Terms and Conditions of Red Hot Shopping Special – K11 MUSEA and K11 Art Mall

When can you enjoy the offers

1. The promotional period is from 2 November 2026 to 31 January 2027, unless otherwise specified.

What are the offers

Offer 1:

2. **Spending requirements and eligibility:**

   a. Use your **Eligible Visa Credit Card** to make **Eligible Transactions** to receive up to 2,450 K Dollars at K11 MUSEA per day and up to 750 K Dollars at K11 Art Mall per day upon reaching the designated cumulative same-day **Net Spending Amount(s)** in K11 MUSEA and K11 Art Mall during the promotional period, as set out below:

Cumulative Same-Day Net Spending Amount (with 1-4 Eligible Receipts)	**Rewards by spending with the same Eligible Visa Credit Card**	
	K11 MUSEA	**K11 Art Mall**
HK$1,800 to HK$2,999	Not Applicable	50 K Dollars
HK$3,000 to HK$14,999	100 K Dollars	100 K Dollars
HK$15,000 to HK$39,999 for K11 MUSEA or HK$15,000 or above for K11 Art Mall	600 K Dollars	600 K Dollars
HK$40,000 or above	1,750 K Dollars	Not Applicable

Sites	**Redemption Counter**	**Redemption Time**
K11 MUSEA	B1, Concierge, K11 MUSEA	10:00am – 10:00pm
K11 Art Mall	G/F, Concierge, K11 Art Mall	10:00am – 10:00pm

   b. To enjoy this offer, you must first register as a K11 Loyalty Program Limited ('KLUB 11') Member and K Dollar Program Member and have bound your respective KLUB 11 Membership with your corresponding K Dollar Program Membership ("Member") if you are not a current KLUB 11 member and a K Dollar Program Member. For more details, please visit

K11 Concierge at K11 MUSEA or K11 Art Mall or KLUB 11's official website at https://klub-11.com/privileges/klub-promotions/400.

c. You can receive the corresponding rewards upon reaching the designated cumulative same-day Net Spending Amount(s) by using the same Eligible Visa Credit Card to make Eligible Transactions at the same mall (i.e. either K11 MUSEA or K11 Art Mall) with a minimum of 1 and a maximum of 4 Eligible Receipts issued by **Designated Merchants**, each with a minimum spending of HK$50, excluding spending by K Dollar(s) and/or K11 gift voucher(s) and/or K11 e-voucher(s) and/or any physical/electronic gift voucher(s) issued by merchants.

d. The rewards will be distributed to the Member's account in the form of K Points after the Eligible Transaction is verified and confirmed by KLUB 11.

e. Each Member is entitled to redeem rewards for each spending tier of cumulative same-day Net Spending Amount once per day in each redemption counter.

3. **How to redeem:**

a. You have to present your physical Eligible Visa Credit Card together with the original Eligible Receipts and the accompanying electronic payment slips or the screenshots of transaction records of the mobile payment tools bound with the Eligible Visa Credit Card from the same mall on the date of Eligible Transactions at the K11 Concierge of the same mall. Please visit K11 Concierge for more details.

b. The expiration date of the K Dollars is stated as below:

Date of K Dollars Credited	Expiration Date of K Dollars
2 November 2026 – 31 December 2026	31 December 2027
1 – 31 January 2027	31 March 2028

Use of the K Dollars is subject to the terms and conditions of KLUB 11 Loyalty Program and K Dollar Program. For details, please refer to **KLUB 11 Loyalty Program Terms and Conditions** and K Dollar Program Terms and Conditions.

4. Rewards are available on a first-come-first-served basis, while stocks last.

Offer 2:

5. You can enjoy special offers at **Offering Merchants** at K11 MUSEA and K11 Art Mall by spending with your Eligible Visa Credit Card.

Offer 3:

6. **Spending requirements and eligibility:**

a. You can enroll or upgrade as a KLUB 11 Platinum Card Member (if you are currently a Member) upon accumulating Eligible Transactions with cumulative same-day Net Spending Amount of HK$100,000 or above with the same Eligible Visa Credit Card at K11 MUSEA, with a minimum spending of HK$50 for each Eligible Receipt, excluding spending by K Dollar(s) and/or K11 gift

voucher(s) and/or K11 e-voucher(s) and/or any physical/electronic gift voucher(s) issued by merchants.

7. **How to redeem:** You have to present your physical Eligible Visa Credit Card together with the original Eligible Receipts and the accompanying electronic payment slips or the screenshots of transaction records of the mobile payment tools bound with the Eligible Visa Credit Card from K11 MUSEA on the date of Eligible Transactions at K11 MUSEA Concierge to enroll or upgrade as a KLUB 11 Platinum Card Member.

Offer 4:

8. You can enjoy an additional 2 hours of complimentary parking at K11 MUSEA upon rewards redemption of Offer 1 at K11 MUSEA on the date of Eligible Transactions.

How can you enjoy the offers

9. You can enjoy the offers if you:
   a. hold an Eligible Visa Credit Card and your credit card account is valid and in good standing during the promotional period; and
   b. pay with an Eligible Visa Credit Card for Eligible Transactions at the Designated Merchants/Offering Merchants at K11 MUSEA or K11 Art Mall during the promotional period and meet the designated cumulative same-day Net Spending Amount(s) (where applicable).

Read before you enjoy the offer

10. You cannot:
    a. transfer the offer or exchange it for cash, other products, services or discounts; or
    b. use the offers in conjunction with other promotional programs, offers, discounts, vouchers or VIP privileges (unless otherwise specified). You may visit the K11 Concierge or check with the Offering Merchants for details.

11. You have to keep all original sales slips/credit card slips of the Eligible Transactions. In case of dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.

12. The terms and conditions of the Eligible Visa Credit Card and the Offering Merchants and **Participating Merchants** will apply.

13. We, K11 Loyalty Program Limited, the Offering Merchants and the Participating Merchants reserve the right to vary or cancel the offer, or amend these terms and conditions. Please refer to our website for the latest details, availability and conditions of the offer.

14. If we, K11 Loyalty Program Limited, the Offering Merchants or the Participating Merchants believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we can debit your credit card to take back any offer you have enjoyed, or cancel your credit card.

15. All photos, product information, descriptions, prices and offers are provided by the Offering Merchants or Participating Merchants and are for reference only. We accept no liability in respect of the quality of the goods and services provided by the Offering Merchants or Participating Merchants or any additional offers/discounts which the Offering Merchants or Participating Merchants may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Offering Merchants or Participating Merchants.

16. In case of disputes arising out of this promotion, the decision of K11 Loyalty Program Limited, Offering Merchants or the Participating Merchants and/or us shall be final and conclusive.

17. 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.

18. These terms and conditions are subject to prevailing regulatory requirements.

19. Each of us and you submits 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.

20. 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

21. **'Eligible Visa Credit Card'** means any Hong Kong Dollar personal primary, combined additional or separate additional Visa credit cards issued by HSBC.

22. **'Eligible Transactions'** are purchases made with the same Eligible Visa Credit Card at K11 MUSEA or K11 Art Mall with a minimum Net Spending Amount of HK$50 for each Eligible Receipt within the same day at the same mall. These are not Eligible Transactions:
    a. purchase of any kind of membership(s) (except purchase of membership of PURE Fitness at K11 MUSEA);
    b. any purchase of pre-paid items, cash vouchers, gift cards or coupons, stored value cards or pre-paid cards;
    c. any purchase of show/event/exhibition tickets and other ticketing services;
    d. any payments using K Dollars and/or K11 physical or electronic gift vouchers;
    e. adding value to Octopus cards, stored value cards or pre-paid cards;
    f. currency exchange;
    g. any spending at Hyatt Regency Hotel, K11 ARTUS, K11 ATELIER (including Victoria Dockside & King's Road) and Rosewood Hong Kong;
    h. any spending at Victoria Playpark, D Mind & the Prince, Gentry Club, and Tesla Experience Center;
    i. any transactions on the online platform of any merchants of K11 MUSEA or K11 Art Mall;

j. charity donations;
k. any bill payment (including but not limited to payment of telecommunication or utility bills);
l. any bank transactions; spending at travel agents; insurance transactions and transactions at short-term promotion booths;
m. any online shopping or payment;
n. EPS cash withdrawal or credit card cash withdrawal;
o. any other transactions as specified by KLUB 11 or any transactions which we classify as ineligible transactions; and
p. any spending at particular merchants as stated in KLUB 11 Program Terms and Conditions (which may be updated from time to time without prior notice).

23. **'Eligible Receipts'** includes an original machine-printed receipt issued by Designated Merchants at K11 MUSEA and K11 Art Mall (where applicable) and a sales slip of your Eligible Visa Credit Card bearing your name where applicable on the date of redemption. Late redemption, handwritten, revised, or copied sales slips and receipts will not be accepted.

24. **'Net Spending Amount'** refers to the final transaction amount charged to the Eligible Visa Credit Card after all applicable discounts, reductions, and use of vouchers / K Dollar(s).

25. **'Participating Merchants'** refers to KLUB 11, K11 MUSEA, and K11 Art Mall.

26. **'Designated Merchants'** refers to any merchants at K11 MUSEA and K11 Art Mall.

27. **'Offering Merchants'** refers to any merchants at K11 MUSEA and K11 Art Mall with special offers under Offer 2.

28. **'KLUB 11 Loyalty Programme Terms and Conditions'** means the terms and conditions listed at https://klub-11.com/program-terms-and-conditions/ (which may be updated by KLUB 11 from time to time).

29. Other terms not defined in these Terms and Conditions shall have the same meanings as defined in the KLUB 11 Loyalty Programme Terms and Conditions.

30. **'HSBC', 'we', 'us'** and **'our'** means The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.

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