

TERMS AND CONDITIONS IN RESPECT OF
Hang Seng Credit Card Promotion 2025
(From 1 September 2025 to 31 October 2025)

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 2025

Promotion Period: 1 September 2025 to 31 October 2025 (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 Reward

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 cumulative same-day spending the designated 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 bounded 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\$100 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 bounded 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: Special Offers at selected merchants

During the Promotion Period, Customers of the Eligible Hang Seng Credit Card(s) or the Eligible Hang Seng Credit Card bounded 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: Upgrading to KLUB 11 Gold Card Member

- 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 bounded 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 is 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 bounded 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.

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 bounded 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 Each Eligible Receipt can only be used for redemption for each tier of Reward once and 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 and Promotional Offer 3.

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 bounded 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 and Promotional Offer 2.

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.

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 Sang”**), including Hang Seng Credit Card, Affinity Card, enJoy Commercial Card, enJoy Business Card and enJoy Spending Card, but excluding other Commercial Card, Business Card, Spending Card, Hang Seng Bupa 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, 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 bounded 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 Lai Ching Heen;
- (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") as ineligible transactions; 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 reasons. 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 damages 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 bounded 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 bounded 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 and Promotional Offer 3, 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 KLUB11 Loyalty Program Membership account in the form of e-vouchers. All e-Vouchers are valid until 30 November 2025. Expired e-Voucher will not be accepted. Expired, unused and unredeemed e-Voucher will not be extended, refunded or exchanged for cash.

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

Rewards earned under Promotional Offer 1 and Promotional Offer 2 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 are 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 September 2025.

恒生信用卡推廣 2025

條款及細則

(2025 年 9 月 1 日至 2025 年 10 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 2025

推廣期： 2025 年 9 月 1 日至 2025 年 10 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

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	

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。如合資格收據為兩張或以上，即須至少由同一地點 (K11 MUSEA 或 K11 Art Mall) 2 間不同商戶發出。合資格簽賬金額為扣除所有適用的折扣、現金券、及/或禮品卡等交易後的簽賬淨額。

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：精選商戶專屬優惠

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

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。

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 及推廣 3 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 及推廣 2 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。

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、enJoy 商務卡、enJoy 公司卡及 enJoy 消費卡，惟不適用於其他商務卡、公司卡、恒生保柏卡、恒生銀聯人民幣鑽石商務卡、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、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 和麗晶軒進行的任何交易；
- 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”)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 及推廣 3 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 2025 年 11 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。

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 1 及推廣 3 的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 2025 年 9 月 1 日發布。

Appendix 附表 1

Designated Merchants for HK\$100 & HK\$500

Hang Seng Credit Card Promotion 2025 Retail Pass E-voucher(s) 2025 恒生信用卡推廣港幣 100 元及港幣 500 元購物電子禮券指定商戶名單

K11 MUSEA		
Floor 樓層	Shop No. 位置	Merchant 商戶
B2	B223	BABOR
B2	B201-26	Bee Cheng Hiang
B2	B228B	BRUNO
B2	B231A	Build A Bear Workshop
B2	B201-33	CATALO
B2	B220A	Chantecaille
B2	B226	EVOLCARE
B2	B201-17	GEORGE COFFEE
B2	B225	Glow by Petit Bazaar
B2	B240 & B241	GLOW IT! by Slime it!
B2	B209	Grace & Favour
B2	B201-37 & 38	Hana-Musubi
B2	Shop B223A	J SELECT Beauty
B2	B201-09-14	JPAW Hair Salon
B2	B247 & B249A	Khaho Store
B2	B229AB	Kids 21
B2	B215B	MALIN & GOETZ
B2	B228A	Daisy and Dion
B2	B215A	PANPURI
B2	B227	Petit Bazaar
B2	B201-15 & 16	Sake Moment 敬酒
B2	B220, B220B & B222	Sephora
B2	B242	Slime It!
B2	B230A	So Sweet by Hair Corner
B2	B201, Unit 27	SwanSelect
B2	B244ABC, B245, B245A	ToysRus
B2	B212	Vilebrequin

B2	B201-22	Yoku Moku
B1	B107	Aesop
B1	B127 & B128	Armani Beauty
B1	B112B	Atelier Cologne
B1	B120	Byredo
B1	B122	CASETiFY STUDIO
B1	B113B	Charlotte Tilbury
B1	B104A & B104B & B104C & B104D	Chow Tai Fook
B1	B118 & B119	Dior Beauty
B1	B126	Diptyque
B1	B105	Estee Lauder
B1	B116	Givenchy Beauty
B1	B106B	GUERLAIN
B1	B109A & B112A	Jo Malone London
B1	B113C	La Maison Valmont
B1	B109	La Mer
B1	B108B	Lancome
B1	B112C	Le Labo
B1	B131, B132 & B133	LEGOLAND Discovery Centre
B1	B126A	Maison Francis Kurkdjian
B1	121	Maison Margiela Fragrances
B1	LAB109	Memo Paris
B1	B101	mtm labo (B1)
B1	B125	Penhaligon's
B1	B123	Santa Maria Novella
B1	B130	Serge Lutens
B1	B103A	Sisley Paris
B1	B108A	Sulwhasoo
B1	B117	Tom Ford Beauty
B1	B101ABCD & LAB104	V&A & Chow Sang Sang
B1	B129	Yves Saint Laurent Beauty
GF	015, B150, B249B & C015	Chill Kids Club x Epicland
GF	1	Alexander McQueen
GF	9	Balenciaga
GF	5	Brunello Cucinelli

GF	003A	Burberry
GF	12	Cartier
GF	002 & 002A	Christian Louboutin
GF	018B & 018C	Delvaux
GF	3	LOEWE
GF	17	Roger Vivier
GF	15	TOD'S
GF	6	Saint Laurent
1F	113	Bang & Olufsen
1F	Kiosk LA104	Didier Dubot
1F	119A	Diesel
1F	LA110	Editions de Parfums Frederic Malle
1F	109, 109A & 110	I.T.
1F	108 & 108A	KENZO
1F	105	Longchamp
1F	119	Point de Vue
1F	LA106	Qeelin
1F	112	Self-portrait
1F	Kiosk LA105	The Future Rocks
1F	118B, 118C	Versace
1F	101	Y-3
1F	118, 118A, 228	Yohji Yamamoto
2F	213B	10 Perfect Nails
2F	213C	10/10 HOPE
2F	222	Alice + Olivia by Stacey
2F	221	American Vintage
2F	232 & 232A	APM Monaco
2F	210B	Beautysaur Organics
2F	213A	CANVAS
2F	201 & 202	COS
2F	225	Jonak
2F	205	Kapok
2F	Kiosk LA204	Luah Jewelry
2F	210C	Little Stardust
2F	215B	LOVE BY THE MOON

2F	226	Maison Kitsuné
2F	227	Mardi Mercredi
2F	230	Maje
2F	207	MARKET LIBERTY
2F	216	me ISSEY MIYAKE
2F	211 & 212	mtm labo (L2)
2F	208	Once Massage
2F	213D	Parisine
2F	225A	PortsPURE
2F	206	United Tokyo
2F	Kiosk LA201A	Ravipa
2F	225B	Redline
2F	233 & 233A	Rue Madame
2F	231	Sandro
2F	210A	Scented Niche
2F	209	THANN
2F	226A	The Holiday Project
2F	AK202	The Scentype
3F	303B	Adidas
3F	323	AIGLE
3F	319	Barbour
3F	LA304B	cote&ciel
3F	Kiosk LA308	Cronusart
3F	310	Garmin
3F	315	Gift & Take by Nobletime
3F	328	ITO Luggage
3F	LA307	Kanine
3F	310B	KEEN
3F	304A	Kolon Sport
3F	327B & 329	Leonardo3 Museum . Hair Corner
3F	353	Lojel
3F	325	Mark Gonzales
3F	Kiosk LA303	Mask On
3F	316	Mitchell & Ness
3F	331+331A	National Geographic

3F	326B	NBA Atelier
3F	304B	NIKE Kicks Lounge
3F	Mini Park	Optcool
3F	LA306	Pair Pair Full
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 Jewellery
4F	415	K11 Art House
4F	409A	Kaneko Optical
4F	LA402	McHugs
4F	403A	Open Dialouge
4F	409	Projourney
4F	402	Rockfish Weatherwear
4F	405A	TeamJoined
4F	403	Toca Loca
4F	LA 402	Vinavast
5F	515 & 516	Cartier
5F	LA502	ChuCui Palace
5F	509	Dior La Suite

Designated Merchants for HK\$50, HK\$100 & HK\$500

Hang Seng Credit Card Promotion 2025 Retail Pass E-voucher(s)

2025 恒生信用卡推廣港幣 50 元、港幣 100 元及港幣 500 元購物電子禮券指定商戶名單

K11 Art Mall		
樓層	位置	商戶
B1	B107	AV Life - Prestige
B1	Kiosk 49	Catalo
B2	B214	FANCL
B2	B215	Heather
B2	B229B	Her Room
B2	B211	INNISFREE
B2	B230A	INTIQUE
B2	B230B & B231A	JEANASIS
B2	B202	L'OCCITANE
B2	B220 - B221	Love, Bonito
B2	B228	LUSH
B2	B218	MENARD
B2	B229A	MI MING MART
B2	B219	moody
B2	B223	Nail Bar
B2	B217	OLENS
B2	B216	Sephora

B2	B213	Skin Laundry
B2	B203	The Korner
B2	B222	VIVAIA
B2	Kiosk 2	Woke Up Like This Beauty
GF	G02 - G04	Arc'teryx
GF	G15B & G16A	Asics
GF	G06 & 113	Chow Tai Fook
GF	G16B	Crown Hour
GF	Kiosk 26	GENERAL PURPOSE /
GF	G01	J-01
GF	G05B	K-Way
GF	G12	KURA CHIKA by PORTER HK
GF	G20	Leather Reborn
GF	G15A	Mizuno Sportstyle HK
GF	G13	POPCORN SUPPLY
GF	G11 & G24	SALOMON
GF	G07 - G10 & G25	The North Face
GF	G14	the WAREHOUSE optic
GF	G05A	Topologie
L1	Shop 101E	A Parallel Store
L1	112	b/major
L1	110A	CA4LA LIBERATION

L1	116	Clemence by Rue Madame
L1	Shop 101F	Cole Cool
L1	Kiosk 54	Errorism
L1	111A	Flourishan
L1	114	Gelato Pique
L1	Kiosk 9	Ineffable
L1	104B	J-01 X1
L1	104A & 105	JNBY+ / 江南布衣+
L1	Shop 101K	Lapeewee
L1	Shop 101D	Leather Lab
L1	Shop 101A & 101C	Midnight Handmade
L1	101H	Over The Moon
L1	102	Owndays
L1	Shop 101J	OYTY Critique
L1	115	Pandora
L1	Shop 101L	RBRK Concept Store
L1	Kiosk 29	sdori
L1	Kiosk 57	The Layers
L1	103	USAGI ONLINE STORE
L2	Kiosk 24	#CCCCCc Se/ect x Liberation
L2	214	CARRYin

L2	212	Cheung Leung Kee
L2	206 - 207	Hair Corner
L2	217A	Hiatus
L2	204	hideandseekStore
L2	201C	HOW Furniture
L2	213A	Macrame Bohemia
L2	215	Metalwork
L2	203	Midwest Vintage
L2	205	R2B
L2	Kiosk 41	Samsonite RED
L2	218	Suavis Lash Bar
L2	217B	TRIM STUDIO
L2	216	Workware
L3	306	BusyBee by Eightyeight
L3	305	Gabangel
L3	301	Life Kan
L3	302	Mille-Feuille Fashion Select Store
L3	Kiosk 42	SHUKI
L3	307 - 309	Toys“R”Us
L3	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。