



## Terms and Conditions for Credit Card Red Hot Offers – ifc mall

### When can you enjoy the offer

1. The promotional period for the offer is from 1 May 2026 to 30 June 2026.

### What is the offer

2. During the promotional period, use your Eligible Credit Card to make Eligible Transactions at the Participating Mall to enjoy the following:

Same-day total Eligible Transactions (Maximum 2 electronic payment receipts at different outlets at Participating Mall)	ifc mall e-Gift Voucher amount
HK\$3,000 - HK\$9,999	HK\$100
HK\$10,000 - HK\$29,999	HK\$300
HK\$30,000 or above	HK\$1,000

#### HSBC Privé Cardholders Exclusive Privilege

A complimentary CLUB ic Black Membership in 2026 when Cardholders redeem the offer with HSBC Privé. 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.

### How can you enjoy the offer

3. You can enjoy the offer if you:
  - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period;
  - b. have successfully registered as a CLUB ic member on or before the transaction date;
  - c. pay with an Eligible Credit Card for any Eligible Transactions at the Participating Mall during the promotional period.
  - d. to enjoy the offer, Participating Mall may ask you to present for verification. Any collection of such personal data will be in accordance with the Participating Mall's terms and conditions. We accept no liability in respect of the Participating Mall's collection of the personal data.

### Read before you enjoy the offer

4. You must successfully download ifc mall (Hong Kong) App and register as a CLUB ic member on or before the transaction date to receive the ifc mall e-Gift Vouchers. New registration of CLUB ic membership must be done via ifc mall (Hong Kong) App or at Gift Redemption Counter.
5. You must redeem the offer within 7 days from the transaction date in person by presenting the corresponding receipts at Gift Redemption Counter or at CLUB ic Lobby (For CLUB ic Gold or above members only).
6. You are entitled to make 1 redemption per day and a maximum of 3 redemptions during the promotional period.
7. Quota applies while stock lasts, please check the details with the staff of the Gift Redemption Counter.
8. Eligible HSBC Privé Cardholders can receive CLUB ic Black membership valid until 31 Dec 2026. 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. Each Eligible HSBC Privé Cardholders is entitled to the offer once only.

9. You must present all valid same-day original machine-printed sales receipts (with Eligible Transactions made by the same cardholder) with corresponding electronic payment slips (including Eligible Credit Card and/or transaction record(s) in logged-in designated mobile payment app together with your Eligible Credit Card bearing the same credit card number) issued by different valid outlets at Participating Mall, its interface, physical credit card and/or identification documents at the Gift Redemption Counter or at CLUB ic Lobby (For CLUB ic Gold or above Members only) to receive the ifc mall e-Gift Voucher(s). The registered member name must be the same as the one stated on the related electronic payment slips and the outlet's invoice.
10. Participating Mall reserves the right to request you to present the relevant Eligible Credit Card/payment record, and/or identification documents for verification purpose and ensuring all valid payment(s) have been made by the same cardholder.
11. All spending at the Apple Store is not applicable to this promotion. Only payment made by Eligible Credit Card or electronic payment bind with Eligible 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 the promotion.
12. 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.
13. The ifc mall e-Gift Voucher(s) issued under this 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 Credit Cards.
14. ifc mall 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 Participating Mall. The ifc mall e-Gift Voucher(s) will be valid from the date of issuance to 30 September 2026. Please refer to the ifc mall (Hong Kong) App for the list of the participating merchants and full version of Terms and Conditions for ifc mall e-Gift Voucher.
15. 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. The deposit and remaining balance settlement will be deemed as one transaction. Each Eligible Transaction can be registered once and by the same cardholder only. Multiple registrations of the same transaction or by more than one cardholder 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 ifc mall e-Gift Voucher(s) will be retrieved and cancelled. If the deposit receipt is used for redemption in any previous promotions, the corresponding balance settlement cannot be used for redemption in this promotion.
16. Valid receipts and corresponding electronic payment slips will be stamped by Participating Mall'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 ifc mall e-Gift Voucher(s) once. No registered receipt is allowed to be re-used for redemption in the promotion or in other promotions.



17. All receipts presented for redemption will not be eligible for refund or exchange. Any refund or exchange requests where receipts have been stamped by Participating Mall will be rejected. In case of the registered transaction(s) have been refunded or exchanged, the ifc mall e-Gift Voucher(s) and points registration will be revoked.

18. The redemption locations and service hours are as follows:

Location	Service hours
Gift Redemption Counter on Podium Level 2 near Tiffany & Co. (Shop 2065), ifc mall	10am – 9pm daily
CLUB ic Lobby on Level 2, One International Finance Centre (For CLUB ic Gold or above Members only)	10am – 8pm daily

19. All the redeemed rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash under any conditions once they are issued.
20. You have to keep all original sales slips of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and we may keep them.
21. Primary cardholders and additional cardholders under the same Eligible Credit Card account shall for all purposes of this promotion be treated as separate cardholders and are each eligible to enjoy the offers using the Eligible Credit Cards under their respective names.
22. Sales staff and employees of outlets at Participating Mall are not eligible to participate in this promotion.
23. We accept no liability in respect of the quality of the goods and services provided by the Participating Mall and outlets at Participating Mall or any additional offers/discounts which the Participating Mall and outlets at Participating Mall may or may not offer. You are advised to check the details and related terms and conditions with the staffs of Participating Mall.
24. These terms and conditions and other terms and conditions of the Eligible Credit Card, the Participating Mall and outlets at Participating Mall will apply. We and the Participating Mall reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice. Please refer to the relevant website or check with the staffs of Participating Mall for the latest details, availability and terms and conditions of the offer.
25. If we or the Participating Mall believe that you have acted in a fraudulent or abusive manner, you will not be able to enjoy the offer.
26. In case of disputes arising out of this promotion, the decision of the Participating Mall and us shall be final and conclusive.
27. No person other than you and us which include our 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 provisions of these terms and conditions.
28. These terms and conditions are subject to prevailing regulatory requirements.
29. Each of we, Participating Merchant and you submit to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.
30. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('Hong Kong'). In the event of any discrepancy or inconsistency between the English



version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

#### What these terms mean

31. **'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).
32. **'Eligible Transactions'** are purchases made in Hong Kong Dollars with a minimum Net Spending Amount of HK\$100 each and conducted with an Eligible Credit Card (including Apple Pay, Google Pay™, Samsung Pay and QR code payment via HSBC Reward+) at the Participating Mall during the promotional period. WeChat Pay, Alipay and PayMe are not eligible for this promotion.  
  
These are not Eligible Transactions: 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 Participating Mall.
33. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of ifc Dollars, vouchers and gift cards.
34. **'Participating Mall'** means ifc mall in Hong Kong.
35. **'HSBC', 'we', 'us' and 'our'** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.

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!

Issued by The Hongkong and Shanghai Banking Corporation Limited

Reference number: Y26-U8-CAMH0513