


**Terms and Conditions of “K11 ECOAST Art and Cultural District by the Sea Brand Promotion and Spending Offer”**

1. “K11 ECOAST Art and Cultural District by the Sea Brand Promotion and Spending Rewards” (the “Program”) runs from 28 April to 31 August 2025, (both dates inclusive, based on transaction date) (the “Promotion Period”). The Program consists of the “Welcome Gift” (“Offer 1”) and “Spending Offer” (“Offer 2”). Offer 1 and Offer 2 are subject to limited quotas and available while quotas last. The offer(s) will be terminated immediately after all quotas are depleted.
2. Unless otherwise specified, the Program is only applicable to the below methods:
  - a) Offer 1: Presenting physical BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo (“Eligible Credit Cards”), and/or binding an Eligible Credit Card to Apple Pay, Google Pay, Samsung Pay or Huawei Pay (if applicable) (“Eligible Mobile Payments”); and/or BoC Pay+ mobile app (“BoC Pay+”).
  - b) Offer 2: Payment settled by Eligible Credit Cards and/or Eligible Mobile Payments and/or transaction with the BoC Pay+ using UnionPay QR Code payment by selecting an Eligible Credit Card through the UnionPay network during the promotion period (“Eligible BoC Pay+”).

All offers are not applicable to BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards.

3. Unless otherwise specified, this Program is only applicable to the promotion operated by Shangji Properties (Shenzhen) Co., Ltd (the “Partner”) and BOC Credit Card (International) Limited (the “Company”) and to payments settled at merchants (“Eligible Merchants”) in the K11 ECOAST Art and Cultural District by the Sea (the “Participating Mall”) during the Promotion Period.
4. Unless otherwise specified, this Program cannot be combined with any other promotional offers.
5. 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 give 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 do 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 shall not be responsible for product/service quality, or any additional promotional offers / discounts provided by the Participating Mall. Please check with the Partner/ the staff of the Participating Mall for the details, and terms and conditions of the offers.
6. The Program is subject to its respective terms and conditions. BOCHK and/or the Company and/or the Partner and/or Operator of K Dollar ( refer to Missions Points Network Company Limited, the “MPNCL” ) reserve the right to amend, suspend or cancel the Program or its terms and conditions, and the right of final decision on all matters and disputes.
7. An “Eligible Customer” means
  - a) Offer 1 : Member of K Dollar Program who presents an Eligible Credit Card and/or Eligible Mobile Payment (card face) and/or BoC Pay+ for Offer 1 (the “Eligible Customer of Offer 1”);
  - b) Offer 2 : Member of K Dollar Program who settles payment with an Eligible Credit Card and/or Eligible Mobile Payment and/or Eligible BoC Pay+ (the “Eligible Customer of Offer 2”).
8. The Eligible Customer must redeem Offer 1 and Offer 2 or check the redemption status at the below designated redemption location (the “designated redemption location”), details are as follows:

Redemption Location	Redemption Time
Koncierge, L1, North Wing	10:00am - 10:00pm daily
Koncierge, L2, South Wing	10:00am - 10:00pm daily

Registration time is subject to change without prior notice

9. The Eligible Customer of Offer 1 must present their Eligible Credit Cards and/or Eligible Mobile Payments (card face) and/or BoC Pay+ at the designated redemption location in the Participating Mall, and use WeChat Pay Mobile Application to scan the K11GO+ QR Code provided by the staff of the Participating Mall to redeem a RMB10 Beverage e-Voucher for free (applicable to in-mall CHAGEE and Cha Li Xiao Guai Shou) within the promotion period. Redemption quota for Offer 1 is not less than 1,800, and the quota of the entire promotion period is limited and available on a first-come-first-served basis while stocks last, and may be depleted without any prior notice. Each Eligible Customer can only redeem the offer once during the entire promotion period. The Beverage e-Voucher must be used within 7 days from the date of issue. Terms and conditions apply, please refer to page of the Beverage e-Voucher about its usage.
10. The Eligible Customer of Offer 2 must present their Eligible Credit Card and/or Eligible Mobile Payment bearing the same card number as imprinted on the payment slips and/or Eligible BoC Pay+ transaction record (if applicable), together with the original copies of the eligible merchant machine-printed invoices and the corresponding payment slips (the “Eligible Receipts”) at the designated redemption location on the transaction day after verification by staff of the Participating Mall to redeem below rewards , (the “Rewards”):

Reward	Same-day Cumulative Spending Amount upon (RMB) (Max. of 3 Receipts)	K Dollar Reward
1	800-2,499.99	50 K Dollar
2	2,500 or above	160 K Dollar

11. The Eligible Customer of Offer 2 can earn 50 K Dollar upon same-day cumulative spending amount of RMB800 – 2499.99, or earn 160 K Dollar upon same-day cumulative spending amount of RMB2500 at Eligible Merchants (please refer to the related page of K11GO+ WeChat mini program about the merchant list). Related K Dollar rewards will be credited to the K Dollar account of the Eligible Customer of Offer 2 within 7 to 10 working days after the transaction is confirmed and verified. Each Eligible Customer of Offer 2 can redeem the reward once per day, equivalent to earning 50 K Dollar or 160 K Dollar once per day only. Each Eligible Customer of Offer 2 can redeem Reward 1 and Reward 2 twice during the entire promotion period, for up to a total of 120 K Dollar rewards during the entire promotion period.
12. During redemption, corresponding spending must be settled by the same Eligible Customer who made the transaction with the same Eligible Credit Card and/or Eligible Mobile Payment and/or Eligible BoC Pay+. A maximum of 3 sets of Eligible Receipts with spending amount no less than RMB100 for each set of Eligible Receipts from different merchants in the Participating Mall with the same Eligible Credit Card and/or Eligible Mobile Payment and/or BoC Pay+ can be accumulated for each redemption. The customer redeeming the Reward(s) must be the Eligible Credit Cardholder and/or Eligible BoC Pay+ customer and a member of K Dollar Program. Staff of the Participating Mall reserves the right to ask for identity proof for the sole purpose of verification. Participating Mall may not process the redemption if the customer refuses to provide the above relevant information.
13. Total redemption quota for Reward 1 and Reward 2 is not less than 500, available on first-come-first-served basis while stocks last, and may be depleted without any prior notice. Rewards can only be claimed on the transaction day. Late redemption will not be accepted. Receipts that are out of the Promotion Period are not accepted. Each set of Eligible Receipts can only be used to redeem a reward once. The reward redeemed cannot be exchanged. 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. In case of any enquiries for reward distribution, please contact the staff at Participating Mall or email to [enquiry@k-dollar.com](mailto:enquiry@k-dollar.com). In case of dispute, the Company and/or the Partner and/or the Participating Mall and/or MPNCL reserve the right to make the final decision on all matters and disputes.
14. All Eligible Receipts on the same day can be calculated as accumulated spending amount. Transactions on different days cannot be combined and calculated. The eligible spending amount is the net spending after deducting discounts, cash coupon, voucher and e-voucher transactions.
15. All original copies of the Eligible Receipts will be marked by staff of the Participating Malls upon reward registration and redemption for identification purpose. Partner and staff of the Participating Mall reserve the right to make any markings on each set of the Eligible Receipts during reward registration and redemption. Customers cannot request refunds from the merchants with the marked original copies of the merchant machine-printed invoices. Any spending balance that exceeds the spending requirements will not be eligible for other rewards.
16. The customer will not be eligible for redemption if he / she cannot present the merchant machine-printed invoices, original copies of the payment slips and/or the relevant Eligible Credit Cards and/or its Eligible Mobile Payment and/or transaction records of Eligible BoC Pay+ (regardless of 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 an Eligible Credit Card and/or Eligible Mobile Payment and/or BoC Pay+ of the same KLUB 11 member. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or payment slips with same or different credit card(s) and/or Eligible BoC Pay+ to redeem the rewards. Any merchant receipts splitting and invoice splitting are not accepted. Multiple redemptions by the same customer with different member accounts of the K Dollar Program will not be accepted. Each Eligible Customer can redeem the reward once using the spending at the same Eligible Merchant on the same day. Spending of different principal credit card and supplementary credit card by the same customer will be counted separately.
17. Any fraudulent, unauthorised, cancelled or refunded transactions will not be deemed as Eligible Transactions, and will not qualify for Offer 2. Only posted transactions with payment slip(s)/record(s) are eligible for Offer 2.
18. The customer of Offer 2 must keep the original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within the opening hours after redeeming Offer 2. The customer's payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorisation code and the customer's signature (if applicable). Credit card statements or photocopies of payment slips / merchant machine-printed invoices are not accepted. The merchant name, transaction date, spending amount and purchased items must be clearly stated on the merchant machine-printed invoices. In case of dispute, the Company and/or the Partner and/or the Participating Mall and/or MPNCL reserve the right to request a customer to provide the original transaction sales slip(s) and/or further documentation or evidence for verification. The Partner and/or MPNCL do not accept any photocopies, receipts with amendments, or handwritten receipts, and reserve the right not to accept any receipts that are suspected to be invalid, forged, issued for spurious transactions, or on other grounds, without any need for explanation.
19. Merchant Staff at the Participating Mall are not eligible to redeem Offer 1 and Offer 2. Merchant Staff at the Participating Mall cannot redeem Offer 1 and Offer 2 on behalf of the customers under any circumstance. The customer must redeem in person and redemption by third party is not accepted.
20. 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 and/or Eligible BoC Pay+ 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 of that instalment transaction is not accepted for joining any promotion program.
21. "Eligible Transaction" means transaction between the Eligible Customer of Offer 2 and the Eligible Merchant(s) through payment by an Eligible Credit Card and/or Eligible Mobile Payment and/or Eligible BoC Pay+ but excluding : (a) any spending by cash ; (b) any purchase of pre-paid items, cash vouchers, gift cards or coupons, stored value cards or pre-paid cards ; and (c) any transaction which the partner and/or the participating mall and/or BOCHK and/or the Company classifies as an ineligible transaction.

22. All transactions made via Alipay HK, WeChat Pay HK, Alipay CN, WeChat Pay CN, UnionPay App and other designated payment means / e-Wallets as decided by the Company are classified as ineligible transactions.
23. The Partner reserves the right to check the full name of the Eligible Customer, record the first 6 and last 4 digits of the Eligible Credit Card and/or last 4 digits of the Eligible Mobile Payment (if applicable) and/or the last 4 digits of Eligible BoC Pay+ (if applicable) and the spending amount of each set of Eligible Receipts, and make copies of the information stated on the Eligible Receipts or relevant electronic payment receipts during Reward redemption for internal reference only.
24. Eligible Customers' personal data may be collected by the Participating Mall and/or K Dollar Mobile App for the purposes of this promotion. The use of such personal data is subject to the privacy policy of the Participating Mall and/or K Dollar Mobile App. Please contact the Participating Mall and/or K Dollar Mobile App for further details. By providing the relevant personal data to the Participating Mall and/or K Dollar Mobile App, 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.
25. If an Eligible Transaction relating to the Eligible Receipts used in redeeming rewards is subsequently cancelled or reversed for whatever reasons, resulting in the total spending amount falling under the requisite amount to redeem the rewards, the Partner and/or MPNCL reserve the right to retrieve or cancel the rewards. For the avoidance of doubt, the refund shall be governed by the terms and/or restrictions of the relevant merchant(s).
26. The Company will verify the transaction record of the relevant credit card and/or BoC Pay+ account to confirm the customer's eligibility for redemption and entitlement of Offer 2. 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 or refunded transactions, the Company has the right to debit the relevant amount of the reward from the Credit Card directly without prior notice.
27. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, BOCHK / the Company / the Partner / Participating Mall and/or MPNCL have the right of forfeiture of a customer's eligibility to participate in this Program and reserve the right to take legal action in such instances.
28. The status of the Eligible Customer's credit card accounts and/or BoC Pay+ must be valid, normal and in good credit at the time the rewards are received, in order to be eligible for this Program. 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 / MPNCL have the right of forfeiture of a customer's eligibility for reward redemption without prior notice.
29. Rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash, gifts/promotion points or services/changes under any circumstances once issued. It will not be re-issued if the reward(s) are lost or damaged. The Company and/or the Partner and/or the Participating Mall and/or MPNCL reserve the right to collect or cancel the rewards used for resale.
30. The Program is subject to its respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of the Partner and/or Participating Mall and/or the merchant and/or BOCHK and/or the Company.
31. All information and images are for reference only.
32. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
33. 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.
34. K Dollar 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 on 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.
35. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About>Related Terms & Conditions>Terms and Conditions for BoC Pay+. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
36. 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. 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 on 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.

37. 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.
38. 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 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 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.
39. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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