

## **1. GENERAL**

IF Loyalty Programme is a Privilege Program operated by (International Fashion Limited), its subsidiaries, group companies and the Companies under its management control (hereinafter referred to as IF).

As a member, you will earn Points when making qualifying purchases at participating IF/Women' Secret Stores, Franchise or partner outlets, (hereinafter referred to as 'Participating Outlets') when showing your proof of membership at the time of purchase (IF card). IF reserves the right to withdraw or cancel any or all the memberships; refuse to award Points; withdraw Points; refuse the right to redeem Points collected for any breach of these conditions.

- 1.1. Programme's Participating Outlets for the purpose of earnings Points, you automatically provide acceptance of the Programme along with its rules, terms and conditions, which are subject to amendment from time to time.
- 1.2. Your membership of the Programme can be revoked or refused if you are involved in any act of fraud, shoplifting, cheating with or without cause and without notice. The membership can also be revoked if you are found to be involved in any sort of misuse of the IF Membership Card of the Programme. In this given scenario all your existing points shall also stand cancelled and cannot be redeemed.
- 1.3. IF reserves the right to modify or close the Programme, or to change, cancel or withdraw any of the terms and conditions without assigning any reason whatsoever at any point of time at its own discretion. It reserves the right to discontinue Programme memberships – existing or new – temporarily or permanently for a period of time. The Participating Outlets and Programme Partners may also change from time to time, at the discretion of IF. IF will use reasonable efforts to include up-to-date and accurate information on the website for any such change, cancellation, addition, withdrawal or modification. It is your responsibility to carefully read, agree with and accept these terms and conditions. Your continuance as a member shall signify your acceptance to be bound by the latest terms and conditions applicable from time to time. If you do not agree to (or cannot comply with) any of the terms and conditions, we encourage you to surrender/withdraw your membership.
- 1.4. Benefits and offers made to you through the Programme may change or be withdrawn without prior notification. IF will not be responsible for any liability arising from such situations
- 1.5. IF has the right to modify the manner in which Points are earned and redeemed, including the number of Points earned and the value of these points.

## IF Loyalty

- 1.6. IF will not be liable for any unlawful or misuse of your IF Loyalty Card or account, and it is your responsibility to ensure that your IF Membership Card / App password is kept in a safe and secure location at all times.
- 1.7. As a member you are responsible for any loss, damage or theft of your IF Loyalty Card. You must report any loss, damage or theft immediately
- 1.8. Any loss of IF Loyalty Card or misuse of lost IF Loyalty Card shall be your sole responsibility and IF will not held responsible. The loss should be advised immediately through the email admin@ifl.com.mt or call + 356 23719424 and the lost IF Loyalty Card will be suspended within 48 hours of receipt of such request to prevent any fraudulent use. A new membership card will be issued to you with a new Membership Number to prevent any fraudulent use of the previous card.
- 1.9. IF benefits, facilities or arrangements are provided or made available to a member as a result of his/her membership, whether these are provided by IF or by Programme Partners, such a member will be personally liable for any and all costs, taxes, surcharges, fees, charges, claims, or liabilities of whatever nature arising from the provision or availability of such benefits, facilities or arrangements.
- 1.10. While IF will endeavor to ensure that the services, benefits, facilities, and arrangements as expressed or advertised by IF and the Program Partners will be available to the members, IF will not liable for any loss or damage, whether whole or part, of any such services, benefits, facilities or arrangements.
- 1.11. When a member seeks to use or obtain any of the services, benefits, facilities, or arrangements offered, the provision of such services, benefits, facilities, or arrangements will be subject to the respective terms and conditions of the provider of said benefits, facilities or arrangements.
- 1.12. IF shall not be liable for any loss or damage, whether direct or indirect, resulting from termination or change of, or to the Programme or any of the facilities, benefits or arrangements which are made available to members, including without limitation, Programme Partners' withdrawal or the withdrawal or limiting of any such services, benefits or facilities.
- 1.13. These terms and conditions shall be governed by the laws of Malta issuing the IF membership card and any dispute may be referred to the courts of Malta.
- 1.14. The terms and conditions as published on the IF link \_\_\_\_\_, subject to amendment, shall be final, binding and supersede the terms and conditions herein and other information as provided in relation to the Programme.

## **2. MEMBERSHIP**

- 2.1. The IF Loyalty Card shall always remain the property of the International Fashion Ltd and you will only be the custodian of the same.
- 2.2. Only an individual who has attained the age of 16 years, as on the day of application, is entitled for the membership of the Programme. Age is self-certified. Giving false information may lead to termination of the membership.
- 2.3. The membership to the Programme is free and the membership card is not a corporate card/corporate membership.
- 2.4. Membership is non-transferable and can only be used by you, as the authorized member. You may cancel your membership at any time by giving IF notice to [admin@IF.com.mt](mailto:admin@IF.com.mt)
- 2.5. Your IF Loyalty Card requires the cardholder's signatures on application form.
- 2.6. The Membership will be allotted purely at the discretion of the management and final decisions on all matters relating to the IF Loyalty shall rest with IF.
- 2.7. A member who has not transacted within a 6 month period will be deemed by the Programme as 'Inactive'. To avoid becoming an Inactive member, ensure that you have at least one transaction within a 6 month period. Members in Inactive Status will be re-activated to Active Status as soon as they make their next transaction.
- 2.8. A member shall at all times hold only one valid IF membership card /on his/her spouse's name. If found otherwise, IF reserves the right to cancel all IF membership cards held by the Person in his name and the points accrued in such cards cannot be redeemed.

## **3. EARNING**

- 3.1. At the time of purchase, Points will be credited to your account only upon presentation of your IF Loyalty Card
- 3.2. All Points earned under this Programme are valid for 18 months. All unused Points over 18 months will expire and shall not be available for redemption. You can access your account details at any time on: [admin@IF.com.mt](mailto:admin@IF.com.mt)
- 3.3. Points once redeemed against a purchase can in no event be re-credited. All purchase returns must happen as per IF group terms of purchase. In the event of Purchase Return by a member, a credit note will be issued against the returned item to the member. Points given on the original item will not be deducted from the member's account and as and when the member uses the credit note, he /she will not get any points.

## IF Loyalty

- 3.4. Your points balance cannot be pooled with Points balance of any other member at any point of time.

### **4. REDEMPTION**

- 4.1. Members can redeem points accumulated in their accounts by visiting any of our Participating outlets. When the member visits any of our reward partners and makes a transaction, our cashiers will be able to inform the value of points available for redemption in the member's account. The members may choose to redeem the points in full or in part. Members need to have a complete updated profile in our system to redeem their points. If a member does not redeem the entire value of his/her points, the balance value will remain in the member's account and can be used towards the future transactions.
- 4.2. Members must show their IF Loyalty Card and a valid photo identity document for verification at the time of redemption of their points. In order to redeem, the name mentioned on the valid ID and our POS system should match.
- 4.3. IF Loyalty Card can be used only in the country of issuance. IF Points can be redeemed only in the country of issuance.
- 4.4. IF points available for redemption cannot be exchanged for cash.
- 4.5. IF points once redeemed cannot be used again.
- 4.6. If the value of the purchase is more than the value of the IF points the balance amount must be paid by the member using a valid payment method.
- 4.7. IF Points which are not redeemed by the member will remain in his account for a period of 12 months from the time they were earned. Post this time period the points will expire and cannot be re-credited to the member's account.
- 4.8. IF reserves the right to modify, cancel or withdraw the terms and conditions at any point of time at IF's own discretion, which inter alia includes the right to withdraw or cancel any or all the IF Loyalty Cards issued, refuse to award Points, withdraw Points, refuse the right to redeem Points collected for any breach of these conditions or failure to pay for the purchases without prior notice.

## 5. DATA PROTECTION CLAUSE

IF shall process all personal data collected in connection with the Loyalty Scheme in accordance with regulation (EU) 2016/679 on the protection of natural persons with regard to the processing of personal data on the free movement of such data and repealing Directive 95/45/EC (General Data Protection Regulation). Please refer to our Privacy Policy for further information on the purpose and manner in which the data is processed, as well as more information with reference to your rights as a data subject.