

SHKP Malls x HSBC Reward+ RewardCash Conversion into The Point bonus points – Terms and Conditions

When can you enjoy the conversion

1. The promotional period is from 14 April 2022 until further notice

What is the conversion

2. During the promotional period, connect HSBC Reward+ with your registered account at 'The Point' to convert every \$1 RewardCash into 250 The Point bonus points.

How can you enjoy the conversion

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 connect 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 conversion

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. The Point bonus points will be credited to the respective The Point Account instantly.
6. You have to log in to your The Point Account in The Point App to view The Point bonus points balance at "Point Activities History" page. If you do not receive 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 to The Point bonus points, they will be subjected 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 Reward+ 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 exchange the offer for cash, other products, services or discounts or transfer the points converted.
13. The conversion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Mall. 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 believes that you have acted in a fraudulent or abusive way, you will not be able to enjoy the conversion 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 can 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 owned 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 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 tenants located at 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 and Grand City Plaza, 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.

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