

TERMS AND CONDITIONS IN RESPECT OF
Visa Card Instant Earn 2X K Dollars Promotion 2026
(From 3 September 2026 to 31 August 2027)

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 The details of the Activity

Activity: Visa Card Instant Earn 2X K Dollars Promotion 2026
Promotion Period: 3 September 2026 to 31 August 2027 (both days inclusive)

2.1 Promotional Offer : 2X K Dollars

During the Promotion Period, Members who are both KLUB 11 Members with Platinum Card, Black Card or BLACK VANTAGE Membership 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 receive 2X K Dollars on the net amount of the Visa Card Instant Earn Spending (“**Reward**”) on the date of Eligible Transaction, upon making one single Eligible Transaction at the designated Visa Instant Earn Merchants of K11 MUSEA or K11 Art Mall made with the same Eligible Visa Card or the same electronic Eligible Visa Card bound with the Eligible Mobile Payment, which has been successfully bound to Member’s K Dollar Program account via the "K11 HK" App.

The Visa Card Instant Earn Spending must meet a minimum spending of HK\$50 (excluding spending by K Dollars and/or K11 physical / electronic gift voucher(s), and/or physical voucher(s) / e-Voucher(s) issued by K11 MUSEA and / or K11 Art Mall merchants). The Visa Card Instant Earn Spending amount applies to the net amount after deduction of all applicable discounts, cash vouchers, and/or gift cards etc.

The Reward will be automatically credited to Member’s K Dollar Program account in the form of K Points after the Eligible Transaction is verified and confirmed by KLUB 11 instantly.

Redemption Restrictions applicable to Rewards:

2.1.1 Each Eligible Visa Card holder shall first become a KLUB 11 Member and a K Dollar Program Member, and bind their KLUB 11 Membership with their corresponding K

Dollar Program account to receive the Reward. Current KLUB 11 Members and a K Dollar Program Members who have already linked an Eligible Visa Card to their KLUB 11 Membership and K Dollar Program account are not required to register again.

2.1.2 Members must have successfully bound an Eligible Visa Card with their K Dollar Program account before making the Eligible Transaction at the designated Visa Instant Earn Merchants of K11 MUSEA or K11 Art Mall with the same Eligible Visa Card or the same electronic Eligible Visa Card bounded with the Eligible Mobile in order to be eligible for the Reward.

2.1.3 The Visa Instant Earn is available at the designated merchants of K11 MUSEA and K11 Art Mall. The list of Visa Instant Earn Merchants can be found in the "My Cards for Instant Earn" section of the K11 HK App and may be updated or modified from time to time by Missions Points Network Company Limited (operating the K Dollar Program) at its sole discretion, without prior notice, subject to the relevant terms and conditions of such designated Visa Instant Earn Merchants.

2.1.4 The Reward will be automatically credited to the Member's account upon the basic points for the Eligible Transaction have been successfully credited.

3 Special Terms and Conditions applicable to the Activity

3.1 Terms Used

3.1.1 **"Eligible Visa Card"** refers to any physical Visa cards issued in Hong Kong and Mainland China.

3.1.2 **"Eligible Mobile Payment"** refers to a transaction made with an Eligible Visa Card via Apple Pay, Google Pay™ or Samsung Pay. All transactions made via Alipay, WeChat Pay and other designated payment means / e-Wallet as decided by Visa and split transactions will not be accepted.

3.1.3 **"Visa Instant Earn Merchants"** refers to merchants at which the Visa Instant Earn feature has been enabled, allowing Members to automatically earn K Dollars after making payment with a linked Visa Card.

3.1.4 **"Eligible Transaction"** means a consumer transaction paid by a linked Eligible Visa Card between a Member and a Visa Instant Earn Merchants 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 transactions 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) any transactions on the online platform of any merchants of K11 MUSEA or K11 Art Mall;
- (m) charity donations;
- (n) any bill payment (including but not limited to payment of telecommunication or utility bills)
- (o) any bank transactions; spending at travel agent; insurance transactions and transactions at short-term promotion booth;
- (p) any online shopping or payment;
- (q) EPS cash withdrawal or credit card cash withdrawal;
- (r) any other transactions as specified by K11 Loyalty Program Limited ("KLUB 11") as ineligible transactions in Hong Kong; and
- (s) 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).

3.1.5 **"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).

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

3.2 Registration of Eligible Transactions

- 3.2.1 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.
- 3.2.2 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, or 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, which value shall be determined by KLUB 11 in its sole and absolute discretion; or (b) KLUB 11 shall be entitled to deduct the 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.

3.3 Keeping of Information

KLUB 11 has the right to record the full name of each Eligible Visa Card holder, payment account holder of Eligible Mobile Payment, the first 6 digits and last 4 digits of their Eligible Visa Card number or payment account number of Eligible Mobile Payment and the spending amount of each Eligible Receipt in the course of redemption for audit purpose. 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/> .

3.4 Credit and Expiration of K Dollars

K Dollars earned under the Activity will be automatically credited to Members' accounts in the form of Points after the Eligible Transaction is verified and confirmed by KLUB 11 (in any case no later than 14 September 2027). The expiry date of the K Dollars is stated as below:

Date of K Dollars Credited	Expiration Date of K Dollars Credited
3 - 30 September 2026	30 September 2027
1 October – 31 December 2026	31 December 2027
1 January – 31 March 2027	31 March 2028
1 April – 30 June 2027	30 June 2028
1 July – 14 September 2027	30 September 2028

For details on usage of K Dollars, please refer to [the K Dollar Program Terms and Conditions](#).

3.5 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.

3.6 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 / rewards from other promotions unless specified herein.

3.7 Limited Stock

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

3.8 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.

3.9 No Exchange

Rewards earned under cannot be exchanged for cash or other gifts.

3.10 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 participants in the Activity shall waive all his/her rights and interests, if any, of any natures to pursue against KLUB 11.

3.11 Termination of the Activity

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

4 General Terms and Conditions applicable to the Activity

4.1 Amendment

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

prior notice.

4.2 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.

4.3 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 will prevail.

4.4 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 3 September 2026.

Visa 卡一簽即賺 2 倍 K Dollar 獎賞 2026

條款及細則

(2026 年 9 月 3 日至 2027 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： Visa 卡一簽即賺 2 倍 K Dollar 獎賞 2026

推廣期： 2026 年 9 月 3 日至 2027 年 8 月 31 日 (首尾兩天包括在內)

2.1 推廣：2 倍 K Dollar 獎賞

於推廣期內，KLUB 11 鉑金卡、黑卡或 BLACK VANTAGE 會員同時登記為 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 Visa 一簽即賺商戶以同一張透過「K11 HK」流動應用程式內成功綁定至 K Dollar 獎賞計劃帳戶的合資格 Visa 卡/合資格流動支付所綁定之合資格 Visa 卡作合資格交易，可於該合資格交易當日獲得 Visa 卡一簽即賺 2 倍 K Dollar (「獎賞」)。

合資格 Visa 一簽即賺交易金額最少為港幣 50 元 (以 K Dollar 及/或 K11 實體/由 K11 MUSEA 及/或 K11 Art Mall 發出之電子禮券及/或由商戶發出之任何實體/電子禮券作消費之金額除外)。Visa 一簽即賺金額以扣除所有適用折扣、現金券及/或禮品卡等後的實付淨額計算。

獎賞將於合格交易被 KLUB 11 認證後，自動存入會員的 K Dollar 獎賞計劃帳戶。

兌換限制

2.1.1 每位合資格 Visa 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)，方能獲得獎賞。現有 KLUB 11 會員及 K Dollar 計劃會員，如已將合資格 Visa 卡綁定至其 KLUB 11 會員帳戶及 K Dollar 獎賞計劃帳戶，則無須再次登記。

2.1.2 會員須於完成合資格交易前已成功連結合資格 Visa 卡至其 K Dollar 獎賞計劃帳戶，並於 K11 MUSEA 或 K11 Art Mall 指定 Visa 一簽即賺商戶使用同一張合資格 Visa 卡，或已綁定合資格流動支付工具之同一張電子版合資格 Visa 卡完成合資

格交易，方可獲享有關獎賞。

2.1.3 一簽即賺功能只適用於 K11 MUSEA 或 K11 Art Mall 指定商戶。有關 Visa 一簽即賺商戶之名單可於 K11 HK App 內「我的一簽即賺卡」頁面查閱。商戶名單或隨時及不時更改或更新，恕不事先通知並受該指定 Visa 一簽即賺商戶之相關條款及細則約束。

2.1.4 獎賞將於會員獲得合資格交易之基本賺分後，自動存入至會員帳戶。

3 活動適用的特殊條款與細則

3.1 用語定義

3.1.1 「合資格 Visa 卡」是指於本港及中國內地發行的 Visa 實體卡。

3.1.2 「合資格流動支付」是指透過綁定 Visa 實體卡而進行的 Apple Pay、Google Pay™ 或 Samsung Pay(如適用)所綁定之本港發行的 Visa 卡。恕不接受透過 AlipayHK、WeChat PayHK、PayMe 及其他由 Visa 不時指定的支付/電子錢包的交易。

3.1.3 「Visa 一簽即賺商戶」是指已啟用 Visa 一簽即賺功能之商戶，會員於此類商戶使用已連結之 Visa 卡付款後，可自動賺取 K Dollar。適用商戶名單可於 K11 HK App 內「我的一簽即賺卡」頁面查閱。商戶名單或隨時及不時更改或更新，恕不事先通知。

3.1.4 「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 Visa 卡和/或合資格流動支付所綁定之合資格 Visa 卡支付的消費交易，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於 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(K11 MUSEA PURE Fitness 所購買的會籍除外)；
- (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) 在 K11 MUSEA 或 K11 Art Mall 商戶的網上購物平台進行的任何交易；
- (m) 慈善捐款；
- (n) 任何帳單支付（包括但不限於電訊或公用事業帳單支付）；
- (o) 任何銀行交易；旅行社消費；保險交易；短期促銷攤位交易；
- (p) 任何網上購物或線上支付；
- (q) EPS 現金提款或信用卡提款；
- (r) 任何被 K11 Loyalty Program Limited (“KLUB 11”)歸類為不合格交易的任何交易。
- (s) 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。

3.1.5 「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）。

3.1.6 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。

3.2 合資格交易登記

3.2.1 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。

3.2.2 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。

3.3 保留資訊

KLUB 11 有權在兌換過程中記錄每位合資格 Visa 卡持卡人或/合資格流動支付所綁定之合資格 Visa 卡持有人之賬戶持有人的全名、合資格 Visa 卡號碼/合資格流動支付所綁定之合資格 Visa 卡的頭 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和做法。詳情請參閱 KLUB 11 的私隱政策聲明：

<https://klub-11.com/privacy-policy/>。

3.4 K Dollar 的存入和到期日

有關以上獎賞，會員所獲贈之 K Dollar 將會於合資格交易被 KLUB 11 認證後，以積分形式自動存入會員的 K Dollar 獎賞計劃帳戶 (在任何情況下不遲於 2027 年 9 月 14 日)。有關獎賞的到期日為如下：

K Dollar 存入日期	K Dollar 的到期日
2026 年 9 月 3 日至 30 日	2027 年 9 月 30 日
2026 年 10 月 1 日至 12 月 31 日	2027 年 12 月 31 日
2027 年 1 月 1 日至 3 月 31 日	2028 年 3 月 31 日
2027 年 4 月 1 日至 6 月 30 日	2028 年 6 月 30 日
2027 年 7 月 1 日至 9 月 14 日	2028 年 9 月 30 日

詳情請參閱 [K Dollar 獎賞計劃條款及細則](#)。

3.5 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複製並保留一份電子副本，以供審計之用。

3.6 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。

3.7 數量有限

獎賞數量有限，先到先得，換完即止。

3.8 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。

3.9 不可兌換

獎賞不可兌換現金、其他禮品或禮遇。

3.10 不承擔責任

KLUB 11 不對獎賞為可銷售品質或適合任何目的作保證，KLUB 11 不對獎賞承擔任何責任，而活動的參加者須放棄其追究 KLUB 11 的所有權利及利益（如有）。

3.11 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。

4 活動適用的一般條款與細則

4.1 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。

4.2 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。

4.3 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。

4.4 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 9 月 3 日發佈。