

Terms and conditions for HSBC Personal Banking customer with Global Private Banking Status – Hong Kong ifc mall CLUB ic Membership Tier Upgrade**When can you enjoy the Offer**

1. The promotional period is from 1 January 2025 to 31 December 2025 (both dates inclusive) ("**Promotion Period**").

Who can enjoy the Offer

2. You can enjoy the Offer only if you have fulfilled all of the following requirements ("**Eligible customers**"):
 - a. be a valid HSBC Personal Banking customer with Global Private Banking Status of The Hongkong and Shanghai Banking Corporation Limited in Hong Kong ("HSBC").
 - b. complete the application form with your full name, HSBC Global Private Banking Client number, CLUB ic member ID and contact number; and
 - c. **had not** previously registered for the same Offer from 4 September 2024 to 31 December 2024.

What is the Offer

3. During the promotional period, you can receive CLUB ic Black membership valid until 31 December 2026 ("**Offer**"). The Offer is provided by International Financial Centre Management Co., Ltd. (hereinafter "**Service Provider**") to individuals shopping at Hong Kong ifc mall.
4. Completed application form is required to be submitted for the verification of Offer eligibility.

Read before you enjoy the Offer

5. The Offer cannot be exchanged for cash, other products, services, discounts, or transferred to another person.
6. Each Eligible Customer is entitled to the Offer once only.
7. Tier adjustment will be effective within 15 working days after successful application.
8. The Offer will be awarded by the Service Provider upon successful application and successful registration of CLUB ic membership on or before 31 December 2025. Late registration will not be accepted.
9. For the Eligible Customers who are existing CLUB ic members, upon successful application, the Service Provider will extend a membership upgrade to Black tier.

10. The Offer of CLUB ic Black membership for HSBC Personal Banking customer with Global Private Banking Status is applicable to new or existing CLUB ic Platinum or below members only, excluding clients who are currently a CLUB ic Black or above member.
11. The membership will only be activated upon the completion of registration with all necessary information.
12. The Eligible Customers will be entitled to a CLUB ic Black membership until 31 December 2026, starting from the membership registered date. Thereafter, the membership level will be reviewed at the beginning of 2027 and determined by the total ifc Points accumulated in 2026. If the Eligible Customers reached 600,000 ifc Points or above before 31 December 2026, the membership tier upgrade will be reflected on the next day of ifc Points registration. The use and validity of the CLUB ic membership are subject to respective terms and conditions.
13. The membership level of all existing members is reviewed annually on 1st January of every year (hereinafter called "Annual Review"), determined by his/her accumulated ifc Points in the last calendar year (Except Lifetime member, details set out in clause 2.2.3). Each member will only be assigned one membership level at a time. For the full version of CLUB ic terms and conditions, please visit https://ifc.com.hk/media/CLUB-ic-Full-TCs_EN_Mar2025.pdf.
14. For the privileges and terms and conditions of the Offer, please visit <https://ifc.com.hk/clubic/en/#> for details.
15. The Service Provider shall not be liable for any disputes arising between the Bank and the Eligible Customers.
16. The Bank and the Service Provider reserve the final right to cancel, terminate or change any of these terms and conditions at any time without prior notice. The entitlement of the Offer shall be at the sole discretion of the Bank and the Service Provider.
17. The Bank and the Service Provider reserve the right of interpretation to the aforesaid terms and conditions in case of any dispute, which interpretation shall be binding and conclusive.
18. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('Hong Kong').
19. In the event of any discrepancy or inconsistent between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

20. **“CLUB ic Terms and Conditions”** refers to the standard or other terms and conditions of CLUB ic for the use of its services.

Issued by The Hongkong and Shanghai Banking Corporation Limited