

HSBC RewardCash

Converts The Point Bonus Points
into

SUMMER DOUBLE REWARDS

Promotional Period: 1/7-14/9/2025



Reward 1

Extra 20% Bonus Points

During the promotional period, each \$1 HSBC RewardCash converted will be entitled to **extra 20% The Point bonus points**. Extra bonus points are only applicable for first \$200 RewardCash conversion.

\$200

HSBC
RewardCash

>>

\$240

Point Dollar

i.e. 60,000 The Point Bonus Points

Standard Rate: \$1 RewardCash = 250 The Point bonus points (valued at \$1 Point Dollar)

Reward 2

TOP-UP REWARD

for Spending + Conversion
at the same time

Make designated spending at “Instant Point Earn” participating merchants in SHKP Malls to redeem Spending Reward of “HSBC Credit Card Red Hot Festival”. Convert \$200 RewardCash into The Point bonus points at the same time to earn an **extra \$40 Point Dollar** Top-up Reward instantly.

Rebate up
to 4%

Spending Reward	Same-day Accumulative Spending Amount* (Max. 3 Sales Slips)	Point Dollar	Convert \$200 RC at the same time	Total Point Dollar
1	HK\$2,500	\$60	Top-Up Reward^	= \$100
2	HK\$6,500	\$200	+ Extra \$40	= \$240

* Member must visit the designated redemption location at the participating mall where transaction is made in person on the same day for reward redemption. Sales slips with transaction amount no less than HK\$100 at different merchants in the same participating mall with the same eligible HSBC Credit Card are required and subject to the terms and conditions of “SHKP Malls x HSBC Credit Card Red Hot Festival”.

^ Each member can enjoy Top up Reward for RewardCash Conversion for a maximum of 3 times (i.e. up to \$120 Point Dollar) during the entire promotional period. Limited total quota applies to Top-up Reward across all participating malls throughout the entire promotional period and available on a first-come-first-served basis, while quota lasts.

Terms and Conditions for HSBC Reward+ - Privileges of RewardCash Conversion into The Point Bonus Points

When can you enjoy the offer

1. The promotional period for the offer is from 1 July 2025 to 14 September 2025, both dates inclusive.

What is the offer

2. During the promotional period, connect HSBC Reward+ with your registered account at 'The Point' to enjoy following privileges:

2.1. Privilege 1 – Extra 20% Bonus Points Offer

During the promotional period, each \$1 RewardCash can be converted into 300 The Point Bonus Points, equivalent to \$1.2 Point Dollar (normal conversion is \$1 RewardCash convert into 250 The Point Bonus Points, equivalent to \$1 Point Dollar). You can convert a maximum of \$200 RewardCash during the promotional period, i.e. first \$200 RewardCash conversion can receive extra 20% The Point bonus points, in total of 60,000 The Point Bonus Points, equivalent to \$240 Point Dollar.

- 2.1.1. The basic The Point Bonus Points together with the extra 20% The Point Bonus Points will be credited to the respective The Point Account instantly.

2.2. Privilege 2 –Top-up Reward for RewardCash Conversion – Up to \$120 Point Dollar

Upon redemption of Spending Reward 1 or Reward 2 of "SHKP Malls x HSBC Credit Card Red Hot Festival", convert \$200 RewardCash into The Point Bonus Points on the same day to receive up to \$120 Point Dollar:

Spending Reward	Same-day Accumulative Spending Amount (Maximum 3 Sales Slips)	Point Dollar Privilege	Top-up Reward for RewardCash Conversion	Total Point Dollar Earned
1	HK\$2,500	\$60 Point Dollar (i.e. 15,000 The Point bonus points)	Extra \$40 Point Dollar (i.e. 10,000 The Point bonus points)	\$100 Point Dollar (i.e. 25,000 The Point bonus points)
2	HK\$6,500	\$200 Point Dollar (i.e. 50,000 The Point bonus points)		\$240 Point Dollar (i.e. 60,000 The Point bonus points)

- 2.2.1. The machine-printed merchant sales invoices and the corresponding sales slips from the accumulated spending must be made at different "Instant Point Earn" participating merchants in the same Participating Mall on the same transaction day with the same Eligible HSBC Credit Card for Spending Reward redemption. Spending amount for each sales slip must be HK\$100 or above. Terms and conditions of "SHKP Malls x HSBC Credit Card Red Hot Festival" apply, please visit www.hsbc.com.hk/creditcard or HSBC Reward+ for details.

2.2.2. You are eligible to receive Top-up Reward for RewardCash Conversion only if the same The Point Account (based on The Point member ID) is used for redemption of Spending Reward 1 or Reward 2 and RewardCash Conversion.

2.2.3. Upon redemption of Spending Reward 1 or Reward 2, you must convert \$200 RewardCash into The Point Bonus Points on the same day and present "RewardCash (RC) Summary - Used" page of HSBC Reward+ for verification to redeem Top-up Reward for RewardCash Conversion once.

Example: Member A who redeems Spending Reward 1 and Reward 2 each once and converts \$200 RewardCash at the same time can only receive an extra \$40 Point Dollar once; if Member A converts \$400 RewardCash at the same time, Member A will be rewarded with two times of an extra \$40 Point Dollar (total \$80 Point Dollar); Member B who redeems Spending Reward 1 once and converts \$400 RewardCash at the same time can receive an extra \$40 Point Dollar only.

2.2.4. You can enjoy the Top-up Reward for RewardCash Conversion for a maximum of 3 times (i.e. total of 30,000 The Point bonus points equivalent to \$120 Point Dollar) during the entire promotional period. Top-up Reward for RewardCash Conversion will be credited to the corresponding The Point Account immediately upon successful redemption of Spending Reward 1 and/or Reward 2 as well as eligible conversion on the same day. You can refer to the "View History" under "Me" in The Point App for details.

2.2.5. 7,000 quotas in total applies to Privilege 2 across all Participating Malls throughout the entire promotional period and available on a first-come-first-served basis, while quota lasts.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period;
 - b. are an existing The Point member or have successfully registered as a The Point member;
 - c. have successfully connected your The Point Account with HSBC Reward+. To connect your The Point Account with HSBC Reward+, the mobile number on both accounts must be the same.

Read before you enjoy the offer

4. You must connect your The Point Account to HSBC Reward+ before making any relevant conversions. You only need to connect The Point Account with HSBC Reward+ once. Completion of the Connection does not guarantee the eligibility of a card, conversion(s) or a cardholder for purpose of the offer and the calculation of the Point Bonus Points.
5. You can enjoy both Privilege 1 and Privilege 2 at the same time, in which is/are bounded by the respective redemption limit and terms & conditions.

Example: Member A who converts first \$200 RewardCash into The Point bonus points and redeems Spending Reward 1 simultaneously can get extra 20% The Point bonus points and Top-

up Reward of an extra \$40 Point Dollar; On Day 2 within the promotional period, Member A converts another \$200 RewardCash into The Point bonus points while redeeming Spending Reward 1 and Reward 2 each once simultaneously. Respective RewardCash Conversion will be counted under normal conversion (i.e. \$1 RewardCash convert into 250 The Point Bonus Points) while Member A will be rewarded with one time of an extra \$40 Point Dollar.

6. You have to log in to your The Point Account in The Point App to view The Point Bonus Points balance at “View History” page. If you do not receive the extra The Point Bonus Points, please contact The Point CS Hotline at 3766 6362 (Office Hours: Monday to Friday from 9:30am to 1:00pm and from 2:30pm to 6:00pm, except public holidays).
7. Once the RewardCash is converted into The Point bonus points, they will be subject to the terms and conditions of The Point (<https://www.thepoint.com.hk/en/terms-and-conditions.html>) and the conversions cannot be reversed.
8. The Redemption must be in \$1 RewardCash or its intervals and subject to your available RewardCash in the Eligible Card account.
9. SHK Real, Participating Malls and HSBC are not responsible for any failure to submit and/or process any conversion arising from your exit, voluntarily or involuntarily, including but not limited to network disconnection, telephone or technical device malfunction or any delay, interruption or disruption of Online Platform or system.
10. You must promptly update HSBC of any change to your mobile number. Such updated mobile number must be the same as the registered mobile number with The Point Account in order to submit and/or process any conversion. SHK Real and HSBC shall not be liable to any The Point members or anyone else for any losses or damages arising from the conversion.
11. You have to keep all records of the conversions. In case of dispute, SHK Real and HSBC may at any time ask you to submit these conversion records, and/or further evidence for inspection and SHK Real and HSBC may keep them.
12. You cannot:
 - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. use the offer together with any other offer.
13. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Malls. SHK Real and / or Participating Malls and HSBC can change or cancel the offer or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offer.
14. If SHK Real and/or Participating Malls and HSBC believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and the Participating Mall can deduct the relevant The Point Bonus Points or debit your The Point Account to take back any offer you have

enjoyed. HSBC may cancel your credit card and reserve the right to deduct any relevant amount equivalent to the value of the offers directly from the relevant credit card account without prior notice.

15. In case of disputes arising out of this offer, the decision of SHK Real and/or Participating Malls and HSBC shall be final and conclusive.
16. 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

17. **'SHK Real'** means Sun Hung Kai Real Estate Agency Limited.
18. **'The Point'** means The Point integrated loyalty program operated by SHK Real.
19. **'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, North Point Harbour North, Sha Tin HomeSquare, Tuen Mun K-Point, Sheung Shui Landmark North (merchants from L2 to 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, New Jade Gardens), Sha Tin New Town Plaza Phase, Tseung Kwan O Park Central, Tseung Kwan O PopWalk, Tai Po Mega Mall, Tsuen Wan Tsuen Kam Centre and 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 G/F to 13/F), Yuen Long YOHO series shopping malls (YOHO MALL, YOHO MIX & YOHO PLUS are considered as one single mall) and Yuen Long Plaza.
20. **'HSBC'** means The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
21. **'Eligible Credit Card'** refers to any Hong Kong Dollar personal primary 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). iCAN Cards and additional credit cards are excluded from the promotion.
22. **'Connection'** means the successful connection of valid The Point Account with HSBC Reward+.
23. **'Reward+'** refers to the HSBC HK Reward+ mobile application.
24. **'The Point Account'** means The Point registered users.

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