



Exclusive Offers for BEA Credit Cardholders

Earn up to



3,200 POINT DOLLAR

Promotional Period: 1/2/2023 - 31/3/2023

Reward	Same-day spending amount* (Maximum 3 sales slips)	Gift
1	\$3,500	\$100 Point Dollar
2	\$10,000	\$300 Point Dollar
3	\$35,000	\$1,200 Point Dollar

* Accumulative transactions are required to be made with the same eligible credit card from different merchants in the same Participating Mall with spending amount no less than HK\$100 for each transaction.

Redemption method: Member is required to redeem Point Dollar reward in person at the designated redemption location at the participating mall where transaction is made on the transaction day. It is not applicable to self-registration through The Point App, The Point WeChat Mini Program or AlipayHK The Point Mini App, "Auto-earn The Point bonus points function" for YATA-Fans or SmarTone Plus members and point registration at designated merchants.

Participating Malls:



Remarks:

- Cardholder must register as The Point member to redeem Rewards.
- Member (including YATA-Fans and SmarTone Plus members who have activated the "Auto-earn The Point bonus points function") is required to present the original copies of valid machine-printed merchant sales invoices and the corresponding sales slips, together with the eligible Credit Card in person at the designated redemption location at the participating mall where transaction is made on the transaction day for points registration and reward redemption.
- Each member is entitled to redeem Reward 1 and Reward 2 a maximum of five times respectively and Reward 3 one time across all participating malls during the entire promotional period, up to a total of \$3,200 Point Dollar (equivalent to 800,000 The Point bonus points).
- Each member is entitled to redeem Reward 1, Reward 2 and Reward 3 once each at each participating mall each day, up to a total of \$1,600 Point Dollar (equivalent to 400,000 The Point bonus points).
- Daily quotas of Reward 1 and Reward 2 at each participating mall for redemption are limited, and available on a first-come-first-served basis while stocks last. For details, please refer to the in-mall promotional materials. A total of 600 quotas of Reward 3 (redemption) applies at all participating malls during the entire promotional period, on a first-come-first-served basis and while quotas last.
- Each set of eligible receipts can only be used to redeem Reward 1 or Reward 2 or Reward 3 once, i.e. eligible receipts used for Reward 1 redemption cannot be re-used to redeem Reward 2 or Reward 3, and vice versa. Eligible receipts used for reward redemption cannot be re-used in other mall promotions (except points registration of The Point integrated loyalty program, designated promotions of the participating malls and existing free parking privileges of the participating malls). The transaction amount that exceeds the spending requirement cannot be used in other promotions.
- Split transactions, receipts from designated merchants / transactions and transactions made via e-Wallet (including AlipayHK, WeChat Pay HK and PayMe) are not accepted.
- Offers are bound by relevant terms and conditions. Please refer to the promotional materials or customer care centre for details.
- In case of disputes, the decision of BEA, Sun Hung Kai Real Estate Agency Limited and participating malls shall be final.

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

Terms and Conditions of BEA Credit Card Spending Rewards at SHKP Malls (refers to “Promotion”):

- The Promotion is valid from 1 February to 31 March 2023, both dates inclusive (a total of 59 days, refers to “Promotional Period”).
- The shopping malls under Sun Hung Kai Real Estate Agency Limited (refers to “SHK Real”) participating in the Promotion include 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 (only applicable to merchants from 2/F to 5/F), Kwai Fong Metroplaza, Sheung Shui Metropolis Plaza, San Po Kong Mikiki, Mongkok MOKO, Chai Wan New Jade Shopping Arcade (except merchants located at New Jade Garden 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, Tsuen Wan Plaza, Tai Po Uptown Plaza, Tuen Mun V city, Nam Cheong V Walk, Causeway Bay WWTC (only applicable to merchants from G/F to 13/F), Yuen Long YOHO MALL and Yuen Long Plaza (refers to “Participating Malls”).
- The Promotion applies to Cardholders of an eligible BEA Credit Card (refers to “Cardholders”). Cardholders must use a valid BEA Credit Card to pay in full at merchants in Participating Malls during the Promotional Period in order to participate in the Promotion. The types of BEA credit card accepted may vary among the participating merchants. Please contact the relevant participating merchant for details
- Cardholders must register as members of The Point Integrated Loyalty Program (refers to “Eligible Customers”) to participate in the Promotion.
- During the Promotional Period, Eligible Customers are entitled to redeem the following Reward(s) by accumulative spending of designated amounts at the same Participating Mall on the same day with the same eligible credit card:
 Reward 1 – Spend HK\$3,500 to redeem \$100 Point Dollar (equivalent to 25,000 The Point bonus points, refers to “Reward 1”);
 Reward 2 – Spend HK\$10,000 to redeem \$300 Point Dollar (equivalent to 75,000 The Point bonus points, refers to “Reward 2”);
 Reward 3 – Spend HK\$35,000 to redeem \$1,200 Point Dollar (equivalent to 300,000 The Point bonus points, refers to “Reward 3”).
- A maximum of 3 transactions with spending amount no less than HK\$100 for each transaction from different merchants in the same Participating Mall on the same transaction day with the same eligible credit card can be accumulated for each redemption of Reward 1 / Reward 2 / Reward 3. Transactions made via e-wallets (including AlipayHK, WeChat Pay HK and PayMe) will not qualify as eligible transactions for the Promotion.
- Each Eligible Customer (based on The Point member ID) is entitled to redeem Reward 1, Reward 2 and Reward 3 once each at each Participating Mall each day, up to a total of \$1,600 Point Dollar (equivalent to 400,000 The Point bonus points). Multiple redemptions of the same Reward with different eligible credit cards or different The Point accounts from the same Eligible Customer will not be accepted.
- Each Eligible Customer (based on The Point member ID) is only entitled to redeem Reward 1 and Reward 2 a maximum of five times respectively and Reward 3 one time across all Participating Malls during the entire Promotional Period, up to a total of \$3,200 Point Dollar (equivalent to 800,000 The Point bonus points).
- Daily quotas of Reward 1 and Reward 2 at each Participating Mall for redemption are as follows, available on a first-come-first-served basis while stocks last:

Participating Mall	Daily Quota		Participating Mall	Daily Quota	
	Reward 1	Reward 2		Reward 1	Reward 2
apm (Kwun Tong)	10	10	New Town Plaza (Sha Tin)	20	20
Chelsea Heights (Tuen Mun)	4	2	Park Central (Tseung Kwan O)	5	5
Chi Fu Landmark (Pok Fu Lam)	1	Not applicable	PopWalk (Tseung Kwan O)	10	10
East Point City (Tseung Kwan O)	4	6	Tai Po Mega Mall (Tai Po)	2	2
Harbour North (North Point)	10	10	Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	10	10
HomeSquare (Sha Tin)	5	5	Tsuen Wan Plaza (Tsuen Wan)	20	20

K-Point (Tuen Mun)	2	5	Uptown Plaza (Tai Po)	5	5
Landmark North (Sheung Shui)	10	10	V city (Tuen Mun)	20	20
Metroplaza (Kwai Fong)	10	10	V Walk (Nam Cheong)	10	10
Metropolis Plaza (Sheung Shui)	1	2	WWWTC (Causeway Bay)	2	2
Mikiki (San Po Kong)	6	3	YOHO MALL (Yuen Long)	20	10
MOKO (Mong Kok)	20	20	Yuen Long Plaza (Yuen Long)	3	2
New Jade Shopping Arcade (Chai Wan)	3	1			

10. A total of 600 quotas of Reward 3 redemption applies at all Participating Malls during the entire Promotional Period, on a first-come-first-served basis and while quotas last.
11. Each Eligible Customer (including YATA-Fans and SmarTone Plus members who have 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 (refers to “Eligible Receipts”), together with the eligible BEA Credit Card in person at the designated redemption location at the Participating Mall where transaction is made on the transaction day within the designated redemption time. Redemption is valid after verification by mall staff. It is not applicable to self-registration through The Point App, The Point WeChat Mini Program or AlipayHK “The Point” Mini App and point registration at designated merchants.
12. Transactions from different Participating Malls or transaction dates cannot be combined for redemption.
13. 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)	L5 Redemption Counter	12:00nn – 9:00pm
East Point City (Tseung Kwan O)	L2 Gift Redemption Counter	1:00pm – 10:00pm
Harbour North (North Point)	G/F Customer Care Centre, Phase 1 / L1 Customer Care Centre, Phase 2	1:00pm – 10:00pm
HomeSquare (Sha Tin)	L1 Customer Care Centre	11:00am – 9:00pm
K-Point (Tuen Mun)	L2 Customer Care Centre	1:00pm – 10:00pm
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)	G/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 – 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)	L1 Customer Care Centre	1:00pm – 10:00pm
PopWalk (Tseung Kwan O)	G/F Customer Care Centre, PopWalk 1, 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	10:00am – 10:00pm
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	11:00am – 10:00pm
V Walk (Nam Cheong)	L2 Customer Care Centre	12:00nn – 10:00pm
WWWTC (Causeway Bay)	L2 Customer Care Centre	12:00nn – 10:00pm
YOHO MALL (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

Remarks:

- Redemption time may change without prior notice.
 - Reward 2 is not applicable to Chi Fu Landmark (Pok Fu Lam).
14. All original copies of the Eligible Receipts will be stamped by staff of the Participating Malls upon Reward registration and redemption for identification purpose. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.
 15. Reward 1 / Reward 2 / Reward 3 will be credited to the Eligible Customer's The Point account immediately upon successful redemption. Customers can refer to the "Point Activities History" in The Point App for details.
 16. Rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash, gift, service or change under any circumstance once issued.
 17. Each set of Eligible Receipts can only be used to redeem Reward 1 or Reward 2 or Reward 3 once. Eligible Receipts used for Reward 1 redemption cannot be re-used to redeem Reward 2 or Reward 3, and vice versa. Eligible Receipts used in the Promotion cannot be re-used in other mall promotions (except points registration of The Point integrated loyalty program, 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\$3,500, HK\$10,000, HK\$35,000) cannot be used in other promotions.
 18. 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 customers under any circumstance.
 19. Eligible Receipts used for Reward Redemption included the original copies of the merchant machine-printed invoices and sales slips issued by the eligible merchants within the opening hours. Merchant machine-printed invoices issued by eligible 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. The customer will not be eligible for redemption if he / she cannot present the original copies of the merchant machine-printed invoices and payment slips and/or the relevant physical eligible credit card on the transaction day, or the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated and unable to show clearly the relevant information are not accepted.

20. Spending amount is counted by individual eligible credit 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). Spending of different principal credit card and supplementary credit card will be counted separately.
21. 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) will be accepted for the Promotion. Receipts for using these designated festive food coupons and the following are not eligible for Reward redemption: Apple Store; travel agencies; fitness and beauty centers (except those fitness and beauty centers in PopWalk and massage centers in Play Park of New Town Plaza until further notice); cross-border buses; property agencies; elderly homes; medical and dental / clinic services; 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; merchants located at New Jade Garden L4 Shopping Arcade; tenants in office buildings; hotels; banking services; insurance premiums; money exchange shops; tuition (except those tuition fees paid in PopWalk and experience fees paid in Play Park of New Town Plaza until further notice); membership fees; 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 food self pick-up service and rewards order in The Point App while excluding online purchase of movie tickets); telecommunication fees or the purchase of calling cards; the purchase of tickets (such as mall events or concert tickets; except those tickets paid in Play Park of New Town Plaza until further notice), admission tickets to Ma Wan Park Noah's Ark or sky 100 Hong Kong Observation Deck; trade-in transactions or product redemptions; the purchase and use of SHKP Malls Gift Card, the purchase and use of cash coupons, gift certificates, Point Dollar, SHKP Mall Gift Certificates, SHKP Mall e-Gift Certificates, Mall e-Gift Certificate, 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); the purchase of gold grains, bars or deposits for gold saving club; 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 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 the card companies are not eligible for Reward redemption.
22. Point Dollar reward from Reward 1 / Reward 2 / Reward 3 will be credited to the Eligible Customer's The Point account in the form of The Point bonus points. The expiry date of the bonus points credited will be 31 March 2024. Each \$1 Point Dollar (i.e. 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/point-dollar.html> for the applicable merchant list 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.
23. Split transactions will not be accepted. Transaction from the same merchant cannot be split into multiple merchant machine-printed invoices or sales slips with same or different credit card(s) to participate in this Promotion.
24. 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 points registration). Presentation of the original copies of merchant machine-printed invoices and payment slips of the deposit is required at redemption for verification.

25. Staff of the Participating Malls reserve the right to record the first 6 digits and last 4 digits of the eligible credit card and make copies on information stated on the Eligible Receipts or relevant electronic payment receipts during Reward redemption and registration for the purpose of verification. The personal information collected is limited for the use of this Promotion only and will be destroyed 3 months after the Promotion has ended. By providing the above information for Reward redemption and registration, customers have agreed on the collection of related data and understand the purpose on the use of such data.
26. By redeeming Rewards, customers have accepted agreed to be bound by terms and conditions of the Promotion.
27. In case of fraud or abuse, The Bank of East Asia Limited (refers to “BEA”), SHK Real and Participating Malls reserve the right to disqualify the customer immediately and retain the right for legal action. Participating Malls reserve the right to retrieve the Reward(s) from Members after disqualification.
28. BEA, SHK Real and Participating Malls are neither vendors nor service providers, thus BEA, SHK Real and Participating Malls shall not take any responsibility to the products or services provided by the merchants.
29. BEA, SHK Real and Participating Malls reserve the right to amend or terminate the Promotion and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
30. In case of disputes, the decision of BEA, SHK Real and Participating Malls shall be final.
31. BEA, SHK Real and Participating Malls reserve the right to amend the terms and conditions in both Chinese and English version. In case of any discrepancy, the English version shall prevail for all purposes.

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