Terms & Conditions of "Hang Seng Credit Card Shopping Rewards 2024":

General Terms and Conditions:

- The promotion period is from 2 September to 7 October 2024, both dates inclusive ("Promotion Period"). Customers must first successfully register as CLUB ic Members (including newly joined Members) ("Members") to be eligible to participate in this Promotion. Each Member is entitled to make ONE redemption per day and a maximum of THREE redemptions during the Promotion Period.
- 2. All rewards are not for sale, non-exchangeable for cash and/or other gifts, and is non-returnable. ifc mall ("Mall") reserves the right to collect or cancel the rewards used for sale.
- All products, services and information related to this promotion are directly sold and supplied to customers by the relevant merchants who are solely responsible for all related obligations and liabilities.
- 4. Hang Seng Bank Limited ("Hang Seng"), Mall reserve the right to vary or terminate the promotion at any time and to amend the terms and conditions of the promotion from time to time without prior notice. In case of any disputes, the decision of Hang Seng and Mall shall be final.
- 5. No person other than the customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
- 6. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 7. These Terms and Conditions are subject to prevailing regulatory requirements.
- 8. The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.

Terms and Conditions of "Up to HK\$2,400 e-Gift Vouchers":

- 9. To enjoy the Promotion Offers, Members are required to meet the designated same-day net spending amount using eligible Hang Seng Credit Card, Affinity Card, Commercial Card, Business Card, Spending Card or Hang Seng Prestige Multi-Currency Debit Mastercard® (each an "Eligible Card", and collectively "Eligible Cards"), spending made by Hang Seng Bupa Card, Hang Seng UnionPay Renminbi Diamond Commercial Card, Renminbi Credit Card, USD Visa Gold Card, eshopping Mastercard and Private Label Card are not eligible. Mobile Payment Transactions include any transactions settled by Mobile Payment Services with an eligible Hang Seng Credit Card registered to Apple Pay, Google Pay, Samsung Pay and UnionPay App recognized by Hang Seng are accepted for the Rewards. Other modes of payment, including cash, Octopus, EPS, +FUN Dollars/ Merchants Dollars, AlipayHK, WeChat Pay HK, Tap & Go, PayMe by HSBC, BoC Pay, cash vouchers, gift vouchers, gift cards, and store credits are not accepted.
- 10. During the Promotion Period, Members upon reaching the designated same-day net spending amount (accumulate a maximum of two sales receipts from different mall merchants. Transaction must be made by the same Hang Seng Card Cardholder member on the same day with each sales receipt showing a minimum net spending of HK\$100 using Eligible Hang Seng Card(s)) ("Eligible Transaction")*, are entitled to receive ifc mall e-Gift Voucher(s) ("CLUB ic e-Gift Voucher(s)"). Details listed as below:

Same-day Net Spending Amount*	ifc mall e-Gift Vouchers
HK\$3,000 – HK\$8,999	HK\$100
HK\$9,000 – HK\$19,999	HK\$300
HK\$20,000 or above	HK\$800

*Purchase of gift vouchers or gift cards, spending in Apple Store, spending in Mannings Plus, 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 services <u>are not eligible for the promotion</u>.

- 11. Member is required to present all valid same-day original machine-printed sales receipts with corresponding electronic payment slips, its interface, physical card and/or identification documents for verification purpose. 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. Customers are required to provide the first 6 digits and last 4 digits of the Hang Seng Eligible Card's card numbers used for transaction to redeem the rewards. The eligible spending of a CLUB ic Master Member and an Affiliated Member is counted individually.
- 12. For spending settled by electronic payment, only the net spending amount (i.e. the final amount shown on the payment slip) will be considered eligible. The use of any discount offers, cash rebate, any forms of credit card rebate dollars like +FUN Dollars/ Merchant Dollars and tips will not be considered. For instalment transactions, only the first month's instalment payment amount will be accepted for this promotion. Mall reserves the right to request Member(s) to present the relevant credit card, debit card, Apple Pay, Google Pay, Samsung Pay, UnionPay App, interface, and/or identification documents for verification purpose and confirm all related transactions are settled by the same Hang Seng Card Cardholders and Member.
- 13. Mall reserves the right not to accept and/or recognise any receipt(s) which are deemed inappropriate, suspicious and/or invalid for reward redemption under this promotion at its sole and absolute discretion. For any cases or suspected cases of dishonesty, Mall also reserves the right to seek assistance from the police.
- 14. 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.
- 15. The deposit and remaining balance settlement will be deemed as one transaction. Each eligible transaction can be registered once and by the same Hang Seng Card Cardholder and Member only. Multiple registrations of the same transaction are not eligible. The deposit and remaining balance of each eligible transaction must be settled by the Hang Seng Card Cardholder and same Member, and only the primary payer will be identified as the one to complete the transaction. If found reapplication and/or multiple registrations, the earned ifc points and/or redeemed CLUB ic e-Gift Voucher(s) will be retrieved and cancelled.
- 16. If the deposit receipt is used for redemption in any previous promotions (including but not limited to CNY 2024 Redemption Programme, Spring 2024 Redemption Programme, Vibrant Spending Rewards Programme 2024, ifc mall x BEA Credit Card Spending Rewards, ifc mall x UnionPay Spending Rewards 2024, Summer Spending Rewards 2024), the corresponding remaining balance settlement cannot be used for redemption in this Promotion.
- 17. Each set of merchant sales receipt must match with the corresponding electronic payment slip, and must be paid by the same Hang Seng Card Cardholder and Member using the same Eligible Hang Seng Card. The registered Member's name must be the same as the one stated on the related electronic payment slips.
- 18. Only transactions settled by electronic payment will be entitled to earn ifc Points. The registered Member's name must be the 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 services and online purchases are not eligible for ifc Points registration. Mall reserves the right to reject the ifc Points registration request.
- 19. 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.
- 20. Registered 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), photocopied receipt(s), handwritten receipt(s) and split 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 only. No registered receipt is allowed to be re-used for redemption in the Promotion or in other Promotions.

- 21. 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.
- 22. Customers must successfully download "ifc (Hong Kong)" App and register to be a CLUB ic Member to become eligible for the Promotion Offers and 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 next to CHANEL Shoes (Shop 2082) (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. Customer(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 this Promotion. Mall reserves the right to grant, refuse, suspend or terminate CLUB ic membership at its sole and absolute discretion.
- 23. Customers 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 eligible receipts at Gift Redemption Counter on Podium Level 2 next to CHANEL Shoes (Shop 2082) (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). CLUB ic existing Members or Affiliated Members are also eligible to receive the e-Gift Voucher(s) based on the spending requirement listed in Clause 10.
- 24. Each eligible customer can hold maximum one CLUB ic membership only. If found re-application of membership, the membership will be retrieved. Mall reserves the right to reject the re-application for membership of such Member.
- 25. Daily quotas apply and redemption is 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 in-mall posters, Mall's 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.
- 26. Members who redeem the 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.
- 27. All CLUB ic e-Gift Voucher(s) are offered according to the net spending amount. No other CLUB ic e-Gift Voucher(s) will be allowed to substitute or exchange for different tiers.
- 28. Mall 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.
- 29. Sales personnel of mall tenants are not allowed to join this Promotion or join on behalf of customer(s) or Member(s).
- 30. The detailed terms and conditions of CLUB ic membership are available upon request.

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

- CLUB ic e-Gift Voucher(s) are available after login to CLUB ic account on "ifc mall (Hong Kong)" App.
- 32. The CLUB ic e-Gift Voucher(s) redeemed from this promotion will be valid from the date of issuance to 31 October 2025 (both dates inclusive).
- 33. 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.
- 34. CLUB ic e-Gift Voucher(s) is applicable to participating merchants. Members can refer to participating merchant list on the App and on https://ifc.com.hk/en/voucheracceptancelist/. The list is subject to change without prior notice.
- 35. Members shall settle the balance of transactions with Eligible Hang Seng Card upon using the CLUB ic e-Gift Voucher(s) redeemed from this promotion.
- 36. Please refer to the App for full version of Terms and Conditions for CLUB ic e-Gift Voucher(s).