



DBS 星遇獎賞

DBS

Live more,
Bank less

DBS credit cardholders Exclusive

Spend at "Instant Point Earn" participating merchants in the categories of

Dining, Entertainment and Supermarkets/Department Stores

at designated SHKP Malls



Dining



Entertainment



Supermarkets/
Department Stores

Earn Up to

\$700

POINT DOLLAR

| Reward | Same-day cumulative net spending amount (Maximum 3 Eligible Transactions*) | DBS Mastercard Reward 5% Rebate | DBS Other Credit Card Reward |
|--------|---|------------------------------------|------------------------------|
| 1 | HK\$800 | \$40 POINT DOLLAR | \$30 POINT DOLLAR |
| 2 | HK\$2,000 | \$100 POINT DOLLAR | \$75 POINT DOLLAR |

* The same-day net spending must be accumulated by using the same DBS credit card at different merchants in categories of Dining, Entertainment and Supermarkets/Department Stores within the same participating mall, and the spending amount of each receipt must be no less than HK\$100 and paid in full with the eligible credit card.

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 "Instant Point Earn Service" at designated merchants, point registration via YATA or SmartOne members' "Auto-earn The Point bonus points function."

The participating merchant list



Promotion Period: 1/5 – 30/6/2026



Learn More/Apply Now

DBS Credit Card

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

Participating Malls

apm

Cullinan Sky
天璽·天璽 Mall

東港城
EAST POINT CITY

Harbour North
北橋匯

新都會廣場
METRO-PLAZA

mikiki
美奇奇

MOKO
新世紀廣場

新城市廣場
New Town Plaza

PARK
康翠園

大埔超級城
TAI PO MEGA MALL

荃灣廣場
TSE WAN PLAZA

新達廣場
UPTOWN PLAZA

V city

V Walk

wwwtc mall

YOHO 形點
MALL

YOHO 元點
MIX

YOHO PLUS 加點

Terms and Conditions of DBS Credit Card Spending Rewards at SHKP Malls (the “Promotion”):

1. Unless otherwise specified, the promotion period is valid from 1 May to 30 Jun 2026 (both dates inclusive) (the “**Promotion Period**”)
2. The Promotion is only applicable to the principal cardholders (“**Cardholders**”) of DBS Credit Cards (excluding Business Cards and Private Label Card) issued by DBS Bank (Hong Kong) Limited (“**DBS Bank**”) (the “**Eligible Credit Cards**”). Cardholders must make full payment with an Eligible Credit Card at “Instant Point Earn” participating merchants in the categories of **dining, entertainment and supermarkets/department stores** (“**Merchant(s)**”) of participating malls managed by Sun Hung Kai Real Estate Agency Limited (“**SHK Real**”) during the Promotion Period. Malls of SHK Real participating in the Promotion include Kwun Tong apm, Kai Tak Cullinan Sky Mall, Tseung Kwan O East Point City, North Point Harbour North, Kwai Fong Metroplaza, San Po Kong Mikiki, Mong Kok MOKO, Sha Tin New Town Plaza, Tseung Kwan O Park Central, Tai Po Mega Mall, Tsuen Wan Plaza, Tai Po Uptown Plaza, Tuen Mun V city, Nam Cheong V Walk, Causeway Bay wwwtc mall (only applicable to merchants from G/F to L13) and Yuen Long YOHO series shopping malls (including YOHO MALL, YOHO MIX and YOHO PLUS, which are regarded as one single mall) (“**Participating Malls**”). For detailed merchants list, please visit <https://bit.ly/4t48lnl>. For Cardholders of the DBS Black American Express® Card, the Promotion is only applicable at Merchants that accept American Express cards for payment.
3. Cardholders must be existing members or have successfully registered as members of The Point (“**Eligible Customer**”) to enjoy the Rewards. Staff of the Participating Malls reserves the right to ask for identity proof for verification purpose.
4. Upon making transaction (“**Eligible Transactions**”) with an Eligible Credit Card in physical card form, or via eligible mobile payments (limited to Apple Pay, Google Pay and Samsung Pay) with a successfully bound Eligible Credit Cards and spending of certain accumulated net amount at the Merchants in the categories of dining, entertainment and supermarkets/department stores on the same day (with a maximum of three transaction receipts from different Merchants in the same Participating Mall with the same Eligible Card, in no less than HK\$100 for each transaction), Cardholders must make full payment with the same Eligible Credit Card to be entitled to the following Rewards.

| Reward | Same-day cumulative net spending amount (Maximum 3 Eligible Transactions) | DBS Mastercard Rewards[^] | DBS Other Credit Card Rewards |
|---------------|--|---|--|
| 1 | HK\$800 | \$40 Point Dollar (i.e. 10,000 The Point bonus points) | \$30 Point Dollar (i.e. 7,500 The Point bonus points) |
| 2 | HK\$2,000 | \$100 Point Dollar (i.e. 25,000 The Point bonus points) | \$75 Point Dollar (i.e. 18,750 The Point bonus points) |

[^]only applicable to Eligible Transactions made by DBS Mastercard.

5. Transactions made via digital wallets (including but not limited to Octopus, AlipayHK, WeChat Pay HK, Tap & Go, and PayMe) will not be counted as Eligible Transactions for this Promotion.
6. Each Cardholder (based on The Point member ID) is entitled to redeem Reward 1 and Reward 2 once each at each Participating Mall each day during the Promotion Period, up to a total of \$140 Point Dollar (equivalent to 35,000 The Point bonus points). Each Cardholder is entitled to redeem a Reward of the same tier once per day. If a Cardholder has redeemed "DBS Mastercard Rewards" on a given day, one cannot redeem "DBS Other Credit Card Rewards" of the same

tier at the same Participating Mall on the same day, and vice versa. Multiple redemptions of the same Reward on the same day at the same Participating Mall with different Eligible Cards or different The Point accounts from the same Eligible Cardholder will not be accepted. Each Cardholder (based on The Point member ID) is only entitled to redeem Reward 1 and Reward 2 a maximum of five times respectively across all Participating Malls during the entire Promotion Period, up to a total of \$700 Point Dollar (equivalent to 175,000 The Point bonus points).

7. For "DBS Mastercard Rewards", the total quotas are 2,200 for Reward 1 and 2,100 for Reward 2; for "DBS Other Credit Card Rewards", a total of 2,360 quotas of Reward 1 and 2,200 quotas of Reward 2 apply at all Participating Malls during the entire Promotion Period. The quotas will be released in four phases as below and available for redemption on a first-come-first-served basis while stocks last.

| Phase | DBS Mastercard Rewards Quota for each phase | | DBS Other Credit Card Rewards Quota for each phase | |
|-----------------------------------|--|----------|---|----------|
| | Reward 1 | Reward 2 | Reward 1 | Reward 2 |
| Phase 1 (1-14 May 2026) | 550 | 525 | 590 | 550 |
| Phase 2 (15-28 May 2026) | 550 | 525 | 590 | 550 |
| Phase 3 (29 May – 11 Jun 2026) | 550 | 525 | 590 | 550 |
| Phase 4 (12-30 Jun 2026) | 550 | 525 | 590 | 550 |

8. Cardholders must present the original copies of valid machine-printed merchant sales invoices and the corresponding sales slips ("**Eligible Receipts**") together with the Eligible Card in person at the designated redemption location at the Participating Mall where the Eligible Transaction is made on the transaction day within the designated redemption time. Redemption is valid after verification by staff of the Participating Mall. Rewards are not applicable to point registration through "Instant Point Earn Service" at designated merchants and "Auto-earn The Point Bonus Points" function via YATA / SmarTone member account. Redemption location and time of each Participating Mall are as below:

| Participating Mall | Redemption Location | Redemption Time |
|---------------------------------|--|-------------------|
| apm (Kwun Tong) | Customer Care Centre, Concourse | 12:00nn – 11:00pm |
| Cullinan Sky Mall (Kai Tak) | B1 Redemption Counter | 12:00nn – 10:00pm |
| 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 |
| Metroplaza (Kwai Fong) | L2 Customer Care Centre | 10:00am – 10:00pm |
| 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 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 |
| Tai Po Mega Mall (Tai Po) | Customer Care Centre, Zone C | 12:00nn – 9:00pm |
| 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 Information 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 |
|---|---|-------------------|

Remarks: Redemption time may change without prior notice. If a Cardholder completes a Transaction after the redemption time and reward quota is still available during the Promotion Period, the Cardholder is eligible to redeem the reward on the following day at the redemption location of the Participating Mall where the Transaction was made.

9. All original copies of the receipts will be stamped by staff of the Participating Malls upon Reward registration and redemption for identification purpose. Cardholders cannot request refunds from the Merchants with the stamped original copies of the Eligible Receipts. Staff of the Participating Malls reserves the right to record the first 6 digits and last 4 digits of the Eligible Card, The Point Membership ID, information stated on the Eligible Receipts and make copies of the relevant electronic payment receipts during Reward redemption process for the purpose of verification. The personal information collected is limited for the use of this Promotion only. By providing the above information for Reward redemption and registration, Cardholders have agreed on the collection of related data and understand the purpose on the use of such data.
10. Each set of Eligible Receipts can only be used to redeem Reward 1 or Reward 2 once. Eligible Receipts used for Reward 2 redemption cannot be re-used to redeem Reward 1, and vice versa. Eligible Receipts used in the Promotion cannot be re-used in other mall promotions (except point registration of The Point, designated promotions of the Participating Malls and existing free parking privileges of the Participating Malls). The transaction amount that exceeds the spending requirement (i.e. HK\$800, HK\$2,000) cannot be used in other promotions.
11. Split transactions will not be accepted, i.e. the full amount of the transaction must be settled with the same Eligible Card. Therefore, the transaction amount on the Eligible Receipts must be equivalent to the transaction amount on the sales slip (excluding the use of SHKP Malls Gift Card/SHKP Malls e-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 Card to participate in the Reward redemption. Transactions from different Participating Mall or different dates cannot be combined for redemption.
12. Cardholder making the Eligible Transaction must be the same person as the Eligible Member of The Point. Staff of the Participating Mall reserves the right to ask for identity proof for verification purpose. Cardholders have to keep all the Eligible Receipts. In case of dispute, SHK Real, Participating Malls and DBS Bank may at any time ask Cardholders to submit these Eligible Receipts, and/or further documents or evidence for inspection and SHK Real, Participating Malls and DBS Bank may keep them for record.
13. An Eligible Transaction refers to any transaction between an Eligible Customer and an Eligible Merchant paid via an Eligible Credit Card (including eligible mobile payments). 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 at non-participating merchants of The Point; tuition / membership / any other monthly fees and related fees; the purchase or topping-up of Octopus cards; value-added or payment services; purchase of parking cards; 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 Participating Malls); tenants in office buildings; hotels; mail, fax, email or phone orders; online shopping (except online purchase of movie tickets); trade-in transactions or product redemptions; purchase of and/or use of SHKP Malls Gift Card / SHKP Malls e-Gift Card, cash coupons, gift cards, gift certificates, Point Dollar, 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); payments settled by cash or other trades decided by the Participating Malls or any ineligible transaction designated by SHK Real. Any photocopied, amended, handwritten or reprinted invoices / sales slips and / or credit card statement are not accepted. SHK Real and Participating Malls reserve the right not to accept any receipts that are suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forgery, unsettled transactions and any transactions designated by DBS Bank are not considered as “Eligible Transaction” and will not be eligible for Reward redemption. All transactions are counted based on the transaction date based on DBS Bank’s record. For the avoidance of doubt, each Eligible Transaction may only be counted once for the purpose of calculating the same-day cumulative net spending amount.

14. All Rewards cannot be cancelled, altered, transferred, refunded, exchanged for cash or used as change under any conditions once they are issued.
15. Staff of the Participating Malls and sales personnel of the Merchants in the Participating Malls are not allowed to join the Promotion. Sales personnel of the Merchants in the Participating Malls cannot redeem the Reward(s) on behalf of the Cardholders under any circumstance.
16. Reward 1 / Reward 2 will be credited in the form of The Point bonus points to the Cardholder’s The Point account immediately upon successful redemption. The expiry date of the bonus points credited will be 30 September 2027. Each \$1 Point Dollar (equivalent to 250 The Point bonus points) can be used as HK\$1 when spending at applicable merchants in the Participating Malls. Please refer to <https://www.thepoint.com.hk/en/earn-and-spend-merchants.html> for the applicable Merchant list or via The Point mobile app and the related terms and conditions of The Point Integrated Loyalty Program (<https://www.thepoint.com.hk/en/terms-and-conditions.html>) for the use of Point Dollar / The Point bonus points.
17. For instalment payments, the full amount listed on the merchant machine-printed invoice will be counted. For transactions that involve deposit, only the value of the deposit on the transaction day instead of the total spending amount will be counted for the spending amount. The balance of the invoice cannot be used for any other promotional offers (except The Point bonus points registration). Remaining balance can be used to participate in the Promotion only if the deposit has not been used for participation in any other promotional activities (except The Point bonus point registration).
18. Eligible Receipts mean the original copies of the Merchant machine-printed invoices and sales slips issued by the Merchants in respect of the Eligible Transaction within the opening hours of the Merchant. Merchant machine-printed invoices issued by Merchants must clearly state the merchant name, transaction date, spending amount and purchase items; whereas credit card number, merchant name, transaction date, spending amount, valid authorisation code and customer’s signature (if applicable) must be clearly stated on the sales slips. The credit card statement, photocopies of payment slips / merchant machine-printed invoices are not accepted as “Eligible Receipts”. The Cardholder will not be eligible for redemption if he / she cannot present the original copies of the Eligible Receipts and/or the relevant physical Eligible Card and/or eligible mobile payment transaction records (for any reason) on the transaction day, or the information provided by the Cardholder is incomplete. Eligible Receipts that are damaged, outdated and can’t show clearly the relevant information are not accepted.
19. Spending amount is counted by individual Eligible Card, and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / cash coupon / Point Dollar / SHKP Malls Gift Card / SHKP Malls e-Gift Card). Spending of different principal credit card and supplementary credit card will be counted separately.

20. In case of fraud or abuse, SHK Real, Participating Malls and DBS Bank reserve the right to disqualify the Cardholder immediately and retain the right for legal action. Participating Malls reserve the right to retrieve the Reward(s) from Eligible Customer after disqualification.
21. SHK Real, Participating Malls and DBS Bank reserve the right to vary or terminate the Rewards and to amend the terms and conditions thereof from time to time without notice, and shall not bear any responsibility caused by the amendments or termination. In case of dispute, the decision of SHK Real, Participating Malls and/or DBS Bank shall be final and decisive.
22. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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