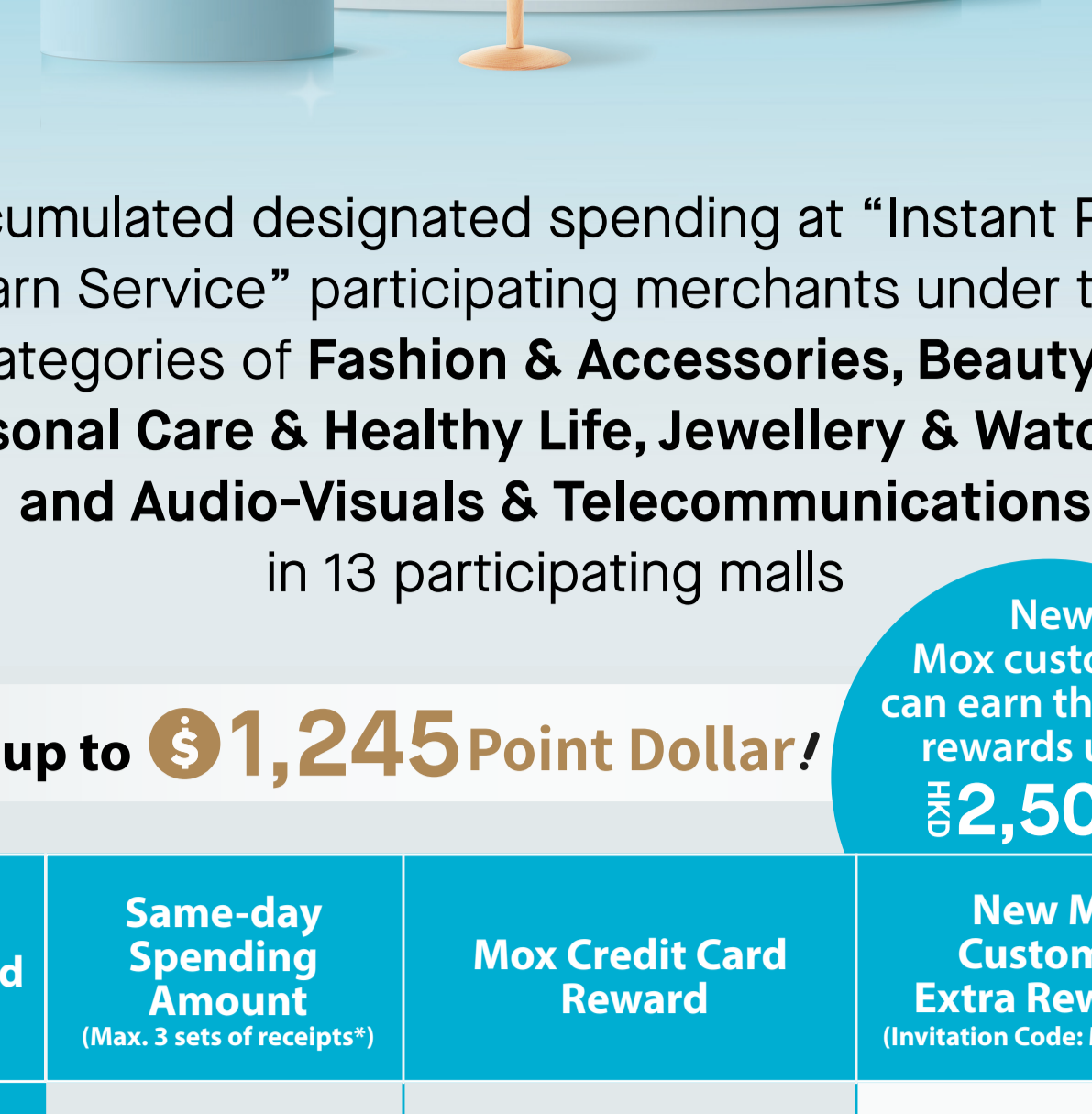


# Summer Spending Rewards

Promotion Period: 1 – 30 June 2026



Accumulated designated spending at “Instant Point Earn Service” participating merchants under the categories of **Fashion & Accessories, Beauty & Personal Care & Healthy Life, Jewellery & Watches, and Audio-Visuals & Telecommunications** in 13 participating malls

Earn up to **HK\$1,245 Point Dollar!**

New Mox customers can earn the extra rewards up to **HK\$2,500!**

Reward	Same-day Spending Amount (Max. 3 sets of receipts*)	Mox Credit Card Reward	New Mox Customers Extra Rewards^ (Invitation Code: MOXSHKP26)
1	HKD1,500	HK\$ 45 Point Dollar	HKD1,000 Rewards
2	HKD3,000	HK\$ Out of Stock Reward	HKD1,300 Rewards
3	HKD6,000	HK\$ Out of Stock Reward	HKD1,900 Rewards
4	HKD9,000	HK\$ Out of Stock Reward	HKD2,500 Rewards

\* Transactions must be made on the same day using the same Mox credit card at different “Instant Point Earn Service” participating merchants under the categories of Fashion & Accessories, Beauty & Personal Care & Healthy Life, Jewellery & Watches, and Audio-Visuals & Telecommunications in the same participating mall (calculated based on the full transaction amount), and each transaction must be HKD 100 or above.

^ Terms & conditions of MOXSHKP26 Invitation Code Promotion applied. Rewards include HKD200 welcome reward, up to HKD1,800 spending reward and HKD500 saving reward (applicable to new customers who transfer HKD50,000 to their savings account and maintain it for at least 30 days).

## Redemption Method

Members must present the original sales copies of valid machine-printed merchant sales invoices and the corresponding sales slips, together with the Mox Credit Card card face and transaction details on Mox app / Apple Pay / Google Pay in person at the designated redemption location at the participating mall where transaction is made on the transaction day within the designated redemption time.

## Designated Participating Merchants List

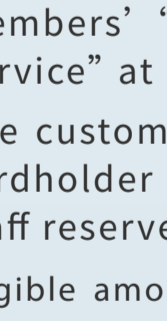
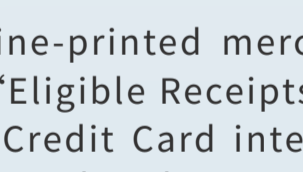
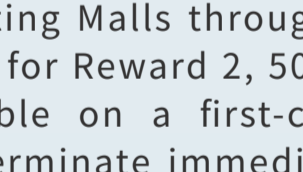
## Locations and Times for Redemption at Participation Malls

Participating Mall	Redemption Location	Redemption Time
apm	Customer Care Centre, Concourse	12:00nn – 11:00pm
東港城 EAST POINT CITY	L2 Gift Redemption Counter	1:00pm – 10:00pm
Harbour North 北角匯	L1 Customer Care Centre, Phase 2	10:00am – 10:00pm
上水廣場 SHUI WAI MALL	L4 Customer Care Centre	10:00am – 10:00pm
新都會廣場 METRO PLAZA	L2 Customer Care Centre	10:00am – 10:00pm
MOKO 旺角 彌敦道	L1 Customer Care Centre	10:00am – 10:00pm
新城市廣場 New Town Plaza	L4 The Point Member Counter, Phase I / L1 The Point Member Counter, Phase III	10:00am – 10:00pm
大埔超級城 TAI PO MEGA MALL	Customer Care Centre, Zone C	12:00nn – 9:00pm
荃灣廣場 TSIEN WAN PLAZA	L3 Customer Care Centre	10:00am – 10:00pm
V city	Customer Care Centre, MTR Level	12:00nn – 10:00pm
V Walk	L2 Customer Care Centre	12:00nn – 10:00pm
wwwtc mall	L2 Customer Care Centre	12:00nn – 10:00pm
YOHO 形點 MALL YOHO 元點 MALL YOHO PLUS 點點	L2 Customer Care Centre, YOHO MALL I & II	10:00am – 10:00pm

Redemption time may change without prior notice.

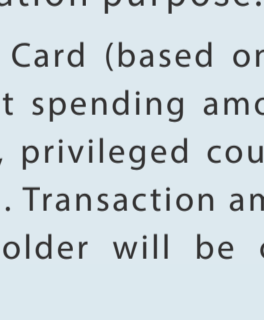
Use the **[MOXSHKP26]** Invitation Code to open a Mox Credit Card to earn

**HKD200** Cash Reward before you spend^



**Mox First-time Split Purchase Cash Reward**

**HKD200!**



(Applicable to customers who have never had any Split Purchase or Split Statement approved by Mox; and apply for a Split Purchase with a tenor of 6-month or more. Selected Customers Mox Split Purchase Cash Reward Promotion Terms and Conditions apply.)

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

### General Terms and Conditions of Mox Credit Card Summer Spending Rewards at SHKP Malls (refers to “Promotion”)

- The Promotion is valid from 1 June 2026 to 30 June 2026, both dates inclusive (a total of 30 days) (refers to “Promotion Period”).
- The Promotion is only applicable to the cardholders (refers to “Cardholders”) of Mox Credit Card (refers to “Mox Credit Card”) issued by Mox Bank Limited (refers to “Mox”).
- Cardholders must register as members of The Point Integrated Loyalty Program (refers to “Members”) to participate in the Promotion.
- The shopping malls under Sun Hung Kai Real Estate Agency Limited (refers to “SHK Real”) participating in the Promotion include Kwun Tong apm, Tseung Kwan O East Point City, North Point Harbour North, Sheung Shui Landmark North (only applicable to eligible merchants from 2/F to 5/F), Kwai Fong Metroplaza, Mongkok MOKO, Sha Tin New Town Plaza, Tai Po Mega Mall, Tsuen Wan Plaza, Tuen Mun V city, Nam Cheong V Walk, Causeway Bay wwwtc mall (only applicable to eligible merchants from G/F to 13/F) and Yuen Long YOHO Series Shopping Centres (including YOHO MALL, YOHO MIX and YOHO PLUS, which will all be counted as one mall) (refers to “Participating Malls”).
- Mox, SHK Real and Participating Malls are neither vendors nor service providers, thus shall not be held liable for any responsibility relating to the products or services provided by the merchants.
- Mox, SHK Real, and the Participating Malls reserve the right to amend or terminate the Promotion and the Terms and Conditions at any time without prior notice, and shall not be held liable for any loss or responsibility arising from such amendments or terminations.
- In case of any disputes, the decision of Mox, SHK Real and Participating Malls shall be final.
- The Promotion is subject to the Mox Disclaimer.
- In case of any discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail for all purposes.
- To borrow or not to borrow? Borrow only if you can repay!

### Terms and Conditions of New Mox Customer Extra Rewards:

Please refer to the Terms and Conditions of the “MOXSHKP26” Invitation Code Promotion (<https://mox.com/promotions/MOXSHKP26/>).

### Terms and Conditions of Summer Spending Rewards:

- During the Promotion Period, Members are entitled to redeem the following Reward(s) by accumulative spending of designated amounts at “Instant Point Earn Service” participating merchants under the categories of Fashion & Accessories, Beauty & Personal Care & Healthy Life, Jewellery & Watches, and Audio-Visuals & Telecommunications (refers to “Eligible Merchants”) in the same Participating Mall on the same day (a maximum of 3 on-day sales slips from different Eligible Merchants at the same Participating Mall with transaction amount no less than HKD100 for each sales slip) using the same Mox Credit Card or its mobile payment account (including but not limited to Apple Pay and Google Pay):
  - Reward 1 – Spend HKD1,500 to redeem \$45 Point Dollar (equivalent to 11,250 The Point bonus points, refers to “Reward 1”);
  - Reward 2 – Spend HKD3,000 to redeem \$120 Point Dollar (equivalent to 30,000 The Point bonus points, refers to “Reward 2”);
  - Reward 3 – Spend HKD6,000 to redeem \$300 Point Dollar (equivalent to 75,000 The Point bonus points, refers to “Reward 3”);
  - Reward 4 – Spend HKD9,000 to redeem \$450 Point Dollar (equivalent to 112,500 The Point bonus points, refers to “Reward 4”).

Please refer to <https://sites.google.com/view/moxshkpmallsjp-merchantlist> or check with the Customer Care Centre of the Participating Malls for the list of Eligible Merchants.
- Each Member (based on The Point member ID) is entitled to redeem Reward 1, Reward 2, Reward 3, and Reward 4 once each at each Participating Mall daily, totaling up to \$915 Point Dollar (equivalent to 228,750 The Point bonus points). Multiple redemptions of the same Reward using different Mox Credit Cards or different The Point accounts at the same Participating Mall on the same day will not be accepted.
- Each Member (based on The Point member ID) is limited to redeeming Reward 1 and Reward 2 up to three times each, and Reward 3 and Reward 4 once each, across all Participating Malls throughout the entire Promotion Period, totaling up to \$1,245 Point Dollar (equivalent to 311,250 The Point bonus points).
- Each set of Eligible Receipts is eligible for redemption of Reward 1, Reward 2, Reward 3 or Reward 4 once. Eligible Receipts used for Reward 1 redemption cannot be re-used to redeem Reward 2, Reward 3, or Reward 4, and vice versa. Eligible Receipts used in this Promotion cannot be re-used in other promotional activities within the Participating Malls (except for The Point bonus points registration and existing free parking privileges). Any amount exceeding the spending requirement for Reward redemption cannot be retained and used for other promotions.
- The total quotas available for redemption at all Participating Malls throughout the entire Promotion Period are: 1,500 for Reward 1, 1,000 for Reward 2, 500 for Reward 3, and 300 for Reward 4. Rewards are available on a first-come, first-served basis, while stocks last. The Promotion will terminate immediately once all Reward quotas are exhausted without further notice, subject to the computer records of SHK Real.
- Members must present the original copies of valid machine-printed merchant sales invoices and the corresponding sales slips (refers to “Eligible Receipts”) of the eligible transaction in person, together with the Mox Credit Card interface within the Mox app / Apple Pay / Google Pay and transaction details consistent with the information on the sales slips, at the designated redemption location at the Participating Mall where transaction was made on the same day within the designated redemption time. Redemption is valid after verification by mall staff. Redemption is not applicable to the points registration via YATA / SmartOne Plus members’ “Auto-earn The Point bonus points function” and “Instant Point Earn Service” at designated Merchants.
- The customers redeeming the Reward(s) must be the relevant Mox Credit Card cardholder who made the transactions and The Point member themselves. Mall staff reserves the right to ask for identity proof for verification purpose.
- Eligible amount is calculated in terms of eligible Mox Credit Card (based on the Mox Credit Card card number) and will only include the actual net spending amount (only include the net payment amount after deduction of discount, privileged coupons, gift certificates, cash coupons, Point Dollar or SHKP Malls Gift Card). Transaction amounts for primary and supplementary cards held by the same cardholder will be calculated separately.
- All transactions made via third-party payment platforms (including but not limited to Octopus, Alipay HK, PayMe, Shopback Pay and WeChat Pay HK) or other payment methods / e-wallets designated by SHK Real and Participating Malls from time to time will not be accepted.
- Split transactions will not be accepted, i.e. the full amount of the transaction must be settled with the same Mox 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). Transaction from the same merchant cannot be split into multiple machine-printed merchant sales invoices or sales slips with same or different Mox Credit Card or other ineligible credit card or payment means to participate in this Promotion.
- For installment payment, the full amount listed on machine-printed merchant sales invoice will be eligible. If only deposit is paid in that transaction, the eligible amount is the paid deposit on the same day, instead of the total amount of the transaction. The remaining balance cannot be used to participate in any other promotional activities (except The Point bonus points registration and existing free parking privileges of the Participating Malls). Remaining balance can be used to participate in the Promotion only if the deposit has not been used for participation in any promotional activities before (except The Point bonus points registration and existing free parking privileges of the Participating Malls). Presentation of the original copies of machine-printed merchant sales invoice and sales slip of the deposit are required during Reward redemption for verification.
- Only original copies of machine-printed merchant sales invoices and sales slips issued to Members by Eligible Merchants of the Participating Malls within the opening hours are accepted. The original copy of machine-printed merchant sales invoice should state the merchant name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Mox Credit Card card number, merchant name, transaction date, transaction amount, valid authorization code and signature of the cardholders (if applicable) clearly. If Members cannot present the valid original copies of machine-printed merchant sales invoices, sales slips, Mox Credit Card and the corresponding transaction record in the Mox app and / or relevant mobile app with consistent information including Mox Credit Card card number, merchant name, transaction date, transaction amount, etc. on the transaction day, or the information provided by Members is insufficient, Members will not be able to redeem Reward for whatever reason. Sales slips and sales invoices that are damaged, outdated and unable to show clearly the transaction date, time, amount, currency or without showing any card numbers are not acceptable.
- This Promotion accepts receipt of purchasing designated festive food coupons (only limited to mooncake, ice cream mooncake, Chinese New Year pudding, rice dumpling and Chinese preserved sausage vouchers). Receipts for using these designated festive food coupons and receipts for/from the following are not eligible for Reward registration and redemption: non-participating merchants of The Point, 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 (except purchase of products); 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); 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); telecommunication fees or purchase of calling cards; trade-in transactions or product redemptions; purchase of and/or use of Point Dollar, SHKP Malls Gift Card, SHKP Mall Gift Certificates, merchants’ cash coupons, gift cards, 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 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 suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Spending transactions do not include cancelled, refunded, forged, or unsettled transactions, and any transactions designated by Mox from time to time. All transactions are subject to the transaction date recorded by Mox.
- Mall staff has the right to record / make copies of The Point member ID, Member’s partial Mox Credit Card card number (the first 6 and last 4 digits or the last 4 digits), information on machine-printed merchant sales invoices and sales slips, and request Members to open the Mox app or other mobile applications used to present the Mox Credit Card interface and relevant transaction record pages for internal references / verification purposes (if applicable); and make photocopies of the machine-printed merchant sales invoices, sales slips and mobile payment transaction record (if applicable) during Reward redemption. The personal information collected will only be used for the Promotion and will be destroyed after the Promotion. Provision of the above information by Members represents that Members agree to the collection and understand the purpose of collection. If the Member refuses the collection / photocopy of related data conducted by the mall staff, the Participating Malls may reserve the right to reject the corresponding Reward redemption.
- Mall staff will stamp all original copies of machine-printed merchant sales invoices after verification. SHK Real and Participating Mall reserve the right to make any markings on the Eligible Receipts during registration. Members cannot request refund from merchants with the sales invoices that have been stamped.
- Rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash, gift, service or change under any circumstance once issued.
- The Point Dollar reward from Reward 1, Reward 2, Reward 3 and Reward 4 will be credited to Member’s The Point account in the form of The Point bonus points immediately after 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 HKD1 when spending at applicable merchants at the Participating Malls. Please refer to The Point App for the applicable merchants list of Point Dollar 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 and The Point bonus points.
- Participation in the Promotion constitutes an acceptance of all terms and conditions of the Promotion.
- In case of fraud or abuse, Mox, SHK Real and Participating Malls reserve the right to disqualify the Members immediately and retain the right for legal action. Participating Malls reserve the right to retrieve the Reward(s) from Members after disqualification.