



Terms and Conditions of “Guangzhou K11 Art Mall Brand and Spending Promotion”:

1. “Guangzhou K11 Art Mall Brand and Spending Promotion” consists of “Welcome Gift” (“Offer 1”) and “Spending Offer” (“Offer 2”) (the “Promotion”). The Promotion runs from 1 January to 30 June 2025 (both dates inclusive, based on transaction date) (the “Promotion Period”). Offer 1 and Offer 2 are subject to limited quotas and available while quotas last.
2. Unless otherwise specified, the Promotion is applicable to the payment methods below:
 - i. Offer 1: BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Credit Cards issued in any region, bearing the  logo (the “Eligible Credit Card of Offer 1”);
 - ii. Offer 2: The payment is settled through the K Dollar / K11 Hong Kong Mobile App (the “Mobile App”) by successfully binding it with a BOC Visa Credit Card and/or BOC Mastercard Credit Card issued in Hong Kong bearing the  logo (the “Eligible Credit Card of Offer 2”).
3. Unless otherwise specified, this Promotion is only applicable to the promotion operated by Guangzhou Xinyu Operation Management Co., Limited (the “Partner”) and BOC Credit Card (International) Limited (the “Company”), and to payments settled at merchants in Guangzhou K11 Art Mall (the “Participating Mall”) during the Promotion Period.
4. Eligible customer (the “Eligible Customer”) means:
 - i. Offer 1: Customer who presents an Eligible Credit Card of Offer 1 (the “Eligible Customer of Offer 1”);
 - ii. Offer 2: Members of the K Dollar Reward Program who settle the payment with an Eligible Credit Card of Offer 2 (the “Eligible Customer of Offer 2”).
5. Unless otherwise specified, the Eligible Customer must fulfil the spending requirement at the Participating Mall to be entitled to the following offers:
 - i. Offer 1: During the Promotion Period, the Eligible Customer of Offer 1 who presents an Eligible Credit Card of Offer 1 and Eligible KLUB 11 e-membership card to staff at B1 Koncierge of the Participating Mall (the “Designated Redemption Counter”) for verification, can redeem a Beverage Voucher with a value of RMB30 (the “Beverage Voucher”) OR a Beauty Voucher with a value of RMB50 (the “Beauty Voucher”). Each Eligible Customer of Offer 1 can either choose the Beverage Voucher OR Beauty Voucher as a Welcome Gift. Each Eligible Customer of Offer 1 can only redeem Offer 1 once during the Promotion Period. The opening hours of the Designated Redemption Counter is from 10a.m. to 10p.m. daily. The quota of Offer 1 is 500, available on first-come-first-served basis while stocks last and may be depleted without any prior notice.

Terms and Conditions for Beverage Vouchers: Eligible Customers of Offer 1 who present the Beverage Voucher at the Shine Juice in Guangzhou K11 Art Mall (the

“Beverage Voucher Merchant”) can enjoy a value of RMB30. Each transaction can only use one Beverage Voucher, and each Beverage Voucher can be used once only. The Beverage Voucher can be used with transaction amount is over RMB30. The Beverage Voucher is valid for 30 days after collection, which is subject to the relevant terms and conditions stated on the Beverage Voucher. The Beverage Voucher Merchant has the right to amend the terms and conditions at any time without any prior notice. In case of disputes, the Beverage Voucher Merchant and/or Participating Mall reserve the right to make the final decision on all matters and disputes.

Terms and Conditions for Beauty Voucher: The Beauty Voucher is only applicable to the following designated merchants at Participating Mall: LA MER, BOBBI BROWN, ESTEE LAUDER, LANCÔME, PRADA Beauty, TOM FORD, YSL Beauty, Aveda (the “Beauty Voucher Merchants”). The Beauty Voucher can be used in a single transaction amount of ¥50 or above at Beauty Voucher Merchants, while each Beauty Voucher can only be used once per transaction. The Beauty Voucher cannot be used in conjunction with other discounts. The Beauty Voucher cannot be split, and cannot be exchanged for cash, services, other products or discounts. The Beauty Voucher is not transferable. The discounted amount of the Beauty Voucher is not eligible for invoice and cannot be used for KDP registration. The invoice will be issued by the actual provider of the goods or services. Special Note: If a refund is requested after the purchase is complete, the equivalent points and gifts should be returned. The Beauty Voucher Merchants and/or Participating Mall reserve the right to make the final decision on all matters and disputes.

- ii. Offer 2: During the Promotion Period, an Eligible Customer of Offer 2 who uses an Eligible Credit Card of Offer 2 can earn K Dollar rewards by making qualified transactions at designated merchants who have signed up for the “Linked Visa cards for Instant K Dollar Earning” or “Linked Mastercards for Instant K Dollar Earning” program (the “Offer 2 participating merchant”; refer to the list on the K Dollar mobile app under the relevant promotion page). Transactions will automatically be shared with the K Dollar Program through the “Linked Visa cards for Instant K Dollar Earning” or “Linked Mastercards for Instant K Dollar Earning” program for related confirmation, and no registration at designated redemption location is required. The detailed terms and conditions of the “Linked Visa cards for Instant K Dollar Earning” and “Linked Mastercards for Instant K Dollar Earning” program can be found on the relevant pages in the mobile app. K Dollar rewards will be credited to the account within 5 to 10 working days after the transaction is confirmed qualified. The quota is available based on a first-come-first-served basis and while quotas last, and it is subject to the transaction amount and time records of the Company and/or the Partner

and/or the Participating Mall. In case of dispute, the Company and/or the Partner and/or the Participating Mall reserve the right to make the final decision on all matters and disputes. In case of any enquiries for reward distribution, please contact the staff at Participating Mall or email to enquiry@k-dollar.com.

Cumulative Same-day Spending Amount requirements for Offer 2:

	Cumulative Same-day Spending Amount (Calculated in RMB)	Rewards	Quota throughout the Promotion Period
Tier 1	¥1,000 - ¥2,999.9	60 K Dollars (Value at HK\$60)	150
Tier 2	¥3,000 or above	180 K Dollars (Value at HK\$180)	50

Each Eligible Customer of Offer 2 is entitled to Offer 2 once per day, which is either 60 K Dollars or 180 K Dollars once per day (whichever is higher).

6. 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 and cash coupon transactions.
7. Eligible Customers of Offer 2 must retain eligible machine-printed original receipts issued by Offer 2 participating merchants on the date of Eligible Transactions of Offer 2 during the promotion period. In case of dispute, the Company and/or the Partner and/or the Participating Mall and/or Operator of K Dollar Program (refer to Missions Points Network Company Limited, the "MPNCL") reserves the right to request a customer to provide the original transaction sales slip(s) and/or further documentation or evidence for verification at any time during or after the promotion. 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.
8. If only a deposit is paid in transaction, the eligible amount is the paid deposit on the same day, and not the total amount of the purchase.
9. 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 Offer 2, the Partner and/or MPNCL have the right to request the Eligible Customers to pay to the Concierge a reasonable amount for the redeemed Offer 2 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).

10. The Mobile App are the third parties' Mobile Application. Mobile Payment Applications are subject to such service providers' terms and conditions. The Company is not the service provider of the Mobile Payment Application. If customers have any enquiries or complaint about the Mobile Payment Application, they can 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.
11. 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.
12. Merchant Staff at the Participating Mall are not eligible to participate in this Program. Merchant Staff at the Participating Mall cannot redeem Offer 1 on behalf of the customers under any circumstance. The customer must redeem in person and redemption by third party is not accepted.
13. 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.
14. 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 Offer 2.
15. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, Bank of China (Hong Kong) Limited ("BOCHK") / the Company / the Partner / the Participating Malls / 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.
16. 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 bad credit record, BOCHK / the Company / the Partner / MPNCL have the right of forfeiture of a customer's eligibility for Rewards redemption without prior notice.

17. Rewards cannot be cancelled, altered, transferred, refunded, or redeemed for cash or other gifts, and no change will be provided under any circumstance once the Rewards have been issued. Rewards will not be re-issued in case of loss or damage. 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 sale.
18. 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 do 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.
19. BOCHK and/or the Company and/or Partner and/or Participating Malls and/or 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.
20. The Promotion is subject to its respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the Partner and/or Participating Malls and/or BOCHK and/or the Company.
21. All details and images are for reference only.
22. These terms and conditions shall be governed by and construed in accordance with the laws of the People's Republic of China (excluding the laws of Hong Kong, Macao and Taiwan, China).
23. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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