



Red Hot Festival for HSBC Credit Cardholders

Promotional Period: 1/7 - 14/9/2025

Spend and convert RewardCash on the same day to earn up to

\$1,420

Rebate up to
4%

POINT
DOLLAR

Same-day cumulative net spending* at
“Instant Point Earn” participating merchants (A maximum of 3 sales slips)

Reward 1	Reward 2
Spend HK\$2,500	Spend HK\$6,500
Earn \$60 Point Dollar	Earn \$200 Point Dollar
Top-up Reward for RewardCash Conversion	Spend and convert \$200 RewardCash at the same time to earn extra \$40 Point Dollar

*Sales slips with transaction amount no less than HK\$100 at different merchants in the same participating mall with the same HSBC Credit Card are required.

Redemption method: Member must visit the designated redemption location at the participating mall where transaction is made in person on the same day for reward redemption. Not applicable to point registration through “Instant Point Earn Service” and “Auto-earn The Point bonus points” function via YATA / SmarTone Plus member account.



Convert RewardCash during the promotional period

Enjoy extra **20%** The Point Bonus Points

Applicable to first \$200 RewardCash conversion

Terms and conditions apply.
To borrow or not to borrow? Borrow only if you can repay.

Participating Malls





Terms and Conditions of Red Hot Festival – SHKP Malls

When can you enjoy the offer

1. The promotional period for the offer is from 1 July to 14 September 2025.

What is the offer

2. During the promotional period, use the same **Eligible Credit Card** to make **Eligible Transactions** upon accumulating designated **Net Spending Amount** at “Instant Point Earn” participating merchants in **Participating Malls** to receive Point Dollar Privilege (‘Spending Rewards’). Upon the redemption of Spending Rewards, convert \$200 RewardCash into **The Point** bonus points via **Reward+** on the same day simultaneously to receive an extra \$40 Point Dollar (‘Top-up Reward for RewardCash Conversion’).

Details are as follows:

Spending Rewards			Top-up Reward for RewardCash Conversion	Total Point Dollar Earned
Reward	Same-day Cumulative Net Spending Amount (Maximum of 3 sales slips and each with HK\$100 or above)	Point Dollar Privilege		
1	HK\$2,500	\$60 Point Dollar (i.e. 15,000 The Point bonus points)	Extra \$40 Point Dollar (i.e. 10,000 The Point bonus points)	\$100 Point Dollar (i.e. 25,000 The Point bonus points)
2	HK\$6,500	\$200 Point Dollar (i.e. 50,000 The Point bonus points)		\$240 Point Dollar (i.e. 60,000 The Point bonus points)

How can you enjoy the offers

3. You can enjoy the offers if you:

- a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment 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 Credit Card for any Eligible Transactions at “Instant Point Earn” participating merchants in Participating Malls during the promotional period and fulfil the requirements as stated in clause 2 above.

To enjoy the Top-up Reward for RewardCash Conversion (iCAN Cards excluded from this offer), you also have to:

- d. connect a valid The Point account with your Reward+ in order to convert your RewardCash into The Point bonus points. The mobile number on both accounts must be the same; and
- e. use the same The Point account (based on The Point member ID) for redeeming the Spending Rewards and Top-up Reward for RewardCash Conversion; and
- f. and fulfil the requirements as stated in clause 2 above.

Read before you enjoy the offer

4. Each \$1 Point Dollar is equivalent to HK\$1 at the participating merchants of Participating Malls.
5. The original copies of machine-printed merchant sales invoices and the corresponding sales slips for redeeming the Spending Rewards must be issued by different merchants at the same Participating Mall on the same transaction day with the same Eligible Credit Card. A maximum of 3 sales slips can be accumulated for each redemption and the spending amount for each sales slip must be HK\$100 or above.
6. You can redeem each of Reward 1 and Reward 2 of the Spending Rewards at the same Participating Mall once each day (i.e. a total of \$260 Point Dollar, equivalent to 65,000 The Point bonus points). You can redeem a maximum of 5 times for Reward 1 and Reward 2 respectively at all Participating Malls during the entire promotional period (i.e. a total of \$1,300 Point Dollar, equivalent to 325,000 The Point bonus points).
7. You can enjoy a maximum of 3 times for Top-up Reward for RewardCash Conversion (i.e. a total of \$120 Point Dollar, equivalent to 30,000 The Point bonus points) during the entire promotional period. 7,000 quota in total for Top-up Reward for RewardCash Conversion are available across all Participating Malls throughout the entire promotional period and available on a first-come-first-served basis, while quota lasts. Top-up Reward for RewardCash Conversion must be redeemed together with the Spending Reward(s).

8. Upon the redemption of Reward 1 or Reward 2 of the Spending Rewards, you must convert \$200 RewardCash into The Point bonus points via Reward+ on the same day simultaneously in order to be eligible to redeem the Top-up Reward for RewardCash Conversion once (i.e. an extra \$40 Point Dollar).

Example: Member A who redeems each of Reward 1 and Reward 2 of the Spending Rewards once on the same day and converts \$200 RewardCash simultaneously, Member A can only receive an extra \$40 Point Dollar once; if Member A converts \$400 RewardCash instead, Member A will be rewarded with two times of an extra \$40 Point Dollar (i.e. a total of \$80 Point Dollar). Member B who redeems Reward 1 once and converts \$400 RewardCash on the same day, Member B can receive an extra \$40 Point Dollar only.

9. You must present the original copies of valid machine-printed merchant sales invoices and the corresponding sales slips, together with the Eligible Credit Card bearing the same credit card number in person at the designated redemption location in the Participating Malls where the transaction is made on the transaction date within the designated redemption time for the reward redemption. You also have to present the relevant conversion history in Reward+ to redeem Top-up Reward for RewardCash Conversion. Redemption is valid after verification by mall staff.
10. Reward 1 and Reward 2 of the Spending Rewards, and Top-up Reward for RewardCash Conversion will be credited to your The Point account immediately upon successful redemption (while rewards redeemed at K-Point (Tuen Mun) and Tsuen Kam Centre & Grand City Plaza (Tsuen Wan) will be credited within 3 to 5 working days upon registration). You can refer to the 'Point History' in The Point App for details. The expiry date of the bonus points received will be 30 September 2026. Please refer to The Point App for the applicable merchant list of Point Dollar. For the use of Point Dollar/ The Point bonus points, please refer to the related terms and conditions of The Point integrated loyalty program (<https://www.thepoint.com.hk/en/terms-and-conditions.html>).
11. Redemption is not applicable to point registration through "Instant Point Earn Service" and "Auto-earn The Point Bonus Points" function via YATA / SmarTone Plus member account.
12. Eligible Credit Cardholder of making the Eligible Transaction and redeeming the reward must be the same person of The Point member. The staff of the Participating Malls reserves the right to ask for identity proof for verification purpose.
13. Each sales slip is eligible for redeeming Reward 1 or Reward 2 of the Spending Rewards once only, i.e. sales slip used for Reward 1 redemption cannot be used for Reward 2 redemption and vice versa. Sales slip used for redeeming this offer cannot be re-used in

other mall promotions, including but not limited to HSBC Credit Card Red Hot Year-round Offers – SHKP Malls Stamp Reward Promotion, except points registration of The Point, designated promotions of Participating Malls and existing free parking privileges of Participating Malls. You are advised to check the details and related terms and conditions with the staff of the Participating Malls.

14. Only original copies of machine-printed merchant sales invoices and sales slips issued by “Instant Point Earn” participating 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 Credit Card number, merchant name, transaction date, transaction amount, valid authorization code and signature of cardholders (if applicable) clearly. If you cannot present the valid original copies of sales invoices, sales slips and/or the Eligible Credit Card with consistent information, or the provided information is insufficient, you will not be able to redeem the offers. 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). 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), and you 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. You need to provide Eligible Credit Card number, The Point member ID and information stated on the machine-printed merchant sales invoices and sales slips and detailed record of the eligible mobile payment transaction (if applicable) will be recorded for the

purpose of reward redemption and verification. The personal information collected is limited for the use of this promotion only.

19. All original copies of merchant sales invoices used for points registration and the reward redemption will be stamped by the staff of Participating Malls after verification. You cannot request refund from merchants with the sales invoices that have been stamped. The transaction amount that exceeds the designated spending requirements (i.e. HK\$2,500 or HK\$6,500) cannot be used in other promotion.

20. The redemption location and time of each Participating Mall are as follows:

Participating Mall	Redemption Location	Redemption Time
apm (Kwun Tong)	Customer Care Centre, 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
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 – 10:00pm
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)	L2 Customer Care Centre, YOHO MALL I & II	10:00am – 10:00pm
Yuen Long Plaza (Yuen Long)	L1 Customer Care Centre	11:00am – 9:00pm

Redemption time may change without prior notice.

21. All the redeemed reward cannot be cancelled, altered, transferred, refunded or exchanged for cash under any conditions once they are issued, and are bounded by individual terms and conditions of The Point Integrated Loyalty Program.
22. Primary cardholders and additional cardholders under the same Eligible 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 Credit Cards under their respective names.
23. You cannot exchange the offer for cash, other products, services or discounts or transfer the offers.
24. You have to keep all original sales slips/credit card slips of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and we may keep them.
25. All photos, product information, descriptions, prices and offers are provided by the Participating Malls are for reference only. All products and services offered by the Participating Malls are only available while stock lasts. HSBC Credit Card accept 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. You are advised to check the details and related terms and conditions with the staff of the Participating Malls.
26. The offers under this promotion are subject to these terms and conditions and other terms and conditions stipulated by the Participating Malls. HSBC Credit Card, **SHK Real**, or the Participating Malls can change or cancel the offer or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offers.
27. If HSBC Credit Card, SHK Real, or the Participating Malls believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offers and HSBC Credit Card can debit your credit card to take back any offer you have enjoyed, or cancel your credit

card. SHK Real and the Participating Malls also reserve the right to take back any rewards their members have redeemed in case of disqualification.

28. In case of disputes arising out of this promotion, the decision of HSBC Credit Card, SHK Real, and the Participating Malls shall be final and conclusive.
29. The classification of Eligible Merchants is determined at the sole and absolute discretion of the SHK Real. The classification of Eligible Merchants and the Eligible Merchants list might be updated from time to time. Please refer to The Point App or contact Customer Care Centre of the Participating Malls for details.
30. No person other than you and us which include our successors and assigns will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
31. 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

32. Unless otherwise specified, **'Eligible 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).
33. **'Eligible Transactions'** refers to transactions made by Eligible Cardholders using an Eligible Credit Card (including eligible mobile payment) at participating merchants. The Promotion accepts merchant sales invoices 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: transactions made via e-wallets (including but not limited to AlipayHK, PayMe and WeChat Pay HK), receipts for using the designated festive food coupons, transactions made at Apple Store; travel agencies; cross-border buses, property/real estate agencies, employment centres, elderly homes, money exchange shops, services provided by any business nature (including but not limited to: services of fitness and beauty centres <except purchase of products>; haircut/hair treatment; medical and dental clinic services <except purchase of products>; carwash, car care or automotive and related services; banking services; insurance premiums; tuition / membership / any other monthly fees; the purchase or topping-up of Octopus cards; value-added or payment services); kiosks, exhibition venues and temporary exhibition booths / Pop Up Stores /

markets (this merchant list is subject to change from time to time without prior notice. For details, please contact SHKP Malls); tenants located at L4 Shopping Arcade, New Jade Gardens, tenants in office buildings; hotels; mail, fax, email or phone orders; online shopping (except online purchase of movie tickets); telecommunication fees or purchase of calling cards; trade-in transactions or product redemptions, purchase of parking cards. Purchase of and/or use of Point Dollar and cards / coupons (including cash coupons, SHKP Malls Gift Card, gift certificates, merchants' gift card, e-coupons, 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 or deposits for the gold saving club, payments settled by cash or other trades decided by the Participating Malls.

- 34. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.
- 35. **'SHK Real'** means Sun Hung Kai Real Estate Agency Limited.
- 36. **'The Point'** means The Point integrated loyalty program operated by SHK Real.
- 37. **'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 from L2 to 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.
- 38. **'Reward+'** refers to the HSBC HK Reward+ mobile application.

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