

**"K11 MUSEA x BEA Credit Card Promotion 2024" - Terms and Conditions**

1. "K11 MUSEA Spending Rewards - Exclusive K Dollars Rewards" and "Upgrade to KLUB Gold Card Membership" are applicable from 9<sup>th</sup> May to 30<sup>th</sup> June, 2024 both dates inclusive, and based on the transaction date.
2. The offer applies to cardholders of an eligible BEA credit card ("Cardholders"). Cardholders must use a valid physical BEA credit card (excluding the BEA Corporate Card), or transaction made by mobile payments (Apple Pay, Google Pay™ and UnionPay App, excluding AlipayHK, WeChat Pay HK and PayMe) ("Eligible Mobile Payments") to pay in full at participating merchants in K11 MUSEA (the "Mall") during the Promotional Period to enjoy the offer. BEA UnionPay Dual Currency Credit Card rewards are only applicable to BEA UnionPay Dual Currency DIAMOND Credit Card or BEA UnionPay Dual Currency Platinum Credit Card. The types of BEA credit card accepted may vary among the participating merchants. Please contact the relevant participating merchant for details.
3. To claim the "K11 MUSEA Spending Rewards - Exclusive K Dollars Rewards" and "Upgrade to KLUB Gold Card Membership" below, cardholders should present their physical BEA credit card / the electronic Eligible Credit Card bounded with the Eligible Mobile Payment, the relevant original machine-printed receipt(s) and the electronic payment slip(s) / screenshots of transaction records of the eligible mobile payment at the K11 Koncierge (G/F) or the KLUB 11 Koncierge (4/F) of K11 MUSEA (the "Koncierge") on the date of the transaction(s).
4. "K11 MUSEA Spending Rewards - Exclusive K Dollars Rewards"  
Cardholders must accumulate eligible spending with the same BEA credit card on the day of purchase during the promotion period. Each spending amount shall be calculated with a maximum of 4 receipts and no less than 2 receipts issued by 2 different merchants within K11 MUSEA. Each eligible receipt must be at least HK\$50 (excluding spending using K Dollars and/or K11 physical/electronic gift vouchers) to enjoy "K11 MUSEA Spending Rewards - Exclusive K Dollars" Rewards 1 and 2 (details as shown in the table below). In case of more than four (4) Eligible Receipts are registered by a Member on the same day during the Promotion Period, the four (4) Eligible Receipts with the highest spending amount will be taken into account for the purpose of redeeming the Rewards.

Reward 1 and 2 must be redeemed on the day of spending and each cardholder can only redeem each spending tier once per day. Rewards are subject to a quota, and are available to claim on a first-come-first-served basis, while stocks last. Marked receipts cannot be used again for claiming any other rewards as part of these offers or any gifts/rewards in other promotions.

| Same Day Spending          | Reward 1:<br>K Dollar Reward | Reward 2: Extra K Dollar Reward for<br>BEA UnionPay Dual Currency Credit Card |
|----------------------------|------------------------------|---|
| HK\$3,000 – HK\$9,999.99   | 100 K Dollar                 | +30 K Dollar  |
| HK\$10,000 – HK\$34,999.99 | 300 K Dollar                 | +150 K Dollar   |
| HK\$35,000                 | 1,200 K Dollar               | +500 K Dollar   |

5. "Upgrade to KLUB Gold Card Membership"
  - a. Cardholders must use their eligible credit card to accumulate spending of HK\$4,000 or above at K11 MUSEA on the same day during the promotion period to enrol or upgrade (if the cardholder is currently a member) to a KLUB 11 Gold Card member (The original accumulative same day spending requirement was HK\$5,000) subject to KLUB 11 terms and conditions. This offer can be redeemed simultaneously with the promotion of "K11 MUSEA Spending Rewards - Exclusive K Dollars".
  - b. Cardholders must present their physical BEA credit card /the electronic Eligible Credit Card bounded with the Eligible Mobile Payment, the relevant original machine-printed receipts and the electronic payment slip(s) / screenshots of transaction records of the eligible mobile payment for registration as a KLUB 11 Gold Card member.

6. Eligible Cardholders are required to become KLUB 11 and K dollar Programme members, and link their KLUB 11 membership to the relevant K Dollar programme membership to enjoy the above offers.
7. "Eligible Receipt" means an original machine-printed credit card payment receipt issued by a merchant or the screenshot of transaction record of the Eligible Mobile Payment (each with a minimum spending of HK\$50) showing that the Eligible Transaction was settled by Eligible BEA Credit Card; and the corresponding original machine-printed merchant receipt at K11 MUSEA on the date of redemption for an Eligible Transaction. The Bank of East Asia, Limited ("BEA") and K11 Loyalty Program Limited ("KLUB 11") do not accept any photocopies or hand-written receipts, and reserve the right not to accept any receipts that BEA and KLUB 11 suspect to be invalid, forged, or issued for spurious transactions, or on other grounds without any need for explanation.
8. Each eligible receipt can only be used once to claim "K11 MUSEA Spending Rewards - Exclusive K Dollars" and "Upgrade to KLUB Gold Card Membership" each. All Eligible Receipts that have been used will be marked. Such marked Eligible Receipts cannot be used in this Promotion or to claim any other gifts or privileges in other promotional activities of KLUB 11 (except for K Points registration or car park privileges).
9. An "eligible transaction" is a consumer transaction paid by anyone using an eligible credit card to a merchant at K11 MUSEA but excludes:
  - Any cash transaction;
  - Any transaction below HK\$50;
  - Purchase of any kind of membership (PURE Fitness at K11 MUSEA excepted);
  - Purchases of pre-paid items, cash vouchers, gift cards (including K11 MUSEA gift cards) or coupons, stored value cards, or pre-paid cards;
  - Purchases of tickets to any show/event/exhibition;
  - Payments using K Dollars and/or K11 gift vouchers;
  - Value added to Octopus cards, stored value cards, or pre-paid cards;
  - Currency exchange;
  - Any transactions at Hyatt Regency Hotel, K11 ARTUS, K11 ATELIER (including Victoria Dockside & King's Road), or Rosewood Hong Kong;
  - Any transactions at Victoria Playpark, D Mind & the Prince and/or Lai Ching Heen;
  - Any food ordered through the K11 ESHOP, K11 GO HK, or 'K11 HK' mobile app, or any online transaction through the platforms of any merchants of K11 MUSEA;
  - Any bank transactions, spending at travel agent, insurance transactions and transactions at short-term promotion booth;
  - Charity donations;
  - Any bill payment (including but not limited to payment of telecommunication or utility bills);
  - Any activity or course provided or hosted by K11 Kulture Academy;
  - Any other transactions between the customer and any participating merchant as specified by BEA and KLUB 11 from time to time (with or without prior notice); and
  - Any non-eligible transactions as determined by BEA and KLUB 11, or any transaction which BEA classifies as ineligible.
10. KLUB 11 reserves the right to scan Eligible Cardholders' computer-printed receipts and corresponding electronic payment slips, and to record the name, corresponding transaction amount printed on the receipts and first 4 and last 4 digits of the corresponding BEA credit card for internal reference only. The information collected will be destroyed 3 months after the promotion has ended.
11. Rewards are subject to a quota, and are available on a first-come, first-served basis.
12. All information and photos shown are for reference only.
13. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible. If a transaction proves to be ineligible after the Rewards are claimed, BEA shall be entitled to debit an amount equal to the value of the relevant Rewards from the Cardholder's account.

14. Cardholders' 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 Cardholder is deemed to have understood the purpose of such collection of personal data and have agreed to such collection.
15. No person other than the Cardholder, BEA, and KLUB 11 will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
16. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by KLUB 11 and the participating merchants. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by KLUB 11 and the participating merchants of K11 MUSEA. Cardholders should direct any queries or complaints to KLUB 11 and the participating merchants (where applicable). Shall there be any further existence of claims or disputes between cardholders and the Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
17. BEA, KLUB 11, and the participating merchants of K11 MUSEA reserve the sole right to vary or cancel the offers and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA, KLUB 11, and the participating merchants shall be final and conclusive.
18. For the avoidance of doubt, the above Rewards and/or Promotion are subject to the relevant terms and conditions of KLUB 11.
19. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong.
20. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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