

2024 ifc mall Christmas Shopping Rewards Programme

Terms and Conditions for Participation

- 2024 ifc mall Christmas Shopping Rewards Programme (hereinafter called “Promotion”) is held from 21 Nov to 26 Dec 2024 or while stocks last (hereinafter called “Promotional Period”) in ifc mall (hereinafter called “mall”). Only CLUB ic Members including newly joined members (hereinafter called “Member(s)”) are eligible to participate in the Promotion and each eligible Member is entitled to **ONE redemption per day**.

Terms and Conditions for Shopper(s)

- From 21 Nov to 26 Dec 2024 or while stocks last, eligible shopper(s) who spend **HK\$3,000 or above by electronic payment (herein after 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, purchase and use of cash and gift vouchers or gift cards, spending in Apple Store, telecommunications services, banking and currency exchange services, online purchases, 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 **a designated amount of ifc mall e-Gift Voucher(s) (hereinafter called “CLUB ic e-Gift Voucher(s)”), ifc mall Conditional Dining e-Gift Voucher(s) (hereinafter called “CLUB ic Conditional Dining e-Gift Voucher(s)”), and/or ifc mall Conditional e-Gift Voucher(s) (hereinafter called “CLUB ic Conditional e-Gift Voucher(s)”) and/or one Diptyque Fragrance Gift Set or one ifc Christmas Hamper (hereinafter called “Gift(s))**, upon designated spending and successful completion of CLUB ic membership registration.

Same-day spending (Max. 2 receipts by electronic payment) *	Gift`	ifc mall e-Gift Vouchers	ifc mall Conditional Dining e-Gift Vouchers	ifc mall Conditional e-Gift Vouchers
HK\$3,000 – HK\$8,999		\$100		
HK\$9,000 – HK\$29,999		\$300	\$100	
HK\$30,000 – HK\$59,999	One Diptyque Fragrance Gift Set^ Or One Christmas Hamper^	\$1,200	\$600	\$800
HK\$60,000 – HK\$599,999		\$2,400	\$1,000	\$1,200
HK\$600,000 or above		\$25,000	\$3,000	\$4,800

*All spending at the Apple Store is not applicable to this promotion. The ifc mall Christmas Shopping Rewards 2024 is held from 21 November to 26 December 2024, while stocks last. A maximum of two same-day sales receipts from two different shops, with each receipt for an amount of HK\$100 or above, made by the same member on the same day is allowed. The eligible spending of a CLUB ic Master Member and an Affiliated Member is counted individually. Each member is entitled to one redemption per day throughout the promotional period. Please refer to the terms and conditions of each voucher.

`Gift(s) will be randomly dispatched in e-Gift Voucher(s) to member(s) who redeem(s) via the app.

^The redemption period of Diptyque Fragrance Gift Set(s) and Christmas Hamper(s) is from 21 November 2024 to 26 December 2024, while stocks last. The collection period of these items is from 21 November 2024 to 1 January 2025, while stocks last. The Diptyque Fragrance Gift Set(s) will be dispatched as e-Gift Voucher(s) via the app. The Christmas Hamper(s) will be dispatched in physical product when redeemed in the mall, or as e-Gift Voucher(s) when redeemed via the app.

3. Eligible Member(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 Member) with corresponding electronic payment slips (including credit card, debit card, EPS, Octopus, Apple Pay, Google Pay, AlipayHK, BoC Pay, UnionPay, PayMe, Tap&Go and WeChat PayHK) issued by different valid mall merchants on the day of purchase** at the Gift Redemption Counter on Podium Level 2 next to Tory Burch (Shop 2065) (Service hours: 10am – 9:30pm 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) or via “ifc mall (Hong Kong) “ App (For CLUB ic Members only) to receive the e-Gift Voucher(s) and Gift(s).
4. **Cash payments, cash vouchers, gift vouchers, gift cards, store credits and refundable deposits are not eligible. Only credit card, debit card, EPS, Octopus, Apple Pay, Google Pay, AlipayHK, BoC Pay, UnionPay, PayMe, Tap&Go and WeChat PayHK payments and remote order via online channels which have been verified with CLUB ic are entitled to the 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 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 Member(s) to present the relevant credit card, debit card, EPS, Octopus, Apple Pay, Google Pay, AlipayHK, BoC Pay, UnionPay, PayMe, Tap&Go and WeChat PayHK interface, and/or identification documents for verification purpose and ensuring all valid payment(s) have been made by the same Member.
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. Each eligible transaction can be registered once and by the same Member only. Multiple registrations of the same transaction or by more than one Member are not eligible. The deposit and remaining balance of each eligible transaction must be settled by the same Member, 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 Voucher(s) and/or Gift(s) will be retrieved and cancelled.
8. If the deposit receipt is used for redemption in any previous promotions (including but not limited to CNY Shopping Rewards 2024, Spring Shopping Rewards 2024, Vibrant Spending Rewards 2024, ifc mall x BEA Credit Card Spending Rewards, ifc mall x UnionPay Spending Rewards 2024, Summer Shopping Rewards 2024, ifc mall x Hang Seng Credit Card Spending Rewards 2024 and Autumn Amazing Rewards 2024), 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 Member with payment card only. The registered Member name must be the same as the one stated on the related electronic payment slips.
10. Only transactions settled by electronic payment will be entitled to earn ifc Points. The registered member name must be same as

the one stated on the related electronic payment slips. Cash, spending in Apple Store, telecommunications services, banking and currency exchange services, car parks, Four Seasons Hotel, Four Seasons Place, store credits, refundable deposits, purchase of cash or gift cards and gift vouchers, stored-value cards, any value added to stored-value cards and online purchases 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), CLUB ic Conditional Dining e-Gift Voucher(s), CLUB ic Conditional e-Gift Voucher(s) and/or Gift(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 Voucher(s) and Gift(s) will be revoked and the amount of ifc Points earned from the registered receipts will be voided.
14. Eligible Shopper(s) must successfully download "ifc mall (Hong Kong)" App and register to be a CLUB ic member to receive the CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s), CLUB ic Conditional e-Gift Voucher(s) and/or Gift(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 next to Tory Burch (Shop 2065) (Service hours: 10am – 9:30pm 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 Member(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 Shopper(s) who cannot complete the registration of CLUB ic membership to redeem the CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s), CLUB ic Conditional e-Gift Voucher(s) and/or the Gift(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 next to Tory Burch (Shop 2065) (Service hours: 10am – 9:30pm 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 Shopper(s) who are existing Members or Affiliated Members are also eligible to receive the Voucher(s) based on the spending listed in Clause 2.
16. Each eligible Member 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), CLUB ic Conditional Dining e-Gift Voucher(s), CLUB ic Conditional e-Gift Voucher(s) and/or the e-Gift Voucher(s) of the Gift(s) are 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), CLUB ic Conditional Dining e-Gift Voucher(s) and CLUB ic Conditional e-Gift Voucher(s) will be valid from the date of issuance to **31 March 2025** (“both dates inclusive”). Other terms and conditions of CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s) and CLUB ic Conditional e-Gift Voucher(s) apply.
20. Each eligible Member is entitled to ONE redemption per day throughout the Promotional Period. Any add-in 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.
21. **All Voucher(s) and Gift(s) are offered on a first come, first served basis, while stocks last.** In the event of Voucher(s) and Gift(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.
22. Member(s) who redeem CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s), CLUB ic Conditional e-Gift Voucher(s) and/or the Gift(s) are responsible for inspecting upon redemption. Redeemed CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s), CLUB ic Conditional e-Gift Voucher(s) and/or the Gift(s) cannot be returned, reissued, replaced or exchanged.
23. CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s) and CLUB ic Conditional e-Gift Voucher(s) cannot be used at the same time in each transaction.
24. All Voucher(s) and Gift(s) are offered according to the spending tiers. No other Voucher(s) and Gift(s) will be allowed to substitute or exchange for different tiers.
25. ifc reserves the right to capture the images of Member(s)' sales receipts and payment slips for internal control purposes. All such records will be destroyed after the completion of the Promotion. Member(s) who decline this arrangement will be regarded as withdrawing from the Promotion.
26. ifc 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 Voucher(s) and Gift(s).
27. ifc is not responsible for any obligations and liabilities related to the goods and/or services provided by ifc mall merchant(s).
28. **Terms and Conditions for Gift Redemption via “ifc mall (Hong Kong)” App**
 - 28.1 Gift Redemption via “ifc mall (Hong Kong)” App is only available for existing CLUB ic members (hereinafter called “Member(s)”).
 - 28.2 Member(s) must upload **all** eligible same-day original machine-printed sales receipts with corresponding electronic payment slips (including credit card, debit card, EPS, Octopus, Apple Pay, Google Pay, AlipayHK, BoC Pay, UnionPay, PayMe,

Tap&Go and WeChat Pay HK) via “Spending Registration” page on “ifc mall (Hong Kong)” App **on the day of purchase**. A maximum of two same-day sales receipts from two different shops, with each purchase of HK\$100 or above made by the same Member, will be counted. If more than two same-day receipts are uploaded, only the two receipts with highest transaction amount will be counted for the Promotion (ifc Point registration will still be valid for eligible and verified receipts). Any add-in or exchange of receipts and other additional same-day purchase(s) to be made subsequent to the redemption are not eligible. Grace period of 7 days from the transaction date for redemption does not apply on Gift Redemption via “ifc mall (Hong Kong)” App.

- 28.3 Upon verification, CLUB ic e-Gift Voucher(s) and/or CLUB ic Conditional Dining e-Gift Voucher(s) and/or CLUB ic Conditional e-Gift Voucher(s) and/or Gift(s) will be pushed to the member’s account within **THREE days** including the registration date.
- 28.4 Diptyque Fragrance Gift Set e-Gift Voucher(s) or The Christmas Hamper e-Gift Voucher(s) will be randomly dispatched to members who redeem via the app.
- 28.5 If Member(s) fail to provide full and clear image of the original merchant sales invoice or receipt, image of the corresponding electronic payment slip, accurate and complete information in the requested fields on the day of purchase, the initiated gift redemption request will not be processed and considered unsuccessful.
- 28.6 It is Member’s sole responsibility to ensure all image of the original merchant sales invoice or receipt, image of the corresponding electronic payment slip, information submitted on Spending Registration on the App are accurate and the spending qualifies as Eligible Spending. ifc reserves the right to reject any dishonest, repeated or submission with inaccurate details as well as cancel the CLUB ic membership on any deliberate dishonest use of the App.
- 28.7 ifc will not be responsible for any App or 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. ifc reserves the right to request for the original true copy of any sales invoice or receipt submitted via the App for spending registration and reserve all legal rights to pursue the matter.

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

- 29.1 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.
- 29.2 Please refer to the App for full version of Terms and Conditions for CLUB ic e-Gift Voucher(s).

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

- 30.1 CLUB ic Conditional Dining e-Gift Voucher(s) is applicable to participating merchants listed on the App and on <https://ifc.com.hk/en/diningvoucherlist/>. The list is subject to change without prior notice.
- 30.2 Each HK\$50 CLUB ic Conditional Dining e-Gift Voucher can be used upon spending of every HK\$200. A maximum of 16 Dining e-Gift Vouchers can be used in a single transaction - i.e., shoppers can use up to HK\$800 CLUB ic Conditional Dining e-Gift Voucher for a single spending of HK\$3,200 or more.
- 30.3 Please refer to the App for the full version of Terms and Conditions for CLUB ic Conditional Dining e-Gift Voucher(s).

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

- 31.1 CLUB ic Conditional e-Gift Voucher(s) is applicable to participating merchants listed on the App and on <http://www.ifc.com.hk/en/condvoucherlist/>. The list is subject to change without prior notice.
- 31.2 The HK\$400 CLUB ic Conditional e-Gift Voucher can be used upon spending of every HK\$800. A maximum of 10 Conditional e-Gift Voucher can be used in a single transaction - i.e. shoppers can use up to HK\$4,000 CLUB ic Conditional

e-Gift Voucher for a single spending of HK\$8,000 or more.

31.3 Please refer to the App for full version of Terms and Conditions for CLUB ic Conditional e-Gift Voucher(s).

32. Terms and Conditions for Diptyque Fragrance Gift Set(s)

32.1 The Diptyque Fragrance Gift Set (Redeemable quantity: 2,195 sets) will be rewarded in e-Gift Voucher(s) format via “ifc mall (Hong Kong)” App. After receiving the e-Gift Voucher, eligible member(s) must collect the physical product(s) at Diptyque (Shop 1083-85, Podium Level 1, ifc mall, Service hours: 10am – 9pm daily).

32.2 The Diptyque Fragrance Gift Set e-Gift Voucher(s) are available after login to CLUB ic account on “ifc mall (Hong Kong)” App under “My Rewards” section. The e-Gift Voucher(s) will be valid from the date of issuance to 1 January 2025. The Diptyque Fragrance Gift Set e-Gift Voucher(s) can be used once and for one Gift redemption only and shall be voided after scanning the QR code by the staff at Diptyque (Shop 1083-85, Podium Level 1, ifc mall) upon redemption.

32.3 Upon registering as a Diptyque member, CLUB ic members can enjoy a selected 5ml Diptyque perfume trial sample with any purchase at the Diptyque ifc store. The selected 5ml Diptyque perfume trial sample will be available on a first come, first served basis, while stocks last.

32.4 ifc and Diptyque reserve the right to cancel, revise or suspend the offer, terms and conditions without any prior notice. In case of any disputes, the decision of ifc and Diptyque shall be final.

33. Terms and Conditions for Christmas Hamper(s)

33.1 Christmas Hampers (Redeemable quantity: 1,500 sets) are offered in physical product or e-Gift Voucher(s). Eligible member(s) will receive either physical product or e-Gift Voucher(s) for each redemption.

33.2 The Christmas Hamper e-Gift Voucher(s) are available after login to CLUB ic account on “ifc mall (Hong Kong)” App under “My Rewards” section. The e-Gift Voucher(s) will be valid from the date of issuance to 1 January 2025. The Christmas Hamper e-Gift Voucher(s) can be used once and for one Gift redemption only and shall be voided after scanning the QR code by the staff at Gift Redemption Counter on Podium Level 2 upon redemption.

33.3 Member(s) must collect the ifc Christmas Hamper at Gift Redemption Counter on Podium Level 2 next to Tory Burch (Shop 2065).

33.4 ifc reserves the right to cancel, revise or suspend the offer, terms and conditions without any prior notice. In case of any disputes, the decision of ifc shall be final.

34. 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 Member(s) in the manner it deems appropriate in such cases.

35. The decision of ifc on all matters relating to, or in connection with, the Promotion shall be final and binding on all parties concerned.

36. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

37. 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.

2024 ifc-Citi Christmas Shopping Rewards Programme

1. Unless otherwise specified, the promotion is valid from November 21, 2024 to February 4, 2025, both dates inclusive (based on transaction/redemption date) ("Promotion Period").
2. Unless otherwise specified, the promotion is applicable to cardholders of Citi Mastercard® Credit Cards and/or cardholders of Citibank Debit Mastercard issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Cards"), who are also members of CLUB ic managed by International Finance Centre Management Co., Ltd. ("ifc") ("Cardholders").
3. Cardholders must successfully download the latest version of ifc mall (Hong Kong) App ("ifc mall App") and complete the registration of CLUB ic membership at Citi Service Counter in ifc mall in person or via ifc mall App in order to enjoy the offers under the promotion. The name registered for CLUB ic membership must be the same as the one on Eligible Cards.
4. Unless otherwise specified, the promotion is applicable to the following transactions made by the Eligible Cards during the Promotion Period at ifc mall located at 8 Finance Street, Central, Hong Kong ("ifc mall") which includes all the shopping and dining outlets listed on the official ifc mall website ("Designated Outlets")("Eligible Transactions"):
 - Posted retail transactions or contactless payment retail transactions with original Eligible Card sales slips and original merchant sales receipts; and
 - Newly billed Merchant Installment Plan that are posted during the Promotion Period with original Eligible Card sales slips and original merchant sales receipts; and
 - Citibank and ifc reserve the right to determine and change which purchases/payments/transactions qualify as Eligible Transactions at their absolute discretion from time to time; and
 - Only applicable to the final amount of Eligible Transactions charged to the Eligible Card after deduction of all applicable discounts, reductions and value of cash vouchers (if applicable) ("Net Spending Amount").
5. The promotion is NOT applicable to the following transactions:
 - spending at Apple Store, Four Seasons Hotel or Four Seasons Place;
 - spending on or through telecommunications services, or banking or currency exchange services;
 - spending on car parks;
 - store credits, purchase of gift vouchers, cash vouchers, purchase of or adding value to gift cards;
 - other transactions including but not limited to utilities bill payments, purchase of or adding value to stored-value cards (including the unauthorised or fraudulent transactions, transactions recorded by hand written payment slips and any transactions without electronic payment slips and/or merchant sales receipts);
 - online purchases, mail, fax or phone orders;
 - any transactions and payments made by cash, gift cards, gift vouchers or cash vouchers; or
 - any other purchases/payments/transactions that Citibank and/or ifc may at their absolute discretion exclude from time to time.
6. The Citi Service Counter is located next to Tory Burch (shop 2065) at Podium Level 2 of ifc mall. Please refer to the table below for details of the operating hours:

Operating Hours
10 a.m. to 9.30 p.m. daily from November 21, 2024 to February 4, 2025
7. Cardholders must keep and submit the relevant original Eligible Card sales slips and original merchant sales receipts of Eligible Transactions for inspection upon request by Citibank. All relevant documents submitted to Citibank will not be returned.
8. Citi-ifc mall e-Gift Vouchers issued under the promotion can be used in the unit of HK\$50 and subject to the remaining balance of the transaction(s) (if applicable) to be settled by Eligible Cards.

9. Cardholders' Eligible Card accounts must be valid and with good credit record during the Promotion Period and at the time when the offers are awarded or used; otherwise, Citibank reserves the right to forfeit the offers without prior notice.
10. In case of any fraud/abuse/reversal/cancellation of the transactions used for the award of the offers, Citibank reserves the right to debit from Cardholder's Eligible Card account the equivalent value of the reward(s) without prior notice.
11. Citibank will debit from Cardholder's Eligible Card account the equivalent value of Citi-ifc mall e-Gift Vouchers without prior notice if the Citi-ifc mall e-Gift Vouchers received by Cardholder are found to exceed the maximum amount mentioned in Clause 18. Redeemed Citi-ifc mall e-Gift Vouchers cannot be returned, exchanged or refunded.
12. Other terms and conditions for Citi-ifc mall e-Gift Vouchers apply; please refer to the Citi-ifc mall e-Gift Vouchers available in ifc mall App for details.
13. Card acceptance and Citi-ifc mall e-Gift Voucher acceptance will be subject to the policies of the respective Designated Outlets.
14. The offers are subject to the availability of products or service and at absolute discretion of Citibank and the Designated Outlets. Photos, product specifications and prices are for reference only.
15. Citibank, Mastercard and ifc shall not be responsible for any matters in relation to the related products or services. The respective Designated Outlets are solely responsible for all obligations and liabilities related to such products or services and all auxiliary services.
16. Citibank, Mastercard, ifc and the respective Designated Outlets reserve the right to amend the Terms & Conditions without prior notice. All matters and disputes are subject to the final decision of Citibank, Mastercard, ifc and the respective Designated Outlets.
17. In the event of any discrepancy between the English and Chinese versions of these Terms & Conditions, the English version shall prevail.
18. The promotions, products and services mentioned in the referenced document are not offered to individuals residing in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

“Spending Reward” Terms and Conditions:

19. The Cardholder is entitled to Citi-ifc mall e-Gift Vouchers of designated amount upon accumulating Net Spending Amount of HK\$3,000 or above on the same day during the Promotion Period (“Spending Reward”). Details are as follows:

Same-day accumulated Net Spending Amount (HK\$) (Max. 2 same-day sales slips)	Citi-ifc mall e-Gift Voucher(s) entitled (HK\$)	Max. Citi-ifc mall e-Gift Vouchers entitled during the entire Promotion Period
\$3,000 - \$8,999	\$100	\$5,400
\$9,000 - \$29,999	\$350	
\$30,000 or above	\$1,350	

20. A maximum of two (2) original same-day merchant sales receipts and corresponding credit card payment sales slips issued by Designated Outlets per Cardholder must be presented in person together with the Eligible Card and/or the respective mobile wallet's account/card number under the same Eligible Card at Citi Service Counter within 7 days from the transaction date during the Promotion Period in order to receive the Spending Reward. The Net Spending Amount of each credit card payment sales slip must be HK\$100 or above. Split transactions are not accepted, and overdue receipts will not be entertained.

21. Each Cardholder (including all principal and supplementary cards under his/her Eligible Card account) is entitled to Spending Reward ONCE per day, up to FOUR times during the entire Promotion Period (base on transaction date), amounting to a maximum of HK\$5,400 Citi-ifc mall e-Gift Vouchers.
22. Monthly quotas apply on a first-come-first-served basis while quotas last without prior notice.
23. All Citi-ifc mall e-Gift Vouchers issued under Spending Reward are valid till July 31, 2025.