only the primary payer will be identified as the one to complete the transaction. If found re-application and/or multiple registrations, the corresponding transaction and/or redeemed CLUB ic e-Gift Voucher(s) will be retrieved and cancelled.
8. If the deposit receipt is used for redemption in any previous promotions (including but not limited to New Year Shopping Rewards 2026, UnionPay Spending Rewards 2026, BOC Credit Card Spending Rewards 2026 and Blossom into Spring Rewards 2026), the corresponding balance settlement cannot be used for redemption in this Promotion.
9. Each set of merchant sales receipt must match with the corresponding electronic payment slip, and must be paid by the same Cardholder with payment card only. The registered Cardholder name must be the same as the one stated on the related electronic payment slips and the merchant's invoice.

10. Only transactions settled by electronic payment will be entitled to earn ifc Points. The registered member name must be the same as the one stated on the related electronic payment slips and the merchant's invoice. Payments made by cash and ifc Dollars, spending in Apple Store, telecommunications services, banking and currency exchange services, car parks, Four Seasons Hotel, Four Seasons Place, store credits, refundable deposits, purchase and use of cash or gift cards and gift vouchers, stored-value cards and any value added to stored-value cards are not eligible for ifc Points registration. ifc reserves the right to reject the ifc Points registration request.
11. The eligible spending of a CLUB ic Master Member and an Affiliated Member is counted individually. Same transaction settled by CLUB ic Master Member and Affiliated Member can only be registered for redemption once. Multiple redemptions of the same transaction are not eligible.
12. Valid receipts and corresponding electronic payment slips will be stamped by ifc's authorised chop after redemption. Out-dated receipt(s), duplicate receipt(s), re-printed receipt(s), damaged receipt(s) and photocopied receipt(s) are not acceptable. Receipts that are under the same transaction will only be entitled to the redemption of CLUB ic e-Gift Voucher(s) once. No registered receipt is allowed to be re-used for redemption in the Promotion or in other Promotions.
13. All receipts presented for redemption will not be eligible for refund or exchange. Any refund or exchange requests where receipts have been stamped by ifc will be rejected. In case of the registered transaction(s) have been refunded or exchanged, the CLUB ic e-Gift Voucher(s) will be revoked and the amount of ifc Points earned from the registered receipts will be voided.
14. Eligible Cardholder(s) must successfully download "ifc mall (Hong Kong)" App and register to be a CLUB ic member on the transaction date to receive the CLUB ic e-Gift Voucher(s). New registration of CLUB ic membership must be done via "ifc mall (Hong Kong)" App or at Gift Redemption Counter on Podium Level 2 near Tiffany & Co. (Shop 2065) (Service hours: 10am – 9 pm daily). The membership level will be reviewed daily and reflected on the next day based on the accumulated ifc Points required for upgrade in the same calendar year. Eligible Cardholder (s) who are unable to download "ifc mall (Hong Kong)" App or unsuccessful to register to be a CLUB ic member will be regarded as withdrawing from the redemption of this Promotion. ifc reserves the right to grant, refuse, suspend or terminate CLUB ic membership at its sole and absolute discretion.
15. Eligible Cardholder(s) who cannot complete the registration of CLUB ic membership to redeem the CLUB ic e-Gift Voucher(s) on the transaction date will have a grace period of 7 days from the transaction date for CLUB ic membership registration and redemption by presenting the corresponding receipts at Gift Redemption Counter on Podium Level 2 Tiffany & Co. (Shop 2065) (Service hours: 10am – 9 pm daily) or at CLUB ic Lobby on Level 2, One International Finance Centre (For CLUB ic Gold or above Members only; Service hours: 10am – 8pm daily). Eligible Cardholder(s) who are existing Members or Affiliated Members are also eligible to receive the CLUB ic e-Gift Voucher(s) based on the transactions listed in Clause 1.
16. Each eligible Cardholder can hold a maximum of one CLUB ic membership only. If found re-application of membership, the membership will be retrieved. ifc reserves the right to reject the re-application for membership of such Member.
17. Sales personnel of mall tenants are not allowed to join this Promotion or join on behalf of Shopper(s) or Member(s).
18. The detailed terms and conditions of CLUB ic membership are available upon request.

19. CLUB ic e-Gift Voucher(s) is available after login to CLUB ic account on “ifc mall (Hong Kong)” App and can only be used at outlets of the participating merchants at ifc mall. Please refer to the list of the participating merchants on the App which may have changes from time to time without prior notice. The CLUB ic e-Gift Voucher(s) will be valid from the date of issuance to **30 September 2026** (“both dates inclusive”). Other terms and conditions of CLUB ic e-Gift Voucher(s) apply.
20. The CLUB ic e-Gift Voucher(s) issued under the Promotion can be used in the unit of HK\$100 and subject to the remaining balance of the transaction(s) (if applicable) to be settled by Eligible HSBC Credit Cards.
21. **Each eligible Cardholder(s) is entitled to ONE redemption per day and a maximum of THREE redemptions throughout the Promotional Period.**
22. All CLUB ic e-Gift Voucher(s) are offered according to the spending tiers. No other CLUB ic e-Gift Voucher(s) will be allowed to substitute or exchange for different tiers. Any add-in or top-up or exchange of receipts and other additional same-day purchase(s) to be made subsequent to the redemption are not eligible for the redemption of the day once the CLUB ic e-Gift Voucher(s) are credited.
23. **All CLUB ic e-Gift Voucher(s) are offered on a first come, first served basis, while stocks last.** In the event of CLUB ic e-Gift Voucher(s) going out-of-stock, announcement will be made on ifc in-mall posters, ifc webpage and at Gift Redemption Counter on Podium Level 2 without prior notice, while announcement made at Gift Redemption Counter on Podium Level 2 will be final.
24. Cardholder(s) who redeem CLUB ic e-Gift Voucher(s) are responsible for inspecting upon redemption. Redeemed CLUB ic e-Gift 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), Citi-ifc e-Gift Voucher(s) and ifc Dollars cannot be used at the same time in each transaction.
26. Each eligible member is entitled to earn a maximum of 3,000,000 ifc Points per eligible receipt. Each Purple Member or above can earn an additional maximum of 3,000,000 ifc Points per eligible receipt during their birthday month.
27. ifc and Promotional Credit Card reserve the right to capture the images of Cardholder(s)' sales receipts and payment slips for internal control purposes. All such records will be destroyed after the completion of the Promotion. Cardholder(s) who decline this arrangement will be regarded as withdrawing from the Promotion.
28. ifc and Promotional Credit Card shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of taking, using or attending to any CLUB ic e-Gift Voucher(s).
29. ifc and Promotional Credit Card are not responsible for any obligations and liabilities related to the goods and/or services provided by ifc mall merchant(s).

30. Terms and Conditions for CLUB ic e-Gift Voucher(s)

- 30.1 CLUB ic e-Gift Voucher(s) is applicable to participating merchants listed on the App and on <https://ifc.com.hk/en/voucheracceptancelist/>. The list is subject to change without prior notice.
- 30.2 Please refer to the App for full version of Terms and Conditions for CLUB ic e-Gift Voucher(s).

31. Terms and Conditions for HSBC Privé Cardholders – Complimentary ifc mall CLUB ic Black Membership (Offer Two)

- 31.1 The HSBC Privé Cardholders Exclusive Privileges Programme is available only to valid HSBC Privé Cardholders of The Hong Kong and Shanghai Banking Corporation Limited in Hong Kong whose credit card account is valid and in good standing during the promotional period. Eligible cardholders must redeem the offer one for eligible transaction paid with an HSBC Privé Credit Card in order to qualify for this promotion (hereinafter called “Eligible HSBC Privé Cardholders”).
- 31.2 After the promotional period, Eligible HSBC Privé Cardholders can receive CLUB ic Black membership valid until 31 Dec 2026.
- 31.3 Eligible HSBC Privé Cardholders will receive an inbox message with the membership level effective date and validity from the ifc mall (Hong Kong) within 15 working days after the end of the promotion period.
- 31.4 The Offer cannot be exchanged for cash, other products, services, discounts, or transferred to another person.
- 31.5 Each Eligible HSBC Privé Cardholders is entitled to the Offer once only.
- 31.6 The eligible spending must be registered within 7 days from the transaction date. Late registration will not be accepted.
- 31.7 The Black membership will only be activated upon the completion of CLUB ic membership registration with all necessary information.
- 31.8 For the Eligible HSBC Privé Cardholders who are existing CLUB ic members, upon verification, the ifc mall will extend a membership upgrade to Black tier.
- 31.9 The Offer of CLUB ic Black membership for HSBC Privé cardholders is applicable to new or existing CLUB ic Platinum members or below only, excluding clients who are currently a CLUB ic Black members or above.
- 31.10 The Eligible HSBC Privé Cardholders will be entitled to a CLUB ic Black membership until 31 December 2026, starting from the receipt of the confirmation inbox message sent via ifc mall (Hong Kong) app. Thereafter, the membership level will be reviewed at the beginning of 2027 and determined by the total ifc Points accumulated in 2026. To maintain the CLUB ic Black membership level in 2027, Eligible HSBC Privé Cardholders are required to accumulate 600,000 ifc Points in 2026. The use and validity of the CLUB ic membership are subject to respective terms and conditions.
- 31.11 The membership level of all existing members is reviewed annually on 1 January of every year (hereinafter called “Annual Review”), determined by his/her accumulated ifc Points in the last calendar year (Except Lifetime member, details set out in clause 2.2.3 of CLUB ic terms and conditions). Each member will only be assigned one membership level at a time. For the full version of CLUB ic terms and conditions, please visit https://ifc.com.hk/media/CLUB-ic-Full-TCs_EN_Jan2026.pdf.
- 31.12 For the privileges and terms and conditions of the Offer, please visit https://ifc.com.hk/media/ClubicBooklet_2026_Membership-Privileges.pdf for details.
- 31.13 ifc shall not be liable for any disputes arising between the Promotional Credit Card and the Eligible HSBC Privé Cardholders.
- 31.14 ifc and Promotional Credit Card reserve the final right to cancel, terminate or change any of these terms and conditions at any time without prior notice. The entitlement of the Offer shall be at the sole discretion of ifc and Promotional Credit Card.
- 31.15 ifc and Promotional Credit Card reserve the right of interpretation to the aforesaid terms and conditions in case of any dispute, which interpretation shall be binding and conclusive.

- 32 The Promotion is bound by the above terms and conditions. ifc reserves the right to cancel, revise or suspend all or any part(s) of the Promotion, or the terms and conditions herein contained, at any time without prior notice or reason; may (but shall not be obliged to) give advance notice to Cardholder(s) in the manner it deems appropriate in such cases.
- 33 The decision of ifc on all matters relating to, or in connection with, the Promotion shall be final and binding on all parties concerned.
- 34 In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.
- 35 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.

What these terms mean

1. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns), unless otherwise specified.
2. **'Eligible Transactions'** are purchases made in Hong Kong Dollars with an Eligible Credit Card (only includes Apple Pay, Google PayTM, Samsung Pay and QR code payment via HSBC Reward+) at the Participating Mall during the promotional period. WeChat Pay, Alipay, PayMe and other electronic payments are not eligible for this promotion. For instalment payment, only the first month's instalment payment amount will be accepted, and the remaining balance cannot be used to participate in any other promotional activities. These are not Eligible Transactions: value-adding receipts, transaction for purchasing cash vouchers/ gift vouchers/ gift cards, bank charges, membership fee payment (include but not limited to insurance & investment fee payment, telecommunications services, bill payment services, car parking fee).
3. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers and gift cards.
4. **'Participating Mall'** means ifc mall.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

Google Pay is a trademark of Google LLC.

Samsung Pay is a registered trademark of Samsung Electronics Co.,Ltd.

To borrow or not to borrow? Borrow only if you can repay!