

ifc mall Vibrant Shopping Rewards Programme 2024

Terms and Conditions for Participation

1. ifc mall Vibrant Shopping Rewards Programme 2024 (hereinafter called “Promotion”) is held from 25 April to 5 May 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)

2. From 25 April to 5 May 2024 or while stocks last, eligible shopper(s) who spend **HK\$3,000 or above by electronic 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 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)"), ifc mall Conditional e-Gift Voucher(s) (hereinafter called "CLUB ic Conditional e-Gift Voucher(s)"), and/or Maison Francis Kurkdjian Gift(s) (herein after called “Gift(s)”) upon designated spending and successful completion of CLUB ic membership registration.**

Same-day spending (Max. 2 receipts by electronic payment)*	ifc mall e-Gift Vouchers	ifc mall Conditional Dining e-Gift Vouchers	ifc mall Conditional e-Gift Vouchers	Gift(s) ^
HK\$3,000 – HK\$7,999	HK\$100	-	-	One Maison Francis Kurkdjian Fragrance Set (2ml x 2)
HK\$8,000 – HK\$17,999	HK\$200	HK\$100	-	One Maison Francis Kurkdjian Cologne forte Collection Set (2ml x 4)
HK\$18,000 or above	HK\$500	HK\$200	HK\$400	One Maison Francis Kurkdjian À la Rose Deluxe Duo Set (5ml x 2)

*ifc mall Vibrant Shopping Rewards 2024 is held at ifc mall from 25 April to 5 May 2024, while stocks last. 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 would be allowed. **Spending in Apple Store is not eligible.** 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.

^The collection period of Maison Francis Kurkdjian Gift(s) is from 25 April to 5 June 2024. Gift(s) will be dispatched in e-Gift Voucher(s) to member(s) who redeem(s) via the app.

2.1. **There is an additional offer for BEA Cardholders from 30 April to 9 May 2024 or while stocks last.** Shoppers will be rewarded ONE ifc mall HK\$50 Conditional Dining e-Gift Voucher upon **accumulated spending of HK\$300 with eligible BEA Credit Cards# on the same day** by presenting original performance tickets held in Central during the promotion period. **The redemption must be made in person at the Gift Redemption Counter. Each Cardholder (based on each CLUB ic member account) can claim this offer only ONCE per day.** Terms and Conditions apply.

Same-day spending (Max. 2 receipts by Eligible BEA Credit Card, excluding BEA Corporate Cards, Debit Cards and spending via AlipayHK, WeChat Pay HK and PayMe)#	Reward for eligible BEA Credit Cardholders
HK\$300 or above	ifc mall HK\$50 Conditional Dining e-Gift Voucher

#ifc mall x BEA Credit Card Spending Rewards is held at ifc mall from 30 April to 9 May 2024, while stocks last. 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 would be allowed. Spending in Apple Store is not eligible. Each Cardholder (based on each CLUB ic member account) can claim this offer only ONCE per day. Other terms and conditions apply.

3. Eligible Member(s) must present **all the 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 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) 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 Spending 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 April 2023 Spending Rewards, Summer 2023 Shopping Rewards, Autumn 2023 Redemption Programme, Christmas 2023 Redemption Programme, CNY 2024 Redemption Programme and Spring 2024 Redemption Programme), 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 Gift(s), CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s) and CLUB ic Conditional 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 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 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 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. 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 Gift(s), CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s) and/or CLUB ic Conditional 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 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). 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 maximum 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) and CLUB ic Conditional e-Gift Voucher(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 August 2024** (“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 the Gift(s), CLUB ic e-Gift Voucher(s), CLUB ic Conditional Dining e-Gift Voucher(s) and CLUB ic Conditional e-Gift Voucher(s) are responsible for inspecting upon redemption. Redeemed Voucher(s) and 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. 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.
- 28.5. 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.
- 28.6. 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 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 Maison Francis Kurkdjian Gift(s)

32.1. Maison Francis Kurkdjian Fragrance Set (2ml x 2) (Redeemable quantity 3,000 sets), Maison Francis Kurkdjian Cologne forte Collection Set (2ml x 4) (Redeemable quantity: 1,200 sets) and Maison Francis Kurkdjian À la Rose Deluxe Duo Set (5ml x 2) (Redeemable quantity: 1,000 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 at Maison Francis Kurkdjian (Shop Kiosk LA1, Podium Level 1, ifc mall, Service hours: 10am – 9pm, daily).

32.2. The Maison Francis Kurkdjian Fragrance Set e-Gift Voucher(s) or The Maison Francis Kurkdjian Cologne forte Collection Set e-Gift Voucher(s) or Maison Francis Kurkdjian À la Rose Deluxe Duo 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 5 June 2024.** The Maison Francis Kurkdjian Fragrance Set e-Gift Voucher(s) or The Maison Francis Kurkdjian Cologne forte Collection Set e-Gift Voucher(s) or Maison Francis Kurkdjian À la Rose Deluxe Duo 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 Maison Francis Kurkdjian (Shop Kiosk LA1, Podium Level 1, ifc mall) upon redemption.

32.3. CLUB ic members must also register to become a Maison Francis Kurkdjian member at the shop counter upon redemption.

32.4. ifc and Maison Francis Kurkdjian 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 and Maison Francis Kurkdjian shall be final.

33. **“ifc mall x BEA Credit Card Spending Rewards” Terms and Conditions**

33.1. The “ifc mall x BEA Credit Card Spending Rewards” promotion runs from 30 April 2024 to 9 May 2024 (“Promotional Period”) both dates inclusive, and based on the transaction date.

33.2. The offer applies to holders of an eligible BEA Credit Card (“Cardholders”). Within the Promotional Period, Cardholders must either through a valid physical BEA Credit Card (excluding a BEA Corporate Card and debit card) (“Eligible Credit Card”), or through a designated mobile payment (such as Apple Pay, Google Pay™ or UnionPay App, but excluding AlipayHK, WeChat Pay HK and PayMe) (“Eligible Mobile Payment”) have paid for their spending in full at participating merchants in ifc mall (the “Mall”) (each eligible receipt must be at least HK\$100 or above, excluding purchases made by cash, purchases made by BEA Bonus points, 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) to enjoy the offer. The types of BEA Credit Card accepted may vary among the participating merchants. Please contact the relevant participating merchant for details.

33.3. “ifc mall x BEA Credit Card Spending Rewards”:

To claim the following rewards, Cardholders must present the original tickets to a performance held in Central, Hong Kong during the Promotional Period (including Central Harbourfront Event Space, HK City Hall, HK Fringe Club and Tai Kwun. The ticket eligibility will be subject to ifc’s final decision); their own physical BEA Credit Card / the electronic Eligible Credit Card bound with the Eligible Mobile Payment; the relevant original merchant sales receipt(s) and the original electronic payment slip(s) / screenshots of the transaction records of the Eligible Mobile Payment (at most two same-day spending sales receipts issued by different designated merchants, the net value of each payment slip must be at least HK\$100) at the Gift Redemption Counter on Podium Level 2 of ifc mall within 7 days of the transaction date. For the avoidance of doubt, Cardholders with Eligible Spending on 9th May, 2024 can redeem the rewards on or before 16th May, 2024.

Same-day spending (Max. 2 receipts by Eligible BEA Credit Card excluding BEA Corporate Cards, Debit Cards or spending via AlipayHK, WeChat Pay HK and PayMe)	Reward for eligible BEA Credit Cardholders
HK\$300 or above	ifc mall HK\$50 Conditional Dining e-Gift Voucher

33.4. Eligible Cardholders are required to become CLUB ic members to claim the above offer.

33.5. The name registered for the CLUB ic membership must be same as the name of the Cardholder.

33.6. “Eligible Receipt” means an original machine-printed sales receipt issued on the date of transaction by a merchant for an eligible transaction at the ifc mall. The Bank of East Asia, Limited (“BEA”) and International Finance Centre Management Co., Ltd. (“ifc”) do not accept any photocopies or hand-written receipts, and reserve the right not to accept any receipts that BEA and ifc suspect to be invalid, forged, or issued for spurious transactions, or on other grounds without any need to explain.

33.7. Each Eligible Receipt can only be used once to claim “ifc mall x BEA Credit Card Spending Rewards”. All Eligible Receipts that have been used will be chopped. Such chopped Eligible Receipts cannot be used again in this Promotion or to claim any other gifts or privileges in other promotional activities of ifc (except to register for ifc mall Vibrant Shopping Rewards Programme 2024 and car park privileges).

33.8. An “Eligible Transaction” is a consumption transaction paid by a Cardholder at an ifc merchant using an Eligible Credit

Card but excludes:

- Single transactions below HK\$100;
- Spending at Apple Store, Four Seasons Hotel or Four Seasons Place;
- Spending on telecommunications services, or banking or currency exchange services;
- Spending at car parks;
- Use, purchase or reload of / any value added to the store credits; cash; cash vouchers; gift vouchers or gift cards; stored-value cards and their add-value services;
- Refundable deposits
- Other transactions including but not limited to utilities bill payments, transactions recorded by hand written receipts and any transactions without electronic payment slips and/or merchant sales receipts;
- Online purchases, mail, fax or phone orders;
- Any other transactions between the customer and a participating merchant as specified by BEA and ifc from time to time (with or without prior notice); and
- Any transactions deemed ineligible by BEA and ifc, or any transactions which BEA classifies as ineligible.

33.9. For internal reference, ifc reserves the right (1) to record the full name of the eligible customer, the first 6 and last 4 digits of the BEA Credit Card number used in the corresponding spending, the last four digits of the virtual credit card number bound to the mobile payment to conduct Eligible Transactions, and the amount spent as shown on the Eligible Receipts; and (2) to photocopy the receipts and the corresponding electronic payment slips. The information collected will be destroyed within 3 months after the promotion has ended.

33.10. Rewards are subject to a quota, and are available on a first come, first served basis.

33.11. Each Cardholder (based on each CLUB ic member account) can claim this offer only ONCE per day.

33.12. All information and photos shown are for reference only.

33.13. Unauthorized/Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible. If a transaction proves to be ineligible after the rewards have been claimed, BEA shall be entitled to debit an amount equal to the value of the relevant rewards from the Cardholder's eligible account.

33.14. Cardholders' personal data may be collected by ifc for the purposes of this promotion. The use of such personal data is subject to the privacy policy of ifc. Please contact ifc for further details. By providing the relevant personal data to ifc, the Cardholder is deemed to have fully understood the purpose of such collection of personal data and to have agreed to such collection.

33.15. No person other than the Cardholder, BEA, and ifc will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

33.16. BEA and ifc make no representations or warranties as to the quality and availability of the products, services, or information provided by the participating merchants. BEA and ifc shall not be liable for any matters arising from or in connection with the products, services, or information provided by the participating merchants of ifc mall. Cardholders should direct any queries or complaints to the participating merchants (where applicable). Shall there be any further existence of claims or disputes between Cardholders and the Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.

33.17. BEA, ifc, and the participating merchants of ifc mall reserve the right to vary or cancel the offer and/or amend or revise these Terms and Conditions at any time without further notice. In the event of any dispute, the decision of BEA, ifc, and the participating merchants shall be final and conclusive.

33.18. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong.

- 33.19. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
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.