


## **General Terms and Conditions of “K11 MUSEA Spending Promotion”**

1. “K11 MUSEA Spending Promotion” (the “Promotion”) runs from 1 July to 31 August 2025 (the “Promotion Period”, both dates inclusive and based on the transaction date).
2. Unless otherwise specified, this promotion is applicable to the physical cards of BOC Credit Cards, BOC Dual Currency Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo (the “Eligible Credit Card”), or transaction made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay of these physical cards (if applicable) (“Eligible Mobile Payment”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards, BOC Purchasing Cards and Intown Cards.
3. Unless otherwise specified, this promotion is only applicable to the promotion operated by The Artizen Management Company Limited (the “Partner”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled at merchants (“Eligible Merchants”) in K11 MUSEA (the “Participating Mall”) during the Promotion Period.
4. Unless otherwise specified, offers cannot be used in conjunction with any other promotional offers.
5. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Promotion. Only posted transactions with valid sales slip(s)/record(s) are eligible for the Promotion.
6. Bank of China (Hong Kong) Limited (“BOCHK”) and/or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the Company gives no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and does not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and/or the Company does not accept any liability arising in conjunction with extra promotion offers or discounts provided by the Participating Mall. Please contact the Partner’s staff for further details and terms and conditions.
7. BOCHK and/or the Company and/or the Partner reserve the right to amend, suspend or cancel the Promotion or its terms and conditions and the right of final decision on all matters and disputes.
8. The promotion is subject to their respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the Partner and/or merchants and/or the staff of BOCHK and/or the Company.

9. All information and images are for reference only.
10. These terms and conditions of the Promotion are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. No person other than the customers, the Partner, BOCHK and/or the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
12. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
13. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' terms and conditions. The Company is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee to the mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
14. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not nor does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties Mobile Applications.
15. Apple Pay is a trademark of Apple Inc., registered in the US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Credit Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Credit Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay). Huawei Pay is not applicable to BOC

Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay.

16. For details and related terms and conditions of "BOC Cheers Card up to 10X Gift Points on dining spending" Promotion, please refer to [www.bochk.com/s/a/cheers\\_e](http://www.bochk.com/s/a/cheers_e).
17. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

**Terms and Conditions of “Earn up to 2,200 K Dollars Reward at K11 MUSEA”:**

18. The promotion is applicable to customers who are KLUB 11 and K Dollar Programme members, who are required to bind their KLUB 11 membership to the relevant K Dollar programme membership (the “Member”). Each customer can register as a Member once only. Each Member must spend with the same Eligible Credit Card/ Eligible Mobile Payment to participate in the Program (“Eligible Customer”).
19. To redeem the rewards (“Rewards”) below, the Eligible Customer should present their physical card of Eligible Credit Card and/or the transaction record of its Eligible Mobile Payment (if applicable) bearing the same card number as imprinted on the payment slips, together with eligible machine-printed original receipt(s) and the credit card / electronic payment slip(s) on the date of the transaction(s) (“Eligible Receipts”) at the Koncierge, G/F of K11 MUSEA.

| Rewards  | Cumulative Same-Day Spending | Eligible Credit Card Rewards |
|----------|------------------------------|------------------------------|
| Reward 1 | HK\$3,000-HK\$14,999         | 100 K Dollars                |
| Reward 2 | HK\$15,000-HK\$34,999        | 600 K Dollars                |
| Reward 3 | HK\$35,000 or above          | 1,500 K Dollars              |

Customers could only redeem Reward 1, Reward 2 and Reward 3 once each per day on the transaction day of the spending. Rewards are available on a first-come-first-served basis, subject to daily quota and available while stocks last. The daily quota is calculated independently and cannot be merged or accumulated. Rewards can only be claimed on the day of the spending, opening hours for redemption is from 10 a.m. to 10 p.m. Late redemption will not be accepted. Receipts that are overdue or out of the Promotion Period are not accepted. There will not be any prior notice if the quotas are full. The quotas are calculated based on the computer record of the Company and/or the Partner and/or the Participating Mall. Customers are suggested to check the redemption status at the Koncierge.

The customer redeeming the Reward(s) must be the person making the transactions. Staff of the Participating Mall reserves the right to ask for identity proof for the sole purpose of verification. The Partner may not process the redemption if the customer refuses to provide the above relevant information.

20. Redemption is only eligible for customers with original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within the opening hours. The customer's payment slips issued by Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorisation code and customer's signature (if applicable). The merchant machine-printed invoices must clearly state the merchant name, transaction date, spending amount and purchase items. Credit card statements and photocopies of payment slips / merchant machine-printed invoices are not accepted. The customer will not be eligible for redemption if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and/or the relevant Physical Eligible Credit Card and/or the Eligible Mobile Payment transaction record (for any reasons) on the transaction day, or if the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated or not clearly showing the relevant information are not accepted. All Eligible Receipts for the same redemption must be settled with the same Eligible Credit Card of the same KLUB 11 member. Transactions from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with the same or different credit card(s) to participate in the program. Receipts splitting is not acceptable. Multiple redemptions by using different KLUB 11 memberships of the same customer at the Participating Mall will not be accepted. Spending with different principal credit card and supplementary credit card will be counted separately.
21. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and/or the Partner and/or the Participating Mall may at any time ask a customer to submit these receipts, and/or further documents or evidence for inspection and record.
22. Merchant Staff at the Participating Mall are not eligible to participate in this Program. Merchant Staff at the Participating Mall cannot redeem the Reward(s) on behalf of the customers under any circumstance. The customer must redeem in person and redemption by third party is not accepted.
23. Cumulative same-day spending amount is based on a minimum of 1 and a maximum of 4 set of Eligible Receipts, which must be issued by the Eligible Merchant(s). Spending on different transaction days cannot be merged. Each eligible receipt should contain a minimum spending of HK\$50, excluding spending by K Dollars and/or physical/electronic gift voucher(s) and/or any physical/electronic gift voucher(s) issued by merchants. Eligible spending amount applies to the final amount after deduction of all applicable discounts, cash vouchers and/or gift cards.

24. During the Promotion Period, Eligible Customers must provide eligible machine-printed original receipts issued by Eligible Merchants on the date of Eligible Transaction to redeem the Rewards. The Partner does not accept any photocopies or receipts with amendment or handwritten receipts, and reserves the right not to accept any receipts that suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation.
25. During the Promotion Period, for product deposit payments and deposit payments for dining bookings, eligible spending amount is counted by the total value of deposit amount with Eligible Credit Cards and/or Eligible Mobile Payment on the date of placing deposit; for product balance payments and balance payments for dining bookings, eligible spending amount is counted by the total value of balance amount on the date of settling balance. Only the first payment of instalment on the transaction day will be counted for joining this program, and the remaining balance is not accepted for reward redemption in this program.
26. “Eligible Transaction” means a transaction paid by an Eligible BOC Credit Card and/or Eligible Mobile Payment between an eligible customer and an eligible merchant but excludes:
- (a) any single spending below HK\$50;
  - (b) any spending by cash;
  - (c) any transactions where the invoice and payment slip are not issued from the same branch of K11 Merchants as defined under KLUB 11 Loyalty Programme Terms and Conditions;
  - (d) any purchase of any kinds of membership(s) (except purchase of membership of PURE Fitness at K11 MUSEA);
  - (e) any purchase of pre-paid items, cash vouchers, gift cards (including K11 MUSEA gift cards) or coupons, stored value cards or pre-paid cards;
  - (f) any payments using cash vouchers, gift cards or coupons, stored value cards or pre-paid cards of merchants at K11 MUSEA;
  - (g) any purchase of show/event/exhibition tickets and other ticketing services;
  - (h) any payments using K Dollars and / or K11 physical or electronic gift vouchers;
  - (i) adding value to Octopus cards, stored value cards or pre-paid cards;
  - (j) currency exchange;
  - (k) any spending at Hyatt Regency Hotel, K11 ARTUS, K11 ATELIER (including Victoria Dockside & King’s Road) and Rosewood Hong Kong;
  - (l) any spending at Victoria Playpark, D Mind & the Prince and Lai Ching Heen;
  - (m) any transactions on K11 ESHOP, Food Ordering via ‘K11 HK’ Mobile App or any online platform of any merchants of K11 MUSEA;
  - (n) any bank transactions, spending at travel agent, insurance transactions and transactions at short-term promotion booth;
  - (o) charity donations;
  - (p) any bill payment (including but not limited to payment of telecommunication or utility bills);


- (q) any activity or course provided or hosted by K11 Kulture Academy;
- (r) any online shopping or payment;
- (s) EPS cash withdrawal or credit card cash withdrawal;
- (t) any other transactions as specified by K11 Loyalty Program Limited ("KLUB 11") or any transactions which Bank of China (Hong Kong) Limited/or BOC Credit Card (International) Limited in Hong Kong classifies as ineligible transactions; and
- (u) any spending at particular merchants as stated in KLUB 11 Loyalty Programme Terms and Conditions (which may be updated from time to time without prior notice).

27. Rewards can only be redeemed on eligible transaction date. The Eligible Customer (based on KLUB 11 membership number) is entitled to redeem each reward tier once only on the same day. Each set of Eligible Receipt can only be used for redemption of the Rewards once. The same customer can redeem the reward once only for same-day spending at the same merchant. Use of K Dollars is limited to participating merchants at K11 MUSEA ("Participating Merchants"). The full list of Participating Merchants can be viewed at <https://klub-11.com/k-dollar/>.
28. K Dollars earned under the Rewards will be credited to the Eligible Customer's K Dollar Program account in the form of Points. The Points credited are valid until 30 September 2026. For details on usage of K Dollars, please refer to the K Dollar Program Terms and Conditions at <https://k-dollar.com/program-terms-and-conditions/>.
29. For the purpose of calculating the Eligible Transactions spending, all Eligible Transactions spending is required to be registered in accordance with the Partner Loyalty Programme Terms and Conditions.
30. If the Eligible Transaction relating to the Eligible Receipts used in redeeming any Spending Rewards is subsequently cancelled or reversed for whatever reasons, resulting in the total spending amount falling under the requisite amount to redeem the Spending Rewards, the Partner has the right to request the Eligible Customers to pay to the Concierge a reasonable amount for the redeemed Spending Rewards as determined by the Partner. Until the Eligible Customers have paid the amount to the Partner, the relevant merchants shall have the right not to issue any refund to the Eligible Customers. For the avoidance of doubt, the refund shall be governed by the terms and/or restrictions of the relevant merchant(s).
31. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App, BoC Pay+ and other designated payment means / e-Wallet as decided by the Company, and split transactions will not be accepted.
32. The Participating Mall's staff reserves the right to verify the Eligible Customers' KLUB 11 membership number, full name; to record the first 6 and last 4 digits of the Eligible Credit Card (if applicable) and/or the last 4 digits of the Eligible Mobile Payment (if applicable) and the set of Eligible Receipts, including the transaction amount printed on the receipts etc.; to

copy the invoice(s) and corresponding payment slip(s) for internal reference only. The personal information collected will be destroyed 3 months after the promotion has ended.

33. All original copies of Eligible Receipts used for rewards registration and redemption will be stamped by the Participating Mall's staff after verification, to indicate reward(s) have been redeemed. The Partner reserve the right to make any marking on each set of Eligible Receipts during Reward redemption and registration. Eligible Receipts marked by Partner cannot be used again for redeeming rewards (except for Point registration or car park privileges).
34. The Eligible Customer shall present his or her original valid KLUB 11 electronic membership card for inspection at the time of redemption.
35. Eligible Customers' personal data may be collected by KLUB 11 for the purposes of this promotion. The use of such personal data is subject to the privacy policy of KLUB 11. Please contact KLUB 11 for further details. By providing the relevant personal data to KLUB 11, the Eligible Customer is deemed to have understood the purpose of such collection of personal data and have agreed to such collection. All personal information collected is subject to relevant terms and conditions of the Participating Mall. The Company does not accept any liability arising in conjunction with the personal information collected.
36. The Company will verify the transaction record of the relevant credit card to confirm the customer's eligibility for registration and entitlement of the Rewards. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail. For any cancelled / refunded transactions, the Partner and/or the Company has the right to and will be entitled to debit the Reward(s) so granted to the K Dollar Program account directly without prior notice.
37. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, BOCHK/ the Company/ the Partner/ the Participating Mall has the right of forfeiture of a customer's eligibility to participate in this promotion and reserves the right to take legal action in such instances.
38. The status of the Eligible Customer's credit card accounts must be valid, normal and in good credit by the time of Rewards received in order to be eligible for this promotion. In the event of violation of the Card User Agreement Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK/ the Company/ the Partner has the right of forfeiture of a customer's eligibility of Rewards redemption without prior notice.
39. Reward cannot be cancelled, altered, transferred, refunded, or redeemed for cash or other gifts, and no change will be provided under any circumstance once they have been issued. They will not be re-issued in case of loss or damage. The Company and/or the Partner and/or the Participating Mall reserves the right to collect or cancel the Rewards used for sale.

**Terms and Conditions of “Shopping/Dining offers at selected merchants of K11 MUSEA”:**

- 40. During the promotion period, the customer can enjoy shopping/dining privileges (“Privileges”) at selected merchants in K11 MUSEA by spending with an Eligible Credit Card (including Eligible Mobile Payment) and/or BOC Credit Cards issued in the mainland bearing the  logo. For details, please refer to [https://media.k11.com/general\\_assets/BOC\\_Credit\\_Card\\_Promotion\\_2025\\_Merchant\\_Offer.pdf](https://media.k11.com/general_assets/BOC_Credit_Card_Promotion_2025_Merchant_Offer.pdf). Subject to the relevant terms and conditions of designated selected merchants.
- 41. The privileges carry no cash value and cannot be exchanged for cash.
- 42. The privileges or gifts are only available while stocks last. The privileges or gifts are non-exchangeable and cannot be exchanged for cash. Selected merchants reserve the right to change the privileges or gifts with the same value.

**Terms and Conditions of “Upgrading to Gold Card Member of K11 MUSEA”:**

- 43. During the promotion period, upon a cumulative same-day spending of HK\$4,000 or above with the same Eligible Credit Card at K11 MUSEA, the customer will be entitled to enroll or upgrade (if the relevant Cardholder of Eligible Credit Card is currently a Member) as a KLUB 11 Gold Card Member. (note: the original spending requirement is HK\$5,000), subject to the applicable terms and conditions of KLUB 11. This promotion can be redeemed in conjunction with “Earn up to 2,200 K Dollars Reward at K11 MUSEA”:
- 44. During the promotion period, the Eligible Customer should present their physical card of Eligible Credit Card and/or the transaction record of its Eligible Mobile Payment (if applicable) bearing the same card number as imprinted on the payment slips, together with eligible machine-printed original receipt(s) and the credit card / electronic payment slip(s) with the same Eligible Credit Card on the date of the transaction(s) at the Koncierge, G/F of K11 MUSEA to register as KLUB 11 Gold Card Member.

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