

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 2026, and will be divided into 4 phases:
 - a. Phase 1: 1 January to 31 March 2026
 - b. Phase 2: 1 April to 30 June 2026
 - c. Phase 3: 1 July to 30 September 2026
 - d. Phase 4: 1 October to 31 December 2026

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 "Instant Point Earn" participating merchants of 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 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. 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.
8. The offer is not applicable to “Instant Point Earn” Service and points registration via YATA / SmarTone Plus members’ “Auto-earn The Point Bonus Points” function.
9. All transactions made via e-wallets (including but not limited to WeChat Pay HK, AlipayHK and PayMe) will not qualify as Eligible Transactions for this promotion.
10. 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.
11. 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 April 2026
2	14 July 2026
3	14 October 2026
4	14 January 2027

12. 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).
13. 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 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.
14. 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.

15. 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.
16. 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.
17. 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.
18. 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
GO PARK Sai Sha & GO PARK 2 (Sai Sha)	G/F Customer Care Centre, Block E, GO PARK	10:00am – 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)	L1 Customer Care Centre	12:00nn – 9:00pm

Wan)		
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)	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.

19. 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.
20. 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.
21. 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.
22. 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.
23. 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.
24. 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.

25. 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.
26. 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.
27. 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.
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, GO PARK Sai Sha & GO PARK 2 (regarded as one mall), 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'** 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 HSBC Credit Card after all applicable discounts, reductions (including RewardCash) and use of coupons.

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