



Terms and Conditions for Red Hot Shopping Special – Harbour City

When can you enjoy the offer

1. The promotional period for the offer is from 16 January to 1 March 2026.

What is the offer

2. During the promotional period, you can use your **Eligible Credit Card** to make **Eligible Transactions** at the **Participating Mall** to enjoy the following rewards:

Same-day Accumulated Net Spending Amount (From a maximum of 2 different merchants at the Participating Mall)	New Year e-Cash Voucher Reward(s)
HK\$2,000 or above	A total of HK\$100 New Year e-Cash Voucher (1 piece of HK\$100 New Year e-Cash Voucher)
HK\$10,000 or above	A total of HK\$400 New Year e-Cash Voucher (4 pieces of HK\$100 New Year e-Cash Voucher)
HK\$40,000 or above	A total of HK\$1,200 New Year e-Cash Voucher (12 pieces of HK\$100 New Year e-Cash Voucher)

3. New Year e-Cash Voucher can be used in designated merchants and restaurants only. Please refer to Harbour City official webpage (<https://www.harbourcity.com.hk/en/happening/list-of-designated-merchants-of-new-year-voucher>) for list of designated merchants and restaurants, and the e-Cash Voucher usage terms.
4. Cardholders can only use the New Year e-Cash Voucher(s) for payment once in the same designated merchant or restaurant on the same day, maximum 5 vouchers can be used in a single transaction. New Year e-Cash Vouchers are valid till 15 March 2026. For other Terms and Conditions, please refer to the e-Cash Voucher.
5. All outstanding balance after deducting the face value of the New Year e-Cash Voucher(s) must be settled by your Eligible Credit Card.

6. During the promotional period, you can use your Eligible Credit Card to make Eligible Transaction with a single Net Spending Amount of HK\$30,000 or above at the Participating Mall’s “Fashion” or “Watches, Jewellery & Accessories” merchants to receive a complimentary 12-month Royal Blue Membership of Harbour City VIC Club.
 - a. Cardholders should complete and submit the application form at VIC lounge at Suite 1014, 10/F, VITA World Commerce Centre, Harbour City (opening hours: 11am to 8pm) during the Promotional Period for membership application. Each cardholder can enjoy this offer ONCE only during the promotion period.
 - b. Only cardholders who have never held a Harbour City VIC Club Membership are entitled to this offer.
 - c. For the full list of “Fashion” or “Watches, Jewellery & Accessories” merchants, please refer to “your guide” of the Participating Mall.
7. HSBC Privé Extra Reward: HSBC Privé cardholders will be entitled to 12 months Diamond Black membership of Harbour City VIC Club, and can enjoy extra HK\$1,000 Harbour City Gift Card and 50,000 VIC Club Membership Points upon making Eligible Transactions of HK\$80,000 or above (same-day accumulated Net Spending Amount from a maximum of 2 different merchants).
 - a. HSBC Privé cardholders should complete and submit the application form at VIC lounge at Suite 1014, 10/F, VITA World Commerce Centre, Harbour City (opening hours: 11am to 8pm) during the Promotional Period for membership application or upgrade to redeem one HK\$1,000 Gift Card redemption letter, while the extra 50,000 VIC Membership Points will be added to the membership account in 3 days. Each cardholder can enjoy this offer ONCE only during the promotion period.
 - b. Existing VIC Club members who registered under the “HSBC Private Banking customers – Harbour City VIC Club Membership offer” between 4 December 2024 and 31 December 2025 are not eligible to extend their membership but may redeem the Gift Card and extra Membership Points.
 - c. Other existing VIC Club Members can also enjoy the extra reward upon spending HK\$80,000 or above with HSBC Privé. If other existing VIC Club members accept the extra reward, the existing membership will be cancelled immediately and a new membership will be created. All the spending records and membership points in existing account cannot be transferred to new account.

How can you enjoy the offer

8. 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;
 - b. have successfully registered as a HARBOUR CITYZEN member;
 - c. pay with an Eligible Credit Card for any Eligible Transactions at the Participating Mall during the promotional period; and
 - d. to enjoy the Offer, Participating Mall may ask you to present proof of identity for verification. Any collection of such personal data will be in accordance with the

Participating Mall's terms and conditions. **We** accept no liability in respect of the Participating Mall's collection of the personal data.

Read before you enjoy the offer

9. You must register as a HARBOUR CITYZEN member for free to enjoy the offer. Each cardholder can only register as a HARBOUR CITYZEN member for once only. Harbour City Estates Limited may request you to present proof of identity for verification.
10. You must hold and present a valid Hong Kong Identification Card for the Harbour City VIC Club membership application to verify applicant's name and personal information.
11. You must redeem the Offer within 8 days from the spending date or on or before 1 March 2026 (whichever earlier) in person at the designated redemption location, and the last redemption date is 1 March 2026. Late redemption is not accepted. Redemption by staff of merchants at the Participating Mall and other persons on behalf of you will not be accepted. The detail of deposit payment transaction are as follows:
 - a. Eligible Transaction at "Restaurants" in "your guide" of the Participating Mall: For restaurants requiring deposit payment during the promotional period, spending date and number of New Year e-Cash Vouchers to be redeemed are in regard to the dining date; while the total spending amount will include both the deposit payment and balance payment.
 - b. Eligible Transaction at other merchants in "your guide" of the Participating Mall: For product deposit payment during the promotional period, spending date is in regard to the product pick-up date; while number of New Year e-Cash Vouchers to be redeemed is in regard to the deposit payment date. The total spending amount will include both the deposit payment and balance payment.
12. Each cardholder can redeem New Year e-Cash Vouchers up to 3 times during the entire promotion period, total can earn up to HK\$3,600 New Year e-Cash Vouchers during the promotion period. For same-day spending at same merchant can only be redeemed once.
13. Quota applies while stock lasts, please check the details with the staff of the redemption counter.
14. Only original copies of machine-printed merchant sales invoices and sales slips issued by merchants of the Participating Mall are accepted. Valid sales invoices must be issued within the opening hours of the merchants at the Participating Mall. The original copy of machine-printed sales invoice should indicate the merchant name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Eligible Credit Card number, merchant name, transaction date, transaction amount, valid authorization code and signature of cardholders (if applicable) clearly. If you cannot present the valid original copies of sales invoices, sales slips, your Eligible Credit Card and/or transaction record(s) in logged-in designated mobile payment app with consistent information, or the provided information is insufficient, you will not be able to redeem the Offers. All Eligible Transaction for the same

redemption must be settled with the eligible Credit Cards of the same HARBOUR CITYZEN member. Sales slip and sales invoice, which are damaged, outdated and unable to show the corresponding information, and splitting receipts of products are not acceptable.

15. You must present the original copies of valid machine-printed sales invoices, the corresponding sales slips and/or transaction record(s) in logged-in designated mobile payment app together with your Eligible Credit Card bearing the same credit card number for redemption. Harbour City Estates Limited reserves the right to request you to present your proof of identity, record the first and last 4 digits of your credit card and capture the images of machine-printed receipt(s) from merchant(s) and corresponding electronic payment slip(s)/ transaction record(s) in logged-in mobile payment App for verification, Harbour City Estates Limited may not process the redemption if you refuse to provide the relevant information.
16. Related images collected are retained for the above purposes only and will be destroyed within three months upon the completion of the campaign.
17. Sales invoices, receipts or sales slips in copies, handwritten-styled or reprint and bank statement will not be accepted. Transactions do not include the cancelled, refunded, forged and unsettled transactions.
18. All original copies of merchants sales invoices will be stamped by Participating Mall's staff after verification. You cannot request refund from merchants with the sales invoices that have been stamped. If you must get the refund, you should return the redeemed rewards to the redemption counter prior to refund. The transaction amount that exceeds the spending requirement are not eligible to redeem other rewards.
19. The redemption location, date and time are as follows:

Location	Date and time
Level 4, Ocean Centre (Near Shop OC 403 ÉPURE)	16 January to 1 March 2026, 12:30pm to 9pm

Redemption time may change without prior notice; you are advised to check the details with the staff of Participating Mall.

20. All the redeemed rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash under any conditions once they are issued. We and Harbour City Estates Limited reserve the right to collect or cancel the rewards used for sale.
21. You cannot use the offers in conjunction with other offers, discounts, coupons, membership benefits or VIP privileges of the Participating Mall (unless otherwise specified), but you can use the offers in conjunction with specific promotional programmes at the Participating Mall. You are advised to check the details with the staff of Participating Mall.
22. You have to keep all original sales slips of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and

we may keep them.

23. Primary cardholders and additional cardholders under the same Eligible Credit Card account shall for all purposes of this promotion be treated as separate cardholders and are each eligible to enjoy the offers using the Eligible Credit Cards under their respective names.
24. Sales staff and employees of merchants at Participating Mall are not eligible to participate in this promotion.
25. We accept no liability in respect of the quality of the goods and services provided by the Participating Mall and merchants at Participating Mall or any additional offers/discounts which the Participating Mall and merchants at Participating Mall may or may not offer. You are advised to check the details and related terms and conditions with the staffs of Participating Mall.
26. These terms and conditions and other terms and conditions of the Eligible Credit Card, the Participating Mall and merchants at Participating Mall will apply. We and the Participating Mall reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice. Please refer to the relevant website or check with the staffs of Participating Mall for the latest details, availability and terms and conditions of the offer.
27. If we or the Participating Mall believe that you have acted in a fraudulent or abusive manner, you will not be able to enjoy the offer.
28. In case of disputes arising out of this promotion, the decision of the Participating Mall and **us** shall be final and conclusive.
29. No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
30. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('Hong Kong'). 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.
31. These terms and conditions are subject to prevailing regulatory requirements.
32. Each of we and you submit to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.

What these terms mean

33. '**Eligible Credit Card**' means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) issued by **HSBC**, unless otherwise specified.

34. '**Eligible Transactions**' are purchases made in Hong Kong Dollars with an Eligible Credit Card (including Apple Pay, Google Pay™, Samsung Pay and QR code payment via HSBC Reward+) at the Participating Mall during the promotional period. WeChat Pay, Alipay and PayMe are not eligible for this promotion. For instalment payment, only the first month's instalment or first deposit payment amount will be accepted, and the remaining balance cannot be used to participate in any other promotional activities. These are not Eligible Transactions: at Gallery by the Harbour, value-adding receipts, transaction for purchasing seasonal food/ cash vouchers/ gift vouchers/ gift cards, bank charges, membership fee payment (include but not limited to gold club / jewellery club and fitness club), medical charges, insurance & investment fee payment, telecommunications services, bill payment services, car parking fee, car wash services, wedding banquets, private and corporate functions at F&B merchants, merchants that not listed in the Harbour City "your guide" (e.g. pop-up stores).

35. '**Net Spending Amount**' means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers and gift cards.

36. '**Participating Mall**' means Harbour City.

37. '**HSBC**', '**we**', '**us**' and '**our**' mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

Google Pay is a trademark of Google LLC.

Samsung Pay is a registered trademark of Samsung Electronics Co.,Ltd.

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

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