

Terms and Conditions of SHKP Malls x HSBC Credit Card Red Hot Year-round Privilege

Promotional Period

1. The promotional period for the offer is from 1 January to 31 December 2025, and will be divided into 4 phases:
 - a. Phase 1: 1 January to 31 March 2025
 - b. Phase 2: 1 April to 30 June 2025
 - c. Phase 3: 1 July to 30 September 2025
 - d. Phase 4: 1 October to 31 December 2025

Offer Details

2. During the promotional period, The Point member uses eligible HSBC Credit Card to make Eligible Transactions upon single net spending amount of HK\$350 at the Participating Mall to earn one e-stamp via The Point App. Every 4 e-stamps collected to redeem 10,000 The Point bonus points, equivalent to \$40 Point Dollar.
3. The Point member is entitled to redeem a maximum of 12 e-stamps to redeem 30,000 The Point bonus points (equivalent to total \$120 Point Dollar) in each phase at all Participating Malls. Thus, member is entitled to redeem a maximum of 48 e-stamps to redeem 120,000 The Point bonus points (equivalent to total \$480 Point Dollar) during the entire promotional period. E-stamps earned from different Phases cannot be accumulated to redeem bonus points.

How can you enjoy the offer

4. You can enjoy the offer if you:
 - a. hold an eligible HSBC Credit Card and your credit card account is valid and in good standing during the promotional period;
 - b. are an existing The Point member or have successfully registered as a The Point member during the promotional period; and
 - c. pay with an eligible HSBC Credit Card for any Eligible Transactions at the Participating Mall during the promotional period.

Read before you enjoy the offer

5. Each member can redeem a maximum of 2 e-stamps at all Participating Malls per day (transactions from different merchants are required).
6. Member (including YATA-Fans and SmarTone Plus members who had activated the "Auto-earn The Point Bonus Points" function) must present the original copies of valid machine-printed merchant sales invoices and the corresponding sales slips, together with the eligible HSBC Credit Card bearing the same credit card number in person at the designated registration location at the Participating Malls on the same date of making the Eligible Transactions within the designated

registration time for e-stamp redemption. E-stamp will be shown on the promotion page on The Point App immediately after verification and registration by mall staff (while e-stamps redeemed at K-Point (Tuen Mun) and Tsuen Kam Centre & Grand City Plaza (Tsuen Wan) will be added to the corresponding The Point member account within 3 to 5 working days upon registration).

7. Mall staff will conduct points adjustment for members' account of YATA-Fans and SmarTone Plus members who had activated the "Auto-earn The Point Bonus Points" function so as to fulfil e-stamp registration.
8. Cardholder of making the Eligible Transaction must be the same person of The Point member. Mall staff reserves the right to ask for identity proof for verification purpose.
9. The offer is not applicable to "Instant Point Earn Service" at designated merchants, self-registration via The Point App, The Point WeChat Mini Program, AlipayHK or AlipayCN "The Point" Mini App and points registration via YATA-Fans / SmarTone Plus members' "Auto-earn The Point Bonus Points" function.
10. All transactions made via e-wallets (including WeChat Pay HK, AlipayHK and PayMe) will not qualify as Eligible Transactions for this promotion.
11. Member can click "Redeem" on the promotion page in The Point App after collection of 4 e-stamps to redeem The Point bonus points. Upon successful redemption, The Point bonus points will be credited to member's account immediately. Member can also check "Point History" for details.
12. Member must redeem The Point bonus points by the earned e-stamps within 14 days after the Promotional Period ends of the corresponding Phase. Late redemption is not accepted.

| Phase | The Point bonus points redemption end date |
|-------|--|
| 1 | 14 Apr 2025 |
| 2 | 14 July 2025 |
| 3 | 14 October 2025 |
| 4 | 14 January 2026 |

13. Each qualified sales slip is eligible for registering one e-stamp only and cannot be re-used in other mall promotions (except points registration of The Point Integrated Loyalty Program, designated promotions of Participating Malls and existing free parking privileges of Participating Malls).
14. Only original copies of machine-printed merchant sales invoices and sales slips issued by merchants of the Participating Malls are accepted. Valid merchant sales invoices must be issued within the opening hours of the merchants at the Participating Malls. The original copy of machine-printed merchant sales invoice should indicate the merchant name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Eligible HSBC Credit Card number, merchant name, transaction date, transaction amount, valid authorization code and signature of Cardholders (if applicable) clearly. If member cannot present

the valid original copies of sales invoices, sales slips and/or the Eligible HSBC Credit Card with consistent information, or the provided information is insufficient, member will not be able to redeem the e-stamp and/or register The Point bonus points. Sales slip and sales invoice, which are damaged, outdated and unable to show the corresponding information, are not acceptable.

15. Split transactions will not be accepted, i.e. the full amount of the transaction must be settled with the same Eligible Credit Card. Therefore, the transaction amount on the machine-printed merchant sales invoice must be equivalent to the transaction amount on the sales slip (excluding the use of SHKP Malls Gift Card). Eligible Transactions from the same merchant at the same Participating Mall cannot be split into multiple machine-printed merchant sales invoice or sales slips with same or different Eligible Credit Card to participate in the reward redemption.
16. For instalment payment, the full amount listed on machine-printed merchant sales invoice is eligible. If only deposit is paid, the eligible amount is the paid deposit on the transaction day, instead of the total amount of the transaction. The remaining balance cannot be used to participate in any other promotional activities (except points registration of The Point Integrated Loyalty Program). The transaction of the remaining balance is eligible only if the deposit transaction has not been used for any promotional activities before (except points registration of The Point Integrated Loyalty Program), and member must present the original copies of machine-printed merchant sales invoice and sales slip of the deposit for verification.
17. Sales invoices, receipts or sales slips in copies, handwritten-styled or reprint and bank statement will not be accepted. Transactions do not include the cancelled, refunded, forged and unsettled transactions.
18. All original copies of merchant sales invoices will be stamped by mall staff after verification. Member cannot request refund from merchants with the sales invoices that have been stamped. The transaction amount that exceeds the spending requirement of HK\$350 cannot be used in other promotion.

19. The registration location and time of each Participating Mall are as follows:

| Participating Mall | Registration Location | Registration Time |
|---------------------------------|--|--------------------------|
| apm (Kwun Tong) | Gift Redemption Counter, Upper Concourse | 12:00nn – 11:00pm |
| Chelsea Heights (Tuen Mun) | G/F Customer Care Centre | 1:00pm – 10:00pm |
| Chi Fu Landmark (Pok Fu Lam) | L2 Redemption Counter | 12:00nn – 9:00pm |
| East Point City (Tseung Kwan O) | L2 Gift Redemption Counter | 1:00pm – 10:00pm |
| Harbour North (North Point) | L1 Customer Care Centre, Phase 2 | 10:00am – 10:00pm |
| HomeSquare (Sha Tin) | L1 Customer Care Centre | 11:00am – 9:00pm |
| K-Point (Tuen Mun) | L2 Customer Care Centre | 10:00am – 6:00pm |
| Landmark North (Sheung Shui) | L4 Customer Care Centre | 10:00am – 10:00pm |
| Metroplaza (Kwai Fong) | L2 Customer Care Centre | 10:00am – 10:00pm |

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| Metropolis Plaza (Sheung Shui) | L2 Customer Care Centre | 12:00nn – 9:00pm |
| Mikiki (San Po Kong) | 1/F Customer Care Centre | 1:00pm – 10:00pm |
| MOKO (Mong Kok) | L1 Customer Care Centre | 10:00am – 10:00pm |
| New Jade Shopping Arcade (Chai Wan) | L1 Customer Care Centre | 12:00nn – 9:00pm |
| New Town Plaza (Sha Tin) | L4 The Point Member Counter, Phase I L1 The Point Member Counter, Phase III | 10:00am – 10:00pm |
| Park Central (Tseung Kwan O) | G/F The Point Member Counter | 1:00pm – 10:00pm |
| PopWalk (Tseung Kwan O) | G/F Customer Care Centre, PopWalk 2 & Ocean PopWalk | 10:00am – 10:00pm |
| Tai Po Mega Mall (Tai Po) | Customer Care Centre, Zone C | 12:00nn – 9:00pm |
| Tsuen Kam Centre & Grand City Plaza (Tsuen Wan) | L2 Customer Care Centre, Tsuen Kam Centre | 12:00nn – 8:00pm |
| Tsuen Wan Plaza (Tsuen Wan) | L3 Customer Care Centre | 10:00am – 10:00pm |
| Uptown Plaza (Tai Po) | L1 Customer Care Centre | 10:00am – 10:00pm |
| V city (Tuen Mun) | Customer Care Centre, MTR Level | 12:00nn – 9:00pm |
| V Walk (Nam Cheong) | L2 Customer Care Centre | 12:00nn – 10:00pm |
| wwwtc mall (Causeway Bay) | L2 Customer Care Centre | 12:00nn – 10:00pm |
| YOHO MALL, YOHO MIX & YOHO PLUS (Yuen Long) | Customer Care Centre, YOHO MALL I & II | 10:00am – 10:00pm |
| Yuen Long Plaza (Yuen Long) | L1 Customer Care Centre | 11:00am – 9:00pm |

Registration time may change without prior notice.

20. All the redeemed e-stamps or The Point bonus points cannot be cancelled, altered, transferred, refunded or exchanged for cash under any conditions once they are issued.
21. For details of e-stamp redemption and/or The Point bonus points registration, please refer to the promotional page in The Point App. The Point bonus points are bounded by individual terms and conditions of The Point Integrated Loyalty Program.
22. Member is required to keep all original sales slips of the Eligible Transactions. In case of dispute, HSBC Credit Card may at any time ask cardholder to submit these slips, and/or further documents or evidence for inspection and HSBC Credit Card may keep them.
23. Primary Cardholders and additional Cardholders under the same Eligible HSBC Credit Card account shall for all purposes of this promotion be treated as separate Cardholders and are each eligible to enjoy the offers using the Eligible HSBC Credit Cards under their respective names.
24. HSBC Credit Card accepts no liability in respect of the quality of the goods and services provided by the Participating Malls or any additional offers/discounts which the Participating Malls may or

may not offer. Member is advised to check the details and related terms and conditions with the mall staffs.

25. These terms and conditions and other terms and conditions of the Eligible HSBC Credit Card and the Participating Malls will apply. HSBC Credit Card, SHK Real and the Participating Malls reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice. Please refer to the relevant website or check with the mall staffs for the latest details, availability and terms and conditions of the offer.
26. If HSBC Credit Card, SHK Real or the Participating Malls believe that you have acted in a fraudulent or abusive manner, you will not be able to enjoy the offer.
27. In case of disputes arising out of this promotion, the decision of the Participating Malls, SHK Real and HSBC Credit Card shall be final and conclusive.
28. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('Hong Kong'). In the event of any discrepancy or inconsistency 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

29. **'SHK Real'** means Sun Hung Kai Real Estate Agency Limited.
30. **'The Point Member / Member'** means the member of The Point integrated loyalty program.
31. **'Participating Malls'** means the designated malls under SHK Real including Kwun Tong apm, Tuen Mun Chelsea Heights, Pok Fu Lam Chi Fu Landmark, Tseung Kwan O East Point City, North Point Harbour North, Sha Tin HomeSquare, Tuen Mun K-Point, Sheung Shui Landmark North (merchants at L2 – L5), Kwai Fong Metroplaza, Sheung Shui Metropolis Plaza, San Po Kong Mikiki, Mongkok MOKO, Chai Wan New Jade Shopping Arcade (except tenants located at L4 Shopping Arcade), Sha Tin New Town Plaza, Tseung Kwan O Park Central, Tseung Kwan O PopWalk, Tai Po Mega Mall, Tsuen Wan Tsuen Kam Centre & Grand City Plaza (considered as one single mall), Tsuen Wan Plaza, Tai Po Uptown Plaza, Tuen Mun V city, Nam Cheong V Walk, Causeway Bay wwwtc mall (merchants from GF to L13), Yuen Long YOHO series shopping malls (YOHO MALL, YOHO MIX & YOHO PLUS are considered as one single mall) and Yuen Long Plaza.
32. **'Eligible HSBC Credit Card'** means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns), unless otherwise specified.
33. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Eligible HSBC Credit Card at the Participating Malls during the promotional period. This Promotion accepts the receipt of purchasing designated festive food coupons (only limited to mooncake (including ice

cream mooncake), Chinese New Year pudding, rice dumpling and Chinese preserved sausage vouchers), except the following transaction: Apple Store, travel agencies and purchase of travel package, fitness and beauty centers (except purchase of products), haircut/hair treatment (except purchase of products), cross-border buses and purchase of cross-border bus fares, property agencies, elderly homes, medical and dental / clinic services, carpark, carwash, car care services, automotive products and related service or the purchase of parking cards, kiosks, exhibition venues and temporary exhibition booths / Pop Up Stores (this merchant list may change from time to time without prior notice. For details, please contact SHKP Malls) / markets, tenants located at L4 Shopping Arcade, New Jade Gardens, tenants in office buildings, hotels, banking services, insurance premiums, money exchange shops, tuition / membership / any other monthly fees, the purchase or topping-up of Octopus cards, value-added or payment services, mail, fax, email or phone orders, online shopping (including orders at The Point App Rewards platform except online purchase of movie tickets), telecommunication fees or purchase of calling cards, trade-in transactions or product redemptions, purchase and use of SHKP Malls Gift Cards, purchase and use of cash coupons, gift cards, gift certificates, Point Dollar, SHKP Mall Gift Certificates, Mall e-Gift Certificates, gift cards, membership cards, bonus point cards, discount cards or value-added cards, shoe coupons, soup coupons, drink coupons, food coupons, cake cards and wedding coupons (including but not limited to cake cards, Chinese bridal cake cards, wedding vouchers and wedding coupons); purchase of gold grains, bars, deposits for gold saving club or mooncake membership, payments settled by cash, payments with a handwritten, reprinted or photocopied receipt or payment slip, cancelled or returned transactions, or other trades decided by Participating Malls.

34. **'Net Spending Amount'** means the final transaction amount charged to the Eligible HSBC Credit Card after all applicable discounts, reductions and use of coupons.

To borrow or not to borrow? Borrow only if you can repay!