

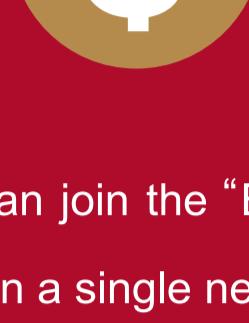


中國銀行(香港)
BANK OF CHINA (HONG KONG)

深知 所以更近
Understanding Brings Us Closer

BOC Credit Card

Year-Round
Reward Missions
up to



900 Point
Dollar

The Point members can join the “BOC Credit Card / BoC Pay+ Year-Round Reward Missions” upon a single net spending of HK\$500 at the “Instant Point Earn” participating merchants and successful registration on the transaction day. Each member can earn up to **HK \$150 Point Dollar** upon cumulative spending of designated amount in each phase.

	Cumulative spending amount in each phase	Rewards
Mission 1	HK\$2,000 or above	\$40 Point Dollar
Mission 2	HK\$6,000 or above	Extra \$110 Point Dollar
Total \$150 Point Dollar		

Promotion Period: 1/1 - 31/12/2026 (total 6 phases)



Participating SHKP Malls

apm

CHELSEA HEIGHTS
卓爾廣場

Chi Fu Landmark
置富南區廣場

東港城
EAST POINT CITY

GO PARK
SAI SHA

Harbour North
北角匯

HomeSquare

K-Point 錦簇坊

上水廣場
LANDMARK NORTH

新都會廣場
METRO·PLAZA

MetropolisPlaza
新都廣場

mikiki
THRU SHOPPING

MOKO
新世紀廣場

新翠商場
New Jade

新城市廣場
New Town Plaza

荃灣廣場
TsuEN WAN PLAZA

新達廣場
UPTOWN PLAZA

V city

V Walk

wwwtc mall

YOHO 形點
MALL 點

YOHO 元點
MIX

YOHO
PLUS 加點

元朗廣場

BoC Pay+ SVF License Number: SVFB072

Reminder: To borrow or not to borrow?

Borrow only if you can repay!

Terms and Conditions of "BOC Credit Card / BoC Pay+ Year-Round Reward Missions":

- "BOC Credit Card / BoC Pay+ Year-Round Reward Missions" (the "Program") is valid from 1 January to 31 December 2026 (both dates inclusive) (the "Promotion Period") and will be divided into 6 phases. Phase 1 will run from 1 January to 28 February; Phase 2 from 1 March to 30 April; Phase 3 from 1 May to 30 June; Phase 4 from 1 July to 31 August; Phase 5 from 1 September to 31 October and Phase 6 from 1 November to 31 December.
- Unless otherwise specified, the Program is only applicable to:
 - Physical cards of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo, or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) ("Eligible Mobile Payments") but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the "Eligible Credit Cards") and/or;
 - Payment settled through the BoC Pay+ application ("BoC Pay+") by selecting an Eligible Credit Card as payment method ("Eligible BoC Pay+").
- The Program is only applicable to the participating malls under Sun Hung Kai Real Estate Agency Limited (the "SHK Real"), including apm (Kwun Tong), Chelsea Heights (Tuen Mun), Chi Fu Landmark (Pok Fu Lam), East Point City (Tseung Kwan O), GO PARK Sai Sha and GO PARK 2 (Sai Sha) (counted as one mall), Harbour North (North Point), HomeSquare (Sha Tin), K-Point (Tuen Mun), Landmark North (Sheung Shui) (only applicable to the merchants from 2/F to 5/F), Metropiazza (Kwai Fong), Metropolis Plaza (Sheung Shui), Mikiki (San Po Kong), MOKO (Mong Kok), New Jade Shopping Arcade (Chai Wan) (except merchants located at New Jade Garden L4 Shopping Arcade), New Town Plaza (Sha Tin), Park Central (Tseung Kwan O), PopWalk (Tseung Kwan O), Tai Po Mega Mall (Tai Po), Tsuen Kam Centre & Grand City Plaza (Tsuen Wan) (counted as one mall; only applicable to merchants from G/F to 2/F in Grand City Plaza), Tsuen Wan Plaza (Tsuen Wan), Uptown Plaza (Tai Po), V city (Tuen Mun), V Walk (Nam Cheong), wwwtc mall (Causeway Bay) (only applicable to the merchants from G/F to 13/F), YOHO Series Shopping Centres (Yuen Long) (including YOHO MALL, YOHO MIX and YOHO PLUS, which will all be counted as one mall) and Yuen Long Plaza (Yuen Long) (the "Participating Malls").
- Unless otherwise specified, this Program is only applicable to the promotion operated by the SHK Real and BOC Credit Card (International) Limited (the "Company") and to payments settled at "Instant Point Earn" participating merchants in participating Malls under SHK Real ("Eligible Merchants") during the Promotion Period.
- Any fraudulent, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.
- Customers must be existing members or have successfully registered as members of The Point Integrated Loyalty Program before Reward registration and redemption, and must spend with the Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+ to participate in the Program ("Eligible Customers").
- During the Promotion Period, the Eligible Customer can join the mission(s) of "BOC Credit Card / BoC Pay+ Year-Round Reward Missions" upon single net spending of HK\$500 or above (counted by full spending amount) with an Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+ at the Eligible Merchants in Participating Malls and successful registration on the transaction day. Upon completion of the designated mission(s), the Eligible Customer can redeem the corresponding points reward(s). Details of the missions are as follows:
 - Mission 1: Redeem \$40 Point Dollar equivalent to 10,000 The Point bonus points, "Reward 1") upon cumulative spending of HK\$2,000 and successful registration, plus complete redemption in the same Phase.
 - Mission 2: Redeem an extra \$110 Point Dollar (equivalent to 27,500 The Point bonus points, "Reward 2") upon cumulative spending of HK\$6,000 and successful registration, plus complete redemption in the same Phase.
- Eligible Customers can check their progress of the Mission(s) on the Promotion Page in The Point App upon successful registration. Upon completion of the designated Mission(s) (i.e. accumulated the designated amount), Eligible Customers can redeem the corresponding reward(s) of the completed Mission(s) by clicking "Redeem Now" on the Promotion Page in The Point App. Reward(s) will be credited to Eligible Customer's The Point account immediately after successful redemption. Eligible Customers can refer to the "Point History" for details.
- Each Eligible Customer (based on The Point member ID) can complete Mission 1 and Mission 2 once to redeem Reward 1 and Reward 2 each in each Phase, and redeem Reward 1 and Reward 2 a maximum of six times in all six phases to earn up to a total of \$900 Point Dollar (equivalent to 225,000 The Point bonus points).
- Quota for Reward 1 is not less than 6,000 and quota for Reward 2 is not less than 800 in each phase. There are limited quotas and all rewards are available on a first-come-first-served basis, while stocks last. There will not be any prior notice if the quotas are full in each phase. The quotas are calculated based on the computer record of the Company and SHK Real. Please check with the staff of the Participating Mall for the redemption status.
- Participation by the same customer with different The Point accounts is not accepted. Participating Mall staff reserves the right to reject the registration and Reward redemption for any fraud cases. The registrant must be the same customer who made the transaction and who holds The Point membership account, and Participating Mall staff reserves the right to request the registrant to provide identification documents for verification purposes.
- Each Eligible Customer must present their physical Eligible Credit Card and / or its Eligible Mobile Payment (including cardface and transaction records) (if applicable) and / or the related transaction records of Eligible BoC Pay+ (if applicable), bearing the same card number as imprinted on the payment slips, together with the original copies of the valid merchant machine-printed invoices and the corresponding payment slips (the "Eligible Receipts") in person at the designated registration locations at the Participating Malls where the transactions were made on the transaction day within the designated registration time for registration. Registration for this Program is valid after verification by Participating Mall staff. Registration can only be done on the transaction day. Late registration is not accepted. Participating Malls may not process the registration if the customer refuses to provide the above relevant information. Receipts that are out of the Promotion Period and less than HK\$500 are not accepted. Registration is not applicable to point registration via YATA or SmartOne Plus members' "Auto-earn The Point bonus points function" and "Instant Point Earn Service" at designated merchants.
- The registration location and time of the Participating Malls are as follows:

Participating Mall	Redemption 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 (Sai Sha)	G/F Customer Care Centre, Block E	10:00am – 10:00pm
Harbour North (North Point)	L1 Customer Care Centre, Phase II	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
Metropiazza (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

Registration times and locations are subject to change without notice.

- Eligible Receipts can be used to join both Mission 1 and Mission 2 in the same Phase. Eligible Customers can combine and accumulate spending from different Participating Malls or on different transaction days to complete Mission 1 and Mission 2 of the same Phase. Spending in different Phases cannot be accumulated.
- Each Eligible Receipt can only be used to register for this Program, and cannot be re-used or used in conjunction with other mall promotions (except The Point point registration and existing free parking privileges of Participating Malls). For additional promotions / discounts that may be offered by individual Participating Malls, please contact individual Participating Mall staff or refer to the terms and conditions for details.
- All original copies of the Eligible Receipts will be stamped by Participating Mall staff upon registration for identification purpose. SHK Real and Participating Mall staff reserve the right to make any markings on the Eligible Receipts during registration. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.
- Each Eligible Customer must redeem the Reward(s) of the completed Mission(s) on the Promotion Page in The Point App within 14 days after the end of each Phase ("Reward Redemption Period") or before all Reward quotas in that Phase are depleted. Late redemption will not be accepted and Reward(s) will be automatically voided after the Reward Redemption Period. For details of Reward Redemption, please refer to the Promotion Page in The Point App.
- Each Eligible Customer with different The Point accounts is not accepted. Participating Mall staff reserves the right to reject the registration and Reward redemption for any fraud cases. The registrant must be the same customer who made the transaction and who holds The Point membership account, and Participating Mall staff reserves the right to request the registrant to provide identification documents for verification purposes.
- Each Eligible Customer must present their physical Eligible Credit Card and / or its Eligible Mobile Payment (including cardface and transaction records) (if applicable) and / or the related transaction records of Eligible BoC Pay+ (if applicable), bearing the same card number as imprinted on the payment slips, together with the original copies of the valid merchant machine-printed invoices and the corresponding payment slips (the "Eligible Receipts") in person at the designated registration locations at the Participating Malls where the transactions were made on the transaction day within the designated registration time for registration. Registration for this Program is valid after verification by Participating Mall staff. Registration can only be done on the transaction day. Late registration is not accepted. Participating Malls may not process the registration if the customer refuses to provide the above relevant information. Receipts that are out of the Promotion Period and less than HK\$500 are not accepted. Registration is not applicable to point registration via YATA or SmartOne Plus members' "Auto-earn The Point bonus points function" and "Instant Point Earn Service" at designated merchants.
- The registration location and time of the Participating Malls are as follows:

Participating Mall	Redemption 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 (Sai Sha)	G/F Customer Care Centre, Block E	10:00am – 10:00pm
Harbour North (North Point)	L1 Customer Care Centre, Phase II	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
Metropiazza (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

Registration times and locations are subject to change without notice.

14. Eligible Receipts can be used to join both Mission 1 and Mission 2 in the same Phase. Eligible Customers can combine and accumulate spending from different Participating Malls or on different transaction days to complete Mission 1 and Mission 2 of the same Phase. Spending in different Phases cannot be accumulated.

15. Each Eligible Receipt can only be used to register for this Program, and cannot be re-used or used in conjunction with other mall promotions (except The Point point registration and existing free parking privileges of Participating Malls). For additional promotions / discounts that may be offered by individual Participating Malls, please contact individual Participating Mall staff or refer to the terms and conditions for details.

16. All original copies of the Eligible Receipts will be stamped by Participating Mall staff upon registration for identification purpose. SHK Real and Participating Mall staff reserve the right to make any markings on the Eligible Receipts during registration. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.

17. Each Eligible Customer must redeem the Reward(s) of the completed Mission(s) on the Promotion Page in The Point App within 14 days after the end of each Phase ("Reward Redemption Period") or before all Reward quotas in that Phase are depleted. Late redemption will not be accepted and Reward(s) will be automatically voided after the Reward Redemption Period. For details of Reward Redemption, please refer to the Promotion Page in The Point App.

18. Each Eligible Customer with different The Point accounts is not accepted. Participating Mall staff reserves the right to reject the registration and Reward redemption for any fraud cases. The registrant must be the same customer who made the transaction and who holds The Point membership account, and Participating Mall staff reserves the right to request the registrant to provide identification documents for verification purposes.

19. Each Eligible Customer must present their physical Eligible Credit Card and / or its Eligible Mobile Payment (including cardface and transaction records) (if applicable) and / or the related transaction records of Eligible BoC Pay+ (if applicable), bearing the same card number as imprinted on the payment slips, together with the original copies of the valid merchant machine-printed invoices and the corresponding payment slips (the "Eligible Receipts") in person at the designated registration locations at the Participating Malls where the transactions were made on the transaction day within the designated registration time for registration. Registration for this Program is valid after verification by Participating Mall staff. Registration can only be done on the transaction day. Late registration is not accepted. Participating Malls may not process the registration if the customer refuses to provide the above relevant information. Receipts that are out of the Promotion Period and less than HK\$500 are not accepted. Registration is not applicable to point registration via YATA or SmartOne Plus members' "Auto-earn The Point bonus points function" and "Instant Point Earn Service" at designated merchants.

20. Each Eligible Customer must redeem the Reward(s) of the completed Mission(s) on the Promotion Page in The Point App within 14 days after the end of each Phase ("Reward Redemption Period") or before all Reward quotas in that Phase are depleted. Late redemption will not be accepted and Reward(s) will be automatically voided after the Reward Redemption Period. For details of Reward Redemption, please refer to the Promotion Page in The Point App.

21. Each Eligible Customer with different The Point accounts is not accepted. Participating Mall staff reserves the right to reject the registration and Reward redemption for any fraud cases. The registrant must be the same customer who made the transaction and who holds The Point membership account, and Participating Mall staff reserves the right to request the registrant to provide identification documents for verification purposes.

22. Each Eligible Customer must present their physical Eligible Credit Card and / or its Eligible Mobile Payment (including cardface and transaction records) (if applicable) and / or the related transaction records of Eligible BoC Pay+ (if applicable), bearing the same card number as imprinted on the payment slips, together with the original copies of the valid merchant machine-printed invoices and the corresponding payment slips (the "Eligible Receipts") in person at the designated registration locations at the Participating Malls where the transactions were made on the transaction day within the designated registration time for registration. Registration for this Program is valid after verification by Participating Mall staff. Registration can only be done on the transaction day. Late registration is not accepted. Participating Malls may not process the registration if the customer refuses to provide the above relevant information. Receipts that are out of the Promotion Period and less than HK\$500 are not accepted. Registration is not applicable to point registration via YATA or SmartOne Plus members' "Auto-earn The Point bonus points function" and "Instant Point Earn Service" at designated merchants.

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26. Each Eligible Customer with different The Point accounts is not accepted. Participating Mall staff reserves the right to reject the registration and Reward redemption for any fraud cases. The registrant must be the same customer who made the transaction and who holds The Point membership account, and Participating Mall staff reserves the right to request the registrant to provide identification documents for verification purposes.

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29. Each Eligible Customer must redeem the Reward(s) of the completed Mission(s) on the Promotion Page in The Point App within 14 days after the end of each Phase ("Reward Redemption Period") or before all Reward quotas in that Phase are depleted. Late redemption will not be accepted and Reward(s) will be automatically voided after the Reward Redemption Period. For details of Reward Redemption, please refer to the Promotion Page in The Point App.

30. Each Eligible Customer with different The Point accounts is not accepted. Participating Mall staff reserves the right to reject the registration and Reward redemption for any fraud cases. The registrant must be the same customer who made the transaction and who holds The Point membership account, and Participating Mall staff reserves the right to request the registrant to provide identification documents for verification purposes.

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32. Each Eligible Customer with different The Point accounts is not accepted. Participating Mall staff reserves the right to reject the registration and Reward redemption for any fraud cases. The registrant must be the same customer who made the transaction and who holds The Point membership account, and Participating Mall staff reserves the right to request the registrant to provide identification documents for verification purposes.

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