

**TERMS AND CONDITIONS IN RESPECT OF
Hang Seng Credit Card Promotion 2026
(From 1 May 2026 to 31 August 2026)**

1 Applicable Activity

By participating in the activity organized by K11 Loyalty Program Limited (“**KLUB 11**”) as set out in Clause 2 below (the “**Activity**”), a participant is deemed to have read, understood and agreed to the terms and conditions applicable to the Activity (“**Terms and Conditions**”).

2 Details of the Activity

Activity: Hang Seng Credit Card Promotion 2026
Promotion Period: 1 May 2026 to 31 August 2026 (both days inclusive)
Redemption Hours: 10AM – 10PM
Place of Redemption:

Sites	Location
K11 MUSEA	Koncierge, G/F, K11 MUSEA
K11 Art Mall	Koncierge, G/F, K11 Art Mall

2.1 Promotional Offer 1: Spending Rewards (“Promotional Offer 1”)

During the Promotion Period, participants who are both KLUB 11 Members and K Dollar Program Members and have bound their respective KLUB 11 Membership with their corresponding K Dollar Program Membership (“**Members**”), subject to these Terms and Conditions, may redeem the following rewards (“**Rewards**”) on the date of Eligible Transaction upon reaching the designated cumulative same-day spending amount at the merchants of K11 MUSEA or K11 Art Mall with the same Eligible Hang Seng Credit Card or the same electronic Hang Seng Credit Card bound with the Eligible Mobile Payment:

Cumulative Same-Day Spending Amount	K11 MUSEA	K11 Art Mall
HK\$1,800 to HK\$2,999	Not Applicable	1 X HK\$50 e-Voucher
HK\$3,000 to HK\$14,999	1 X HK\$100 e-Voucher	1 X HK\$100 e-Voucher
HK\$15,000 to HK\$35,999	1 X HK\$500 e-Voucher and 1 X HK\$100 e-Voucher	1 X HK\$500 e-Voucher and 1 X HK\$100 e-Voucher
HK\$36,000 or above	3 X HK\$500 e-Voucher	Not Applicable

Cumulative Same-Day Spending of Promotional Offer 1 is calculated based on a minimum of 1 and a maximum of 4 Eligible Receipts issued by the merchants at the same site (i.e. either K11 MUSEA or K11 Art Mall) using the same Eligible Hang Seng Credit Card or the same electronic Eligible Hang Seng Credit Card bound with the Eligible Mobile Payment, and each Eligible Receipt must contain a minimum spending of HK\$50 (excluding spending by K Dollar(s) and/ or K11 physical/ electronic gift voucher(s) and/ or any physical/ electronic gift voucher(s) issued by merchants. Spending on different transaction days cannot be merged. Eligible spending amount applies to the net amount after deduction of all applicable discounts, cash vouchers, and/or gift cards etc.

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.

Members must register their Eligible Transactions with their physical Eligible Hang Seng Credit Card, Eligible Receipts and the corresponding original electronic payment slips or the screenshots of transaction records of the mobile payment tools bound with the Eligible Hang Seng Credit Card at the respective Redemption Locations at K11 MUSEA or K11 Art Mall from which Eligible Receipts are obtained to redeem the Rewards on the date of the Eligible Transaction(s).

2.2 Promotional Offer 2: Selected Merchant Offers (“Promotional Offer 2”)

During the Promotion Period, Customers of the Eligible Hang Seng Credit Card(s) or the Eligible Hang Seng Credit Card bound with the Eligible Mobile Payment can enjoy various shopping privileges at the selected K11 MUSEA or K11 Art Mall merchants by spending with an Eligible Hang Seng Credit Card.

- Please refer to [here](#) for selected K11 MUSEA merchants, subject to the relevant terms and conditions of such selected merchants.
- Please refer to [here](#) for selected K11 Art Mall merchants, subject to the relevant terms and conditions of such selected merchants.

2.3 Promotional Offer 3: Upgrade to KLUB 11 Gold Card Member (“Promotional Offer 3”)

2.3.1 During the Promotion Period, upon a cumulative same-day spending of HK\$4,000 or above with the same Eligible Hang Seng Credit Card and / or the same electronic Eligible Hang Seng Credit Card bound with the Eligible Mobile Payment at the same site (i.e. either K11 MUSEA or K11 Art Mall),

Eligible Hang Seng Credit Card Customers will be entitled to enroll or upgrade (if the relevant Eligible Hang Seng Credit Card Customers are currently a Member) as a KLUB 11 Gold Card Member. (Note: the original cumulative same-day spending requirement for upgrading as a KLUB 11 Gold Card Member is HK\$5,000, subject to the applicable terms and conditions of KLUB 11).

2.3.2 Eligible Hang Seng Credit Card customer has to present their physical Eligible Hang Seng Credit Card/ the Eligible Hang Seng Credit Card bound with the Eligible Mobile Payment (if applicable) together with Eligible Receipts and the corresponding original electronic payment slips or the screenshots of transaction records of the mobile payment tools bound with the Eligible Hang Seng Credit Card (each with a minimum spending of HK\$50) from the same site (i.e. either K11 MUSEA or K11 Art Mall) on the date of the Eligible Transaction(s)) at the respective Redemption Locations of K11 MUSEA or K11 Art Mall from which Eligible Receipts are obtained to enroll or upgrade as a KLUB 11 Gold Card Member.

2.4 Promotional Offer 4: K11 MUSEA Complimentary Parking (“Promotional Offer 4”)

During the Promotion Period, Members can enjoy additional 1 hour of complimentary parking at K11 MUSEA upon redemption of Promotional Offer 1 at K11 MUSEA on the date of Eligible Transaction at K11 MUSEA.

3 Redemption Restrictions

3.1 Promotional Offer 1:

3.1.1 Each Eligible Hang Seng Credit Card Customer is required to first become a KLUB 11 Member and a K Dollar Program Member, and bind their KLUB 11 Membership with their corresponding K Dollar Program Membership to redeem Promotional Offer 1, provided that he or she is not a current KLUB 11 Member and/or K Dollar Program Member.

3.1.2 To redeem Promotional Offer 1, the Member’s name registered for the KLUB 11 and K Dollar Program membership must be the same as the one displayed on the Eligible Hang Seng Credit Card.

3.1.3 Promotional Offer 1 can only be redeemed on the day of Eligible Transaction and Rewards from each spending tier of Cumulative Same-Day Spending can only be redeemed once per day at each site. Each Eligible Receipt marked by KLUB 11 to redeem a spending tier of Promotional Offer 1 cannot be used again for redeeming rewards for another spending tier of Promotional Offer 1.

3.1.4 Members are required to use the same Eligible Hang Seng Credit Card or the same electronic Eligible Hang Seng Credit Card bound with the Eligible Mobile Payment when making Eligible Transactions to redeem the Promotional Offer 1 in order to reach the designated Cumulative Same-Day Spending on the date of Eligible Transactions.

3.1.5 All Eligible Receipts must be issued from merchants of the same site and Eligible Hang Seng Credit Card customers who present a mix of receipts from K11 MUSEA and K11 Art Mall will not be able to enjoy the Promotional Offer 1.

3.1.6 Eligible Receipts marked by KLUB 11 cannot be used again for redeeming gifts/ rewards from the same Activity. E-Vouchers cannot be exchanged for cash, other gifts or privileges. Use of E-Vouchers is limited to Participating Merchants at K11 MUSEA or K11 Art Mall. The full list of Participating Merchants can be found [here](#).

3.2 Promotional Offer 2:

3.2.1 Promotional Offer 2 can be redeemed and/or enjoyed in conjunction with Promotional Offer 1, Promotional Offer 3 and Promotion Offer 4.

3.2.2 Promotional Offer 2 can only be enjoyed at selected K11 MUSEA or K11 Art Mall merchants with an Eligible Hang Seng Credit Card or the Eligible Hang Seng Credit Card bound with the Eligible Mobile Payment on the date of Eligible Transactions.

3.2.3 Promotional Offer 2 cannot be transferred or exchanged for cash, other products, services or discounts or used in conjunction with other promotional programmes, offers, discounts, vouchers or VIP privileges (unless otherwise specified). Members may check with the selected merchants for details.

3.3 Promotional Offer 3:

3.3.1 Promotional Offer 3 can be redeemed in conjunction with Promotional Offer 1, Promotional Offer 2 and Promotional Offer 4.

3.3.2 Each Eligible Hang Seng Credit Card customer is required to first become a KLUB 11 Member to redeem Promotional Offer 3, provided that he or she is not a current KLUB 11 Member.

3.3.3 All Eligible Receipts must be from the same site and Eligible Hang Seng Credit Card customers who present a mix of receipts from K11 MUSEA and K11 Art Mall will not be able to enjoy the Promotional Offer 3.

3.3.4 During the entire Promotion Period, each Member is eligible to redeem Promotional Offer 3 once only and Promotional Offer 3 can only be redeemed on the date of Eligible Transaction.

3.4 Promotional Offer 4 : K11 MUSEA Complimentary Parking

- 3.4.1 Promotional Offer 4 is only redeemable at K11 MUSEA and can only be redeemed on the date of Eligible Transaction, upon any same-day redemption of Promotion Offer 1 at K11 MUSEA. Each Member is entitled to redeem once per day only.
- 3.4.2 Promotional Offer 4 cannot be transferred or exchanged for cash, other products, services or discounts.
- 3.4.3 Promotional Offer 4 shall be redeemed and used on the day of Eligible Transactions or it will be forfeited.

4 Special Terms and Conditions applicable to the Activity

4.1 Terms Used

- 4.1.1 **“Eligible Hang Seng Credit Card”** refers to credit cards issued by Hang Seng Bank Limited (**“Hang Seng”**), including Hang Seng Credit Card, Affinity Card, and enJoy Spending Card, but excluding Commercial Card, Business Card, other Spending Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard and Private Label Cards.
- 4.1.2 **“Eligible Mobile Payment”** refers to a transaction made with an Eligible Hang Seng Credit Card via Apple Pay, Google Pay™, Samsung Pay™ and UnionPay App, excluding AlipayHK, WeChat Pay HK, PayMe by HSBC, Octopus, +FUN Dollars, Tap & Go and other designated payment means/ e-wallet as decided by Hang Seng and split transactions will not be accepted.
- 4.1.3 **“Eligible Receipt”** means an original machine-printed receipt issued by a merchant at K11 MUSEA or K11 Art Mall on the date of redemption for an Eligible Transaction. KLUB 11 does not accept any photocopies or hand-written receipts and reserves the right not to accept any receipts that KLUB 11 suspects to be invalid, forged or issued not for genuine transactions or on other grounds without any need for explanation.
- 4.1.4 **“Eligible Transaction”** means a consumer transaction paid by an Eligible Hang Seng Credit Card and/ or the electronic Eligible Hang Seng Credit Card bound with the Eligible Mobile Payment between a Member and a merchant at K11 MUSEA or K11 Art Mall 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 or coupons, stored value cards or prepaid cards;
 - (f) any purchase of show/ event/ exhibition tickets and other ticketing services;
 - (g) any payments using K Dollars and/or K11 physical or electronic gift vouchers;
 - (h) adding value to Octopus cards, stored value cards or pre-paid cards;

- (i) currency exchange;
- (j) any spending at Hyatt Regency Hotel, K11 ARTUS, K11 ATELIER (including Victoria Dockside & King's Road) and Rosewood Hong Kong;
- (k) any spending at Victoria Playpark, D Mind & the Prince and Gentry Club;
- (l) charity donations;
- (m) any bill payment (including but not limited to payment of telecommunication or utility bills)
- (n) any bank transactions; spending at travel agent; insurance transactions and transactions at short-term promotion booth;
- (o) any online shopping or payment;
- (p) EPS cash withdrawal or credit card cash withdrawal;
- (q) any other transactions as specified by K11 Loyalty Program Limited ("KLUB 11") or any transactions which Hang Seng Bank Limited and its successors and assigns in Hong Kong as ineligible transactions in Hong Kong; and
- (r) 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).

4.1.5 **"Participating Merchants"** shall mean the merchants at K11 MUSEA or K11 Art Mall which accept the e-Vouchers. The full list of Participating Merchants can be found [here](#).

4.1.6 **"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).

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

4.2 Registration of Eligible Transactions

4.2.1 For the purpose of calculating the Eligible Transactions spending, all Eligible Transactions spending is required to be registered in accordance with the KLUB 11 Loyalty Programme Terms and Conditions.

4.2.2 A Member shall forthwith inform KLUB 11 of any transaction where Benefits (as defined in the KLUB 11 Loyalty Programme Terms and Conditions) /K Dollars have been earned/ obtained/ redeemed but such transaction is subsequently cancelled, refunded or reversed for whatever reason. In such circumstances, if the Member fails to inform KLUB 11 but it has come to the knowledge of KLUB 11 of those cancelled, refunded or reversed transaction(s), then either: (a) the Member shall pay to KLUB 11 forthwith upon notice from KLUB 11 for the value of the Benefits/ K Dollars, which value shall be determined by KLUB 11 in its sole and absolute discretion; or (b) KLUB 11 shall be entitled to deduct the Benefits/K Dollars earned from the said transaction(s) from his/her account. The Member agrees that the aforesaid payment by the Member to KLUB 11 is an agreed liquidated damage but not a

penalty.

4.3 Keeping of Information

KLUB 11 has the right to record the full name of each Eligible Hang Seng Credit Card customer, payment account holder of the Eligible Hang Seng Credit Card bound with Eligible Mobile Payment, the first 6 digits and last 4 digits of their Eligible Hang Seng Credit Card number or payment account number of the Eligible Hang Seng Credit Card bound with Eligible Mobile Payment and the spending amount of each Eligible Receipt in the course of redemption for audit purpose. By redeeming Promotional Offer 1, Promotional Offer 3 and Promotional Offer 4 Member agrees that KLUB 11 may collect, hold, process and use their personal data in accordance with the Privacy Policy Statement of KLUB 11. For further information about the Privacy Policy Statement and the privacy policy of KLUB 11, please refer to the website at <https://klub-11.com/privacy-policy/>.

4.4 Distribution and Validity Period of e-Vouchers

Rewards redeemed under the Promotional Offer 1 will be distributed to Member's KLUB 11 Loyalty Program Membership account in the form of e-Vouchers. All e-Vouchers are valid until 30 September 2026. Expired e-Voucher will not be accepted. Expired, unused and unredeemed e-Voucher will not be extended, refunded or exchanged for cash. The use of the e-Voucher(s) is subject to the terms and conditions as stated on the e-Voucher(s) and the relevant terms and conditions of the Participating Merchants. Customers shall settle the balance of transactions with Eligible Hang Seng Credit Card upon using the e-Vouchers.

4.5 Copying Eligible Receipts

KLUB 11 has the right to make an electronic copy of each Eligible Receipt or screenshot of the transaction record of Eligible Mobile Payment presented to KLUB 11 in the course of redemption and keep the electronic copies for audit purpose.

4.6 Marking on Eligible Receipts

KLUB 11 has the right to make any marks on each Eligible Receipt presented to KLUB 11 in the course of redemption. Eligible Receipts marked by KLUB 11 cannot be used again for redeeming gifts/ privileges/ rewards from other promotions unless specified herein.

4.7 Limited Stock

The Rewards are offered on a first-come-first-served basis while stocks last.

4.8 Verification of Identity

KLUB 11 Members are required to present his or her KLUB 11 and K Dollar Program e-membership card and show the linkage of the two memberships for verification at the time of redemption.

4.9 No Exchange

The Rewards cannot be exchanged for cash or other gifts.

4.10 Quality of Goods and Services

Goods and services to be redeemed under the Promotional Offer 2 are not provided by KLUB 11. KLUB 11 shall not be liable for the quality of such goods and services and any replacement or refund thereof.

4.11 No Liability

KLUB 11 does not warrant that the products and services offered by individual merchants or redeemed by the participants in the Activity are of any merchantable quality or fit for any purpose, and disclaims all liability in relation to such products and services. Any participant in the Activity shall waive all his/ her rights and interests, if any, of any natures to pursue against KLUB 11.

4.12 Termination of the Activity

KLUB 11 has the right to suspend, terminate or cancel the Activity at any time without any prior notice.

5. General Terms and Conditions applicable to the Activity

5.1 Amendment

KLUB 11 has the right to amend any of these Terms and Conditions at any time without any prior notice.

5.2 Interpretation

KLUB 11 has the right to interpret these Terms and Conditions. In case of disputes, the decision of KLUB 11 will be final and binding on all parties concerned.

5.3 English Version Prevails

The Chinese version of these Terms and Conditions is for reference only. In case of discrepancies between the provisions of the English version and the Chinese version, the English version shall prevail.

5.4 Governing Laws

These Terms and Conditions shall be governed by the laws of Hong Kong Special Administrative Region.

Issued by K11 Loyalty Program Limited on 1 May 2026.

恒生信用卡推廣 2026

條款及細則

(2026 年 5 月 1 日至 2026 年 8 月 31 日)

1 適用活動

透過參與下文第 2 條中所載由 K11 Loyalty Program Limited (「KLUB 11」) 組織的活動 (「活動」)，參與者即被視為已閱讀、理解並同意適用於活動的條款及細則 (「條款及細則」)。

2 活動詳情

活動： 恒生信用卡推廣 2026

推廣期： 2026 年 5 月 1 日至 2026 年 8 月 31 日(首尾兩天包括在內)

換領時間： 上午 10 點至晚上 10 點

換領地點：

地點	地點
K11 MUSEA	K11 MUSEA 地下禮賓部
K11 Art Mall	K11 Art Mall 地下禮賓部

2.1 推廣優惠 1：簽賬獎賞 (「推廣 1」)

於推廣期內，同時登記為 KLUB 11 會員及 K Dollar 獎賞計劃會員，並將其 KLUB 11 會籍綁定其相應的 K Dollar 獎賞計劃會籍的參與者 (「會員」)，於 K11 MUSEA 或 K11 Art Mall 商戶以同一張合資格恒生信用卡/合資格流動支付所綁定之合資格恒生信用卡作同日累積簽賬並達到指定金額，即可在合資格交易當日兌換以下獎賞 (「獎賞」)。獎賞受以下條款及細則約束。

同日累積簽賬金額	K11 MUSEA	K11 Art Mall
港幣 1,800 元 至 港幣 2,999 元	不適用	1 X 港幣 50 元電子禮券
港幣 3,000 元 至 港幣 14,999 元	1 X 港幣 100 元電子禮券	1 X 港幣 100 元電子禮券
港幣 15,000 元 至 港幣 35,999 元	1 X 港幣 500 元電子禮券 及 1 X 港幣 100 元電子禮券	1 X 港幣 500 元電子禮券 及 1 X 港幣 100 元電子禮券

港幣 36,000 元或以上	3 X 港幣 500 元電子禮券	不適用
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推廣 1 同日累積簽賬金額是根據於同一地點 (K11 MUSEA 或 K11 Art Mall) 內之商戶以同一張合資格恒生信用卡/合資格流動支付所綁定之合資格恒生信用卡作即日累積消費，並由該商戶發出之最少於 1 張或最多 4 張的合資格收據計算。每張合資格收據金額最少為港幣 50 元，以 K Dollar 及/或 K11 實體/電子禮券及/或由商戶發出之任何實體/電子禮券作消費之金額除外。不同日子的簽賬，不得合併計算。

如會員於推廣期內同一日登記多於 4 張合資格收據，則最高消費金額之 4 張合資格收據將用作計算換領獎賞。

會員必須在合資格交易當日於獲得合資格收據之同一地點 (K11 MUSEA 或 K11 Art Mall) 的換領地點出示實體合資格恒生信用卡，連同合資格收據及其相應電子貨幣付款存根正本或已綁定合資格恒生信用卡之流動支付工具之交易記錄截圖登記該合資格交易，以兌換獎賞。

2.2 推廣優惠 2：精選商戶優惠(「推廣 2」)

在推廣期內，合資格恒生信用卡/合資格流動支付所綁定之合資格恒生信用卡客戶於 K11 MUSEA 或 K11 Art Mall 精選商戶使用合資格恒生信用卡簽賬可享有各種購物禮遇。

- 有關 K11 MUSEA 精選商戶專屬優惠，詳情請 [按此](#) 瀏覽，優惠受該精選商戶的相關條款及細則約束。
- 有關 K11 Art Mall 精選商戶專屬優惠，詳情請 [按此](#) 瀏覽，優惠受該精選商戶的相關條款及細則約束。

2.3 推廣優惠 3：升級成為 KLUB11 金卡會員 (「推廣 3」)

2.3.1 於推廣期內，合資格恒生信用卡持有人在同一地點 (即 K11 MUSEA 或 K11 Art Mall) 以同一張合資格恒生信用卡/合資格流動支付所綁定之合資格恒生信用卡同日累積簽賬滿港幣 4,000 元或以上，即可申請或可獲升級 (如果合資格恒生信用卡客戶現為 KLUB 11 會員) 成為 KLUB 11 金卡會員 (註：原有升級 KLUB 11 金卡會員的同日累積簽賬要求為港幣 5,000 元，並受 KLUB 11 相關條款及細則約束) 。

2.3.2 合資格恒生信用客戶必須於合資格交易當日在獲得合資格收據之同一地點 (即 K11 MUSEA 或 K11 Art Mall) 的換領地點出示其實體合資格恒生信用卡或合資格流動支付所綁定之合資格恒生信用卡(如適用) 連同合資格收據及其電子貨幣付款存根正本或已綁定合資格恒生信用卡之合資格流動支付工具之交易記錄截圖 (每張收據最少消費港幣 50 元) ，可獲申請或升級成為 KLUB 11 金卡會員。

2.4 推廣優惠4：K11 MUSEA 免費泊車 (「推廣4」)

在推廣期內，會員於K11 MUSEA在合資格交易當日成功換領推廣1之獎賞，即可免費換領額外一小時K11 MUSEA泊車禮遇。

3 換領限制

3.1 推廣優惠 1：

- 3.1.1 每位合資格恒生信用卡持有人必須首先成為 KLUB 11 會員及 K Dollar 獎賞計劃會員，並將其 KLUB 11 會籍綁定其相應的 K Dollar 獎賞計劃會籍 (如本身非現有 KLUB 11 會員或 K Dollar 獎賞計劃會員)，方能兌換推廣 1。
- 3.1.2 會員註冊 KLUB 11 和 K Dollar 獎賞計劃會籍的姓名必須與合資格恒生信用卡上顯示的姓名相同以兌換推廣 1。
- 3.1.3 推廣 1 只可在合資格交易當日兌換，每位會員每日於每個地點只限換領每個同日累積消費金額級別的獎賞一次。KLUB 11 標記的合資格收據不能再次用於兌換推廣 1 的其他消費金額級別以換領獎賞。
- 3.1.4 會員須使用同一張合資格恒生信用卡/合資格流動支付所綁定之合資格恒生信用卡作合資格交易，並達到指定同日累積消費金額，方可在合資格交易當日兌換推廣 1。
- 3.1.5 所有合資格收據均須來自同一地點的商戶。如合資格恒生信用卡客戶同時出示 K11 MUSEA 和 K11 Art Mall 之混合收據，將不可享有推廣 1 優惠。
- 3.1.6 每張合資格收據只可以換領獎賞的每個級別一次，且標有 KLUB 11 的合資格收據不可再次用於換領同一活動的禮品/獎品。電子禮券不能兌換現金、其他禮品或優惠。電子禮券僅限於 K11 MUSEA 或 K11 Art Mall 內參與商戶使用。參與商戶的完整名單請[按此](#)參閱。

3.2 推廣優惠 2：

- 3.2.1 推廣 2 可與推廣 1、推廣 3 及推廣 4 同時兌換/享用。
- 3.2.2 會員必須在合資格交易當日以合資格恒生信用卡或合資格流動支付所綁定之合資格恒生信用卡於 K11 MUSEA 或 K11 Art Mall 精選商戶簽賬，方可享用推廣 2。
- 3.2.3 推廣 2 之禮遇不能轉讓或兌換現金、其他產品、服務或折扣或與其他推廣、優惠、折扣、禮券或 VIP 禮遇同時使用 (除非另有規定)。會員可向精選商戶瞭解詳情。

3.3 推廣優惠 3：

3.3.1 推廣 3 可與推廣 1, 推廣 2 及推廣 4 同時兌換。

3.3.2 每位合資格恒生信用卡客戶均須首先成為 KLUB 11 會員方可參與推廣 3 (如本身非現有 KLUB 11 會員)。

3.3.3 所有合資格收據均須來自同一地點。如合資格恒生信用卡客戶同時出示 K11 MUSEA 和 K11 Art Mall 之混合收據，將不可享有推廣 3 優惠。

3.3.4 於整個活動期間，每位會員只可換領推廣 3 一次，並須於合資格交易當日換領推廣 3 之禮遇。

3.4 推廣優惠 4：

3.4.1 推廣 4 之禮遇只限於 K11 MUSEA 換領及只可於合資格交易當日於 K11 MUSEA 換領推廣 1 之獎賞時一併換領。每位會員每日只限換領一次。

3.4.2 推廣 4 之禮遇不可用作轉讓或兌換現金、其他產品、服務或折扣。

3.4.3 推廣 4 之禮遇須於合資格交易當日換領及使用，逾期作廢。

4 活動適用的特殊條款與細則

4.1 用語定義

4.1.1 「合資格恒生信用卡」是指由恒生銀行有限公司(「恒生」)所發行之信用卡，包括恒生信用卡、聯營卡及 enJoy 消費卡，惟不適用於商務卡、公司卡、其他消費卡、人民幣信用卡、美元 Visa 金卡、e-shopping 萬事達卡及專享卡。

4.1.2 「合資格流動支付」是指透過綁定合資格恒生信用卡而進行的 Apple Pay、Google Pay™、Samsung Pay™ 及雲閃付 App 交易，不包括 AlipayHK、WeChat PayHK、PayMe by HSBC、八達通、+FUN Dollars、Tap & Go 拍住賞及其他由恒生不時指定的支付/電子錢包交易及任何分拆簽賬。

4.1.3 「合資格收據」是指 K11 MUSEA 或 K11 Art Mall 商戶在兌換日期所發出之合資格交易的機印單據正本。KLUB 11 不接受任何影印本或手寫收據，並保留權利拒不接受其懷疑為無效、偽造或非針對真實交易發出的任何收據或基於其他理由拒不接受任何收據，而無需作出任何解釋。

4.1.4 「合資格交易」是指會員與 K11 MUSEA 或 K11 Art Mall 商戶之間透過合資格恒生信用卡及/或

合資格流動支付所綁定之合資格恒生信用卡的消費交易，但不包括：

- a) 單筆支出低於港幣 50 元；
- b) 以現金支付的交易；
- c) 商戶發票及電子支付憑單非由 KLUB 11 會員獎賞計劃條款和條件所定義之 K11 商戶的同一間分店發出之任何交易；
- d) 購買任何種類的會籍 (不包括於 K11 MUSEA PURE Fitness 所購買的會籍)；
- e) 購買預付產品、現金券、禮品卡或優惠券、儲值卡或預付卡；
- f) 購買表演/活動/展覽入場券及其他購票服務；
- g) 使用 K Dollar 及/或 K11 電子或實體禮券進行支付；
- h) 為八達通卡、儲值卡或預付卡增值；
- i) 貨幣兌換；
- j) 在凱悅酒店、K11 ARTUS、K11 ATELIER (包括 Victoria Dockside 及 King's Road)和香港瑰麗酒店進行的任何交易；
- k) 在 Victoria Playpark、D Mind & the Prince 和 Gentry Club 進行的任何交易；
- l) 慈善捐款；
- m) 任何帳單支付 (包括但不限於電訊或公用事業帳單支付)；
- n) 任何銀行交易；旅行社消費；保險交易；短期促銷攤位交易；
- o) 任何網上購物或線上支付；
- p) EPS 現金提款或信用卡提款；
- q) 任何在香港被 K11 Loyalty Program Limited (“KLUB 11”) 或恒生銀行有限公司 (及其繼承人及受讓人) 歸類為不合格交易的任何交易。
- r) 任何於 KLUB 11 會員獎賞計劃條款及細則(可能會不時更新恕不事先通知)內參與的商戶的交易。

4.1.5 「參與商戶」是指於 K11 MUSEA 或 K11 Art Mall 接受會員使用電子禮券作為其交易的商戶。會員可[按此](#)以查閱參與商戶之名單。

4.1.6 「KLUB 11 會員獎賞計劃條款和條件」指的是列在 <https://klub11.com/zh-hk/program-terms-and-conditions/> 上的條款和條件 (KLUB 11 可能會不時更新)。

4.1.7 此等條款及細則中未定義的其他術語應具有與 KLUB 11 會員獎賞計劃條款及細則中定義的相同含義。

4.2 合資格交易登記

4.2.1 所有合資格交易須根據 KLUB 11 會員獎賞計劃條款及細則作出登記，方會計算在合資格交易的消費金額內。

4.2.2 會員在任何交易中獲得/兌換的福利(定義請參考 KLUB 11 會員獎賞計劃條款及細則)/K Dollar，

而該交易隨後由於任何原因被取消、退款或撤銷，會員應立即通知 KLUB 11。在這種情況下，如果會員沒有通知 KLUB 11 但 KLUB 11 知悉該等被取消、退款或撤銷的交易，則：(a)會員須在收到 KLUB 11 的通知時立即就該福利向 KLUB 11 支付有關價值，而 KLUB 11 擁有唯一及絕對酌情權決定該福利之價值；或 (b)KLUB 11 有權從其帳戶中扣除由上述交易所獲得的 K Dollar。會員同意向 KLUB 11 支付上述款項為約定的違約賠償金，而並不是罰款。

4.3 保留資訊

KLUB 11 有權在兌換過程中記錄每位合資格恒生信用卡客戶或/合資格流動支付所綁定之合資格恒生信用卡客戶之賬戶持有人的全名、合資格恒生信用卡/合資格流動支付所綁定之合資格恒生信用卡號碼的頭 6 位數字及最後 4 位數字以及每張合資格收據的消費金額，以供審計之用。會員在兌換推廣 1, 推廣 3 及推廣 4 的過程時應同意 KLUB 11 在收集、持有和使用與 KLUB 11 有關的個人資料方面的私隱政策。詳情請參閱 KLUB 11 的私隱政策聲明：<https://klub-11.com/zh-hk/privacy-policy/>。

4.4 電子禮券的存入和有效期

推廣 1 所獲得的獎賞將以電子禮券形式存入會員的 KLUB 11 會員獎賞計劃帳戶。有關電子禮券的有效期為 2026 年 9 月 30 日。逾期無效。任何逾期、未經兌換或未經使用的電子優惠禮券恕不延期，亦不可退款或兌換現金。電子禮券須受其所列明之條款及細則及參與商戶之相關條款及細則約束。使用電子禮券之餘額必須以用作合資格恒生信用卡簽賬。

4.5 複製合資格收據

KLUB 11 有權在兌換過程中對出示給 KLUB 11 的每張合資格收據或合資格流動支付之交易記錄截圖製作並保留一份電子副本，以供審計之用。

4.6 在合資格收據中作標記

KLUB 11 有權在兌換過程中在出示給 KLUB 11 的每張合資格收據上作任何標記。除非特別指明，KLUB 11 標記的合資格收據不能再次用於兌換其他促銷活動的禮品/獎賞。

4.7 數量有限

獎賞數量有限，先到先得，換完即止。

4.8 身份核實

KLUB 11 會員在換領時須出示其 KLUB 11 會員和 K Dollar 獎賞計劃會員的電子會員卡和顯示兩個會籍已被綁定，以作核實。

4.9 不可兌換

推廣優惠之獎賞不能用作兌換現金或其他禮品。

4.10 商品和服務品質

推廣 2 下兌換的商品和服務並非由 KLUB 11 提供。KLUB 11 對該等商品和服務的品質及其任何替換或退款概不負責。

4.11 不承擔責任

KLUB 11 不保證在本次活動中個別商戶提供或參與者兌換的產品和服務具有任何可銷售品質或適合任何用途，並且不承擔與該等產品和服務有關的所有責任。活動參與者須放棄對 KLUB 11 追究任何性質的所有權利和利益（如有）。

4.12 活動的終止

KLUB 11 有權隨時暫停、終止或取消活動，恕不事先通知。

5 活動適用的一般條款與細則

5.1 修訂

KLUB 11 有權隨時修訂任何此等條款及細則，恕不事先通知。

5.2 釋義

KLUB 11 有權解釋此等條款及細則。如有爭議，KLUB 11 的決定應為最終決定，並對所有相關方均具有約束力。

5.3 以英文版本為準

此條款及細則的中文版本僅供參考。倘若中英版本的規定有任何差異，以英文版本為準。

5.4 管轄法律

此條款及細則受香港特別行政區法律管轄。

由 K11 Loyalty Program Limited 於 2026 年 5 月 1 日發布。

Appendix 附表 1

Participating Merchants for K11 MUSEA Hang Seng Credit Card Promotion 2026

HK\$100 and HK\$500 e-Voucher(s)

K11 MUSEA 恒生信用卡推廣 2026 港幣 100 元及港幣 500 元電子禮券參與商戶名單

Floor 樓層	Shop No. 位置	Merchant 商戶
B2	B223	BABOR
B2	B210	Babycare
B2	B218	Bath & Body Works
B2	Shop K, Food playground	Beef Ba
B2	B228B	BRUNO
B2	B231A	Build A Bear Workshop
B2	B201-33	CATALO
B2	B220A	Chantecaille
B2	B228A	Daisy & Dion
B2	B225A	Digreen
B2	LAB207	EVOLCARE
B2	Shop O, Food playground	G Bar
B2	B201-17	GEORGE COFFEE
B2	B225	Glow by Petit Bazaar
B2	B240 & B241	GLOW IT! by Slime it!
B2	B209	Grace & Favour 小生有禮
B2	B213	GRAMS28
B2	B201-37 & 38	Hana-Musubi
B2	LAB205	HARPAZO
B2	Shop F, Food playground	Hong Kong Claypot Rice
B2	Shop I, Food playground	Hong Kong Tea Café
B2	B223A	J Select Beauty
B2	Shop H, Food playground	JIRO Ramen
B2	B201-09-14	JPAW Hair Salon
B2	LAFP01	KEW+ Cake
B2	B247 & B249A	Khaho Store
B2	B229AB	Kids 21
B2	B217	Koffee Mameya
B2	B231B	La Millou
B2	Shop G, Food playground	Liukoushui Chong Qing Noodles
B2	B201-28&29	Mak's Noodle
B2	B215B	MALIN & GOETZ

B2	B201-34	Manen Bakery
B2	B226	McHugs
B2	B201-30	More Yogurt
B2	B219	Omotosando Koffee
B2	B203A, Food playground	Oomaki
B2	Shop K, Food playground	Oppa Korean Tofu House
B2	B215A	PANPURI
B2	B227	Petit Bazaar
B2	B221	Pitanium
B2	B205, B205A, B206, B206A & B207	Red Bridge
B2	B201-15 & 16	Sake Moment 敬酒
B2	B220, B220B & B222	Sephora
B2	B201-21	Shaz Confections
B2	B242	Slime It!
B2	B230A	So Sweet by Hair Corner
B2	B203	Sora Tempura
B2	B201-39	Soulgood Bakery
B2	B201-5&6	Sunny Bowl
B2	B201, Unit 27	SwanSelect
B2	B244ABC, B245, B245A	ToysRus
B2	B216	TSUJIRI 辻利茶舗
B2	B212	Vilebrequin
B2	LAB203	WOW Fashion Jewellery
B2	Food playground	XO Roaster
B2	B201, Unit 22	YOKU MOKU
B2	B203B	Yummee
B1	B107	Aesop
B1	B135	Amouage
B1	B127 & B128	Armani Beauty
B1	B112B	Atelier Cologne
B1	B120	Byredo
B1	B122	CASETiFY STUDIO
B1	B113B	Charlotte Tilbury
B1	B110	Chatterbox Café
B1	B104A & B104B & B104C & B104D	Chow Tai Fook
B1	B111	Dab-Pa
B1	B129 & B130	Dior Beauty
B1	B126	Diptyque

B1	B105	Estee Lauder
B1	B109A	Frederic Malle
B1	B116	Givenchy Beauty
B1	B106B	GUERLAIN
B1	LAB109	Kilian
B1	B113C	La Maison VALMONT
B1	B109	LA MER
B1	B108B	Lancôme
B1	B112C	Le Labo
B1	B131, B132 & B133	LEGOLAND Discovery Centre
B1	B126A	Maison Francis Kurkdjian
B1	B121	Maison Margiela Fragrances
B1	B106A	Penhaligon's
B1	B125	Serge Lutens
B1	B112A	SHIRO
B1	B103A	Sisley Paris
B1	B108A	Sulwhasoo
B1	B117	Tom Ford Beauty
B1	B101A-D	V&A & Chow Sang Sang
B1	Beauty Stage & LAB101C	YSL Beauty
GF	Kiosk 06	% Arabica
GF	001	Alexander McQueen
GF	005	Balenciaga
GF & 1F	007 & 107	Brunello Cucinelli
GF	003A	Burberry
GF	Kiosk K01	Bottega Veneta
GF & 5F	12, 515 & 516	Cartier
GF	050, B150A, B249B, B249C & B243	Chill Kids Club x Epicland
GF	002 & 002A	Delvaux
GF	10	GUCCI
GF	003	LOEWE
GF	017	Roger Vivier
GF	015	TOD'S
GF	008 & 008A	Tokachi Milky
1F	113	Bang & Olufsen
1F	116A	Christian Louboutin
1F	LA104	Didier Dubot
1F	119A	Diesel
1F	109, 109A & 110	I.T.

1F	Kiosk LA110	IWC Schaffhausen
1F	103A	KAIYO
1F	108 & 108A	KENZO
1F	102	Longchamp
1F	119	Point de Vue
1F	LA106	Qeelin
1F	011, 111B, 111C & 111D	Saint Laurent Duplex
1F	LA105	The Future Rocks
1F	101	Tory Burch
1F	103 & 103A	VELO
1F	118B & 118C	Versace
1F & 2F	118, 118A & 228	Yohji Yamamoto
2F	213B	10 Perfect Nails
2F	213C	10/10 HOPE
2F	222	Alice + Olivia by Stacey Bendet
2F	221	American Vintage
2F	232 & 232A	APM Monaco
2F	210B	Beautysaur Organics
2F	213A	CANVAS
2F	201 & 202	COS
2F	Kiosk LA205	EMIS
2F	225	Jonak
2F	205	Kapok
2F	210C	Little Stardust
2F	215B	LOVE BY THE MOON
2F	LA204	Luah Jewelry
2F	223 & 223A	lululemon
2F	226	Maison Kitsuné
2F	230	Maje
2F	227	Mardi Mercredi
2F	218	MARKET LIBERTY
2F	216	me ISSEY MIYAKE
2F	215A	Mondays made
2F	211 & 212	mtm labo
2F	Kiosk LA202	ninette
2F	Kiosk LA201	OHLA!
2F	208 & 209	Once Massage
2F	213D	Parisine
2F	225A	PortsPURE

2F	LA201A	RAVIPA
2F	225B	Redline
2F	233 & 233A	Rue Madame
2F	231	Sandro
2F	210A	Scented Niche
2F	220	Takano Ramen
2F	226A	The Holiday Project
2F	AK202	The Scentype
2F	229	UGG
2F	219	Unagi Yondaime Kikukawa
2F	206	United Tokyo
3F	LA301, 312	A Society
3F	303B	Adidas
3F	323	AIGLE
3F	319	Barbour
3F	327	BLOOMS COFFEE
3F	Kiosk LA309 & LA310	Carlyn
3F	LA304B	côte&ciel
3F	LA308	Cronus Art
3F	326A	Discovery Expedition
3F	310	Garmin
3F	315	GIFT & TAKE BY NOBLETIME
3F	327A & 327C	Greyhound Cafe Galleria
3F	327B & 329	Hair Corner
3F	328	ITO Luggage
3F	LA307	Kanine
3F	310B	KEEN
3F	304A & S304A	KOLON SPORT
3F	353	LOJEL
3F	325	Mark Gonzales
3F	316	Mitchell & Ness
3F	331&331A	National Geographic
3F	326B	NBA ATELIER
3F	Mini Park	optcool
3F	LA 306	Pair Pair Full
3F	318	Paris Saint Germain
3F	303 & 303A	Patagonia
3F	352	Popcorn General Store
3F	310C	PREDATOR

3F	307	PUMA
3F	LA302	Secrid
3F	301A	SONY
3F	321	Sunglass Hut
3F	330	SUPREME
3F	320	Swatch
3F	LA304A	VICACCI
4F	403	American Eagle Outfitters
4F	411	CHICHA San Chen
4F	412 & 413	Deng G Sichuan
4F	401 & 401A	Golden Blossoms 金枝玉葉
4F	LA402	Hoorsenbuhs
4F	402	J-01
4F	415	K11 Art House
4F	409A	Kaneko Optical
4F	406	KiKi Noodle Bar (Kiki Tea)
4F	403A	Open Dialogue
4F	409	Rockfish Weatherwear
4F	405A	Teamjoined
4F	410	To Teapresso
4F	Kiosk LA401	Vinavast
5F	LA502, 502	ChuCuiPalace
5F	509	Dior La Suite
5F	508	drivepro
5F	504	G Room Bar & Lounge
5F	501	Glasshouse Greenery
5F	LA501	Houjade
5F	507	Liquid Gold
5F	503	YinMi
6F	608 & 609	COUCOU Reserve
6F	606	Red Room
6F	607	Sushi Wadatsumi
6F	609	TeaMiTea
6F	610	Ukiyo
6F	603	Yakiniku Luigi and Soma Tea & Mocktail
7F	601 & 702	ye shanghai

Participating Merchants for K11 Art Mall Hang Seng Credit Card Promotion 2026

HK\$50, HK\$100 and HK\$500 e-Voucher(s)

K11 Art Mall 恒生信用卡推廣 2026 港幣 50 元，港幣 100 元及港幣 500 元電子禮券參與商戶名單

Floor 樓層	Shop No. 位置	Merchant 商戶
B2/F	Kiosk 7	Bestow
B2/F	B214-B215	Charles & Keith
B2/F	B211	Cookies Quartet
B2/F	B229B	Her Room
B2/F	B230A	INTIQUE
B2/F	B230B & B231A	JEANASiS
B2/F	B202	L'OCCITANE
B2/F	B220 - B221	Love, Bonito
B2/F	B228	LUSH
B2/F	B226 - B227A	Match ² Taiwanese Kitchen 麻吉灶咖
B2/F	B218	MENARD
B2/F	B229A	MI MING MART
B2/F	B219	moody
B2/F	Kiosk 1	MOSHIMOCHI
B2/F	B223	Nail Bar
B2/F	B217	OLENS
B2/F	B224	Orchid Padaria
B2/F	Kiosk 5	Press Butter Sand
B2/F	B233A	Ricky's Kitchen
B2/F	Kiosk 45	Romanova Bakery
B2/F	B212	Royce' Chocolate
B2/F	B225	Sarasei
B2/F	B216	Sephora
B2/F	Kiosk 58	Shanslate
B2/F	B213	Skin Laundry
B2/F	B227	The Alchemist Creative Coffee by GABEE
B2/F	B201	THE MATCHA TOKYO
B2/F	B222	VIVAIA
B1/F	B107	AV Life - Prestige
B1/F	Kiosk 14	33 Cubread
B1/F	B111C	Catalo
B1/F	B124	CouCou
B1/F	B103B	GreenPrice

B1/F	B101A	Jamba
B1/F	B104	Men Wah Bing Teng
B1/F	B103A	Mister Donut
B1/F	Kiosk No.39 & 59	myEureka popcorn
B1/F	B111B	PAN de PAIN Pancake & Sweets
B1/F	B102B	Patisserie La Famille Atelier Fraicheur
B1/F	B122B	Shanghee 上稀園
B1/F	B122A	Silk.
B1/F	B102A	Smile™ Froyo . Cake . Gift
B1/F	B105 - B106	So "Meen" 敘 · 小麵
B1/F	B123	The 24 . ST
B1/F	Kiosk 49	The Dog's Garden
B1/F	Kiosk 28	Topologie
B1/F	Kiosk 14	Venchi
G/F	G02 - G04	Arc'teryx
G/F	G15B & G16A	Asics
G/F	G06 & 113	Chow Tai Fook
G/F	G16B	Crown Hour
G/F	Kiosk 26	GENERAL PURPOSE /
G/F	G32 – G33	HEYTEA
G/F	G01	J-01
G/F	G12	KURA CHIKA by PORTER HK
G/F	G20	Leather Reborn
G/F	G15A	Mizuno Sportstyle HK
G/F	G23	Paul Lafayet
G/F	G27	Ponti Wine Cellars
G/F	G13	POPCORN SUPPLY
G/F	G11 & G24	SALOMON
G/F	G07 - G10 & G25	The North Face
G/F	G30	Watson's Wine
G/F	G17A & G17B	Wilson
G/F	G21 - G22	三田製麵所 Mita Seimenjo
G/F	G21 - G22	哲平食堂 Teppei Syokudo
1/F	112	b/major
1/F	117 - 118	Choubo Kissaten 喫茶ちようぼ
1/F	116	Clemence by Rue Madame
1/F	Kiosk 54	Errorism
1/F	111A	Flourishan
1/F	114	Gelato Pique

1/F	Kiosk 9	Ineffable
1/F	104B	J-01 X1
1/F	104A & 105	JNBY+ / 江南布衣+
1/F	104C	Maison Cielune
1/F	110A	MIRO Bra
1/F	108 - 109, 110B & 111B	On-Yasai 溫野菜
1/F	102	Owndays
1/F	115	Pandora
1/F	Kiosk 29	sdori
1/F	120	SLU Beauty/Spa
1/F	107	The Jang
1/F	Kiosk 57	The Layers
1/F	119	Tim Ho Wan
1/F	103	USAGI ONLINE STORE
2/F	Kiosk 24	#CCCCC Se/ect x Liberation
2/F	221	A HOUSE 炊舍
2/F	219 - 220	Ahan Thai
2/F	214	CARRYin
2/F	212	Cheung Leung Kee
2/F	204	GROCERY
2/F	206 - 207	Hair Corner
2/F	217A	Hiatus
2/F	201C	HOW Furniture
2/F	201	HOW to live well
2/F	221	Kometaki 米炊
2/F	222A	Lost Stars Livehouse Bar & Eatery
2/F	213A	Macrame Bohemia
2/F	215	Metalwork
2/F	203	Midwest Vintage
2/F	Kiosk 41	Over The Moon
2/F	205	R2B
2/F	201B	Slow Cow
2/F	218	Suavis Lash Bar
2/F	209-211	Taier Chinese Sauerkraut Fish 太二老壇子酸菜魚
2/F	217B	TRIM STUDIO
2/F	216	Workware
3/F	306	BusyBee by Eightyeight
3/F	305	Gabangel
3/F	314 + Flat Roof	HEARTH 火土燒肉

3/F	301	Life Kan
3/F	312	Midnight Handmade
3/F	302	Mille-Feuille Fashion Select Store
3/F	313	Ruby Tuesday Bar & Grill
3/F	Kiosk 42	SHUKI
3/F	Kiosk 51	Tea Express Bar by Jrink
3/F	307 - 309	Toys“R”Us
3/F	303	XRAGE 仲間

For the avoidance of doubt, the list of merchants may be updated or modified by K11 Loyalty Program Limited at its sole discretion, without prior notice. K11 Loyalty Program Limited reserves the right to make such changes at any time and for any reason as deemed appropriate.

為免生疑問，商戶名單可由 K11 Loyalty Program Limited 隨時及不時更改或更新，恕不事先通知。K11 Loyalty Program Limited 保留隨時及出於任何理由進行此類更改的權利。