

**TERMS AND CONDITIONS IN RESPECT OF  
K DOLLAR PROGRAM MULTI-LOCATION BONUS**

**(From 4 August 2022 to 15 September 2022)**

**1. Applicable Activity**

By participating in the activity organised by K Dollar Program (“**KDP**”) 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. Activity Details**

Promotion Name: K Dollar Program Multi-Location Bonus

Promotion Period: 4 August - 15 September 2022 (both days inclusive)

Participating Partners/Locations: Please refer to the table below

During the Promotion Period, participants who are members of the K Dollar Program (“**Members**”) and also members of the relevant Participating Partners (where applicable) may, subject to these Terms and Conditions, redeem up to a maximum of **1400 K Dollars** (the “**Reward**”) upon:

- (a) spending at two or more Participating Partners/Locations (except FTLife) and reaching same-day eligible spending of HK\$500 or above (excluding any spending by K Dollars and/or voucher(s)/e-voucher(s) of Participating Partners, if applicable) at each such Participating Partners/Locations (“**Eligible Spending**”); or
- (b) purchasing new policies (including Basic Plan(s) and Rider(s), if applicable) from FTLife and using K Dollars to settle the initial premium of the respective policies (“**Eligible Transaction**”) and making an Eligible Spending at one or more Participating Partners/Locations.

Members can get 1 e-Badge for an Eligible Spending at a Participating Partner/Location (other than FT Life) and/or 1 e-Badge for an Eligible Transaction made at FTLife (“**e-Badge**”). Members can only redeem the Reward upon collecting two (2) e-Badges or more. E-Badges will be distributed according to the usual spending registration records for K Dollars/K Dollar usage records and no additional registration is required.

The Reward is calculated based on the number of e-Badges collected as follows:

<b>No. of e-Badges Collected</b>	<b>Reward</b>
2	50 K Dollars
3	150 K Dollars
4	300 K Dollars
5	500 K Dollars
6	600 K Dollars

7	700 K Dollars
8	800 K Dollars
9	900 K Dollars
10	1000 K Dollars
11	1100 K Dollars
12	1200 K Dollars
13	1300 K Dollars
14	1400 K Dollars

Eligible Spending is calculated based on one (1) to four (4) Eligible Receipts issued by participating merchant(s) of the same Participating Partner(s)/Location(s) (where applicable) or the same Participating Partner/Location. Qualification as an Eligible Spending/Eligible Transaction is subject to the applicable terms and conditions of each Participating Partner/Location. For details, please refer to the terms and conditions of the earning proposition listed on each applicable Partner Page of KDP at <https://hk.krewards.com/partner/>, and all relevant terms and conditions related to this Activity.

Classification of a Participating Partner/Location is as follows: -

Participating Partner/Location	Remarks
Chow Tai Fook	<ul style="list-style-type: none"> <li>Purchases made at Chow Tai Fook stores situated at K11 ART MALL, K11 MUSEA and D.PARK are classified under 'Chow Tai Fook' for this Activity</li> </ul>
D · PARK	<ul style="list-style-type: none"> <li>Excludes purchases made at Chow Tai Fook store and FREE DUTY pop-up store</li> </ul>
FREE DUTY	<ul style="list-style-type: none"> <li>Purchases made at FREE DUTY pop-up stores situated at D.PARK, THE FOREST and Gleneagles Hospital Hong Kong are classified under 'FREE DUTY' for this Activity</li> </ul>
FTLife#	<ul style="list-style-type: none"> <li>Applicable to customers settling the initial premium of any New Policy(ies) purchased during the Promotion Period (including Basic Plan(s) and Rider(s) (if applicable), except for those involving investment-linked assurance scheme (ILAS (and the Rider attached thereto)) and Prosperous Deferred Annuity Plan 2) ("New Policy"). <a href="#">Click here</a> for relevant Terms and Conditions of FTLife which shall prevail and be binding.</li> </ul>
Gleneagles Hospital Hong Kong	<ul style="list-style-type: none"> <li>Excludes purchases made at Free Duty store</li> </ul>

Hong Kong Conventional and Exhibition Centre	--
Hong Kong Golf and Tennis Academy	--
Hyatt Hotels	<ul style="list-style-type: none"> <li>Includes Grand Hyatt Hong Kong, Hyatt Regency Hong Kong, Tsim Sha Tsui and Hyatt Regency Hong Kong, Sha Tin</li> </ul>
Humansa Physio & Fitness	--
K11	<ul style="list-style-type: none"> <li>Includes K11 Art Mall and K11 MUSEA</li> <li>Excludes purchases made at Chow Tai Fook stores within K11 Art Mall and K11 MUSEA</li> </ul>
K11 ARTUS	--
K11 Atelier King's Road	--
Rosewood Hong Kong	--
THE FOREST	<ul style="list-style-type: none"> <li>Excludes purchases made at FREE DUTY pop-up store</li> </ul>

**Example:**

If a Member makes an Eligible Spending at: (i) Chow Tai Fook in K11 MUSEA; (ii) another participating merchant in K11 MUSEA; and (iii) a participating merchant in K11 Art Mall, the Member's Eligible Spendings will be classified as under two different Participating Partners/Locations: Chow Tai Fook and K11. Accordingly, the Member will be able to collect 2 e-Badges (i.e. Reward of 50 K Dollars).

*#The contents and links in this message are provided by FTLife Insurance Company Limited ("FTLife"). The insurance plans and promotions (including the details related to FTLife in this Activity) are provided directly by FTLife while K Dollar Program is not a licensed insurance intermediary. For all enquiries about insurance plans, promotions (including the details related to FTLife in this Activity) and insurance application arrangements, please contact FTLife directly (please refer to FTLife website <https://www.ftlife.com.hk/tc/index.html> for details). This flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of FTLife's products outside Hong Kong. FTLife hereby declares that it has no intention to offer or to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife is illegal.*

**3. K Dollar Rewards Validity Period**

3.1. K Dollars earned under this Activity will be credited to the Member's KDP membership account in the form of K Points within 2 weeks after the end of the Promotion Period. The K Points credited under this Activity are valid until 30 September 2023.

3.2. For details on the usage of K Dollar, please refer to the KDP Terms and Conditions at <https://hk.krewards.com/program-terms-and-conditions/> ("KDP Terms and Conditions").

**4. Special Terms and Conditions applicable to the Activity**

#### 4.1. Terms Used

4.1.1. **“Eligible Receipt”** means an original machine-printed receipt issued by a participating merchant of the Participating Partner(s)/Location(s) or the Participating Partner/Location on the date of redemption for an Eligible Spending. KDP and the respective Participating Partner(s)/Location(s) do not accept any photocopies or handwritten receipts and reserve the right not to accept any receipts that KDP and the respective Participating Partner(s)/Location(s) suspect to be invalid, forged or issued not for genuine transactions or on other grounds without any need for explanation.

4.1.2. Other terms not defined in these Terms and Conditions shall have the same meanings as defined in the KDP Terms and Conditions.

#### 4.2. Registration of Eligible Spending / Using K Dollars for Eligible Transaction

4.2.1. For the purpose of calculating the Eligible Spending, all Eligible Spending is required to be successfully registered in accordance with the KDP Terms and Conditions and the applicable terms and conditions of the respective Participating Partner(s)/Location(s).

4.2.2. Member shall use at least 10 K Dollars in the Eligible Transaction.

4.2.3. A Member shall forthwith inform KDP and the respective Participating Partner(s)/Location(s) of any transaction where Benefits (as defined in the KDP 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 KDP and the respective Participating Partner(s)/Location(s) but it has come to the knowledge of KDP and the respective Participating Partner(s)/Location(s) of those cancelled, refunded or reversed transaction(s), then: (a) the Member shall pay to KDP forthwith upon notice from KDP and the respective Participating Partner(s)/Location(s) for the value of the Benefits, which value shall be determined by KDP in its sole and absolute discretion; and/or (b) KDP shall be entitled to deduct the K Dollars earned from the said transaction(s) from the Member’s account.

#### 4.3. Participating Partners/Locations’ Terms and Conditions

The terms and conditions of each respective Participating Partner/Location shall also apply. Please refer to Participating Partners/Locations’ respective websites and the website of KDP (<https://hk.krewards.com/>) for their applicable terms and conditions.

#### 4.4. Copying and Marking on Eligible Receipts

KDP and the respective Participating Partner(s)/Location(s) have the right to make an electronic copy and/or any marks on each Eligible Receipt presented to them in the course of redemption. The Eligible Receipt marked by KDP and the respective Participating Partner(s)/Location(s) cannot be used again for participating in the Activity or for redeeming gifts or privileges from other promotions.

**4.5. Verification of Identity**

Member shall present his or her valid KDP e-Membership Card for inspection at the time of spending and/or redemption. Where applicable, Members may also be required to present his or her membership of the relevant Participating Partner/Location.

**4.6. No Exchange**

The Reward cannot be exchanged for cash, other gifts or privileges.

**4.7. No Liability**

KDP and respective Participating Partner(s)/Location(s) do not warrant that the products and services offered by the individual merchants or redeemed by the participants in the Activity are of any merchantable quality or fit for any purpose, and disclaim 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 KDP and the respective Participating Partner(s)/Location(s).

**4.8. Termination of the Activity**

KDP 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**

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

**5.2. Interpretation**

KDP has the right to interpret these Terms and Conditions. In case of disputes, the decision of KDP and the respective Participating Partner(s)/Location(s) shall 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 will prevail.

**5.4. Governing Laws**

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