



Terms and Conditions of e-Coupon Packs at SHKP Malls for Selected Customers

When can you enjoy the offer

1. The promotional period ("Promotional Period") is divided into two phases:
Phase 1: 3 September 2026 to 31 October 2026
Phase 2: 1 December 2026 to 3 January 2027

What is the offer

2. During the Promotional Period, selected customers ("Selected Customers") who present a valid Exit-Entry Permit for Travelling to and from Hong Kong and Macao, an Eligible Credit Card / Debit Card, and an e-membership card within The Point App or the "新鴻基商場會員計劃" WeChat Mini-Program in person at designated redemption locations during designated redemption hours at Participating Malls can collect an e-Coupon Pack ("e-Coupon Pack"). Customers can enjoy the offer by spending with an Eligible Credit Card / Debit Card at designated participating merchants within Participating Malls. Details are as follows:

Participating Malls	Mall e-Coupon Pack	Merchant Included (If applicable)	e-Coupon
apm (Kwun Tong)	HK\$50 F&B e-Coupon (Minimum spending of HK\$150 required)	Fine Foods Shop by The Royal Garden: 30% discount on homemade products with a minimum spending of HK\$250 (Total quota: 200) (Phase 1 only) Green Tea: 15% off on the entire bill	
Harbour North (North Point)	HK\$300 e-Coupon Pack • 1pc of HK\$100 F&B e-Coupon (Minimum spending of HK\$400 required) • 1pc of HK\$100 Selected Retail Merchant e-Coupon	Sol House: Order a dinner set to receive a complimentary serving of fries or vanilla ice-cream 18 GRAMS: 12% off on any	

	(Minimum spending of HK\$400 required) • 1pc of HK\$100 Jewellery & AV e-Coupon (Minimum spending of HK\$400 required)	order Kokoyu: Order any set to receive a complimentary serving of ice-cream or fried sweet potato
Landmark North (Sheung Shui)	HK\$300 e-Coupon Pack • 2pcs of HK\$50 F&B e-Coupon (Minimum spending of HK\$200 required) • 1pc of HK\$100 Beauty e-Coupon (Minimum spending of HK\$400 required) • 1pc of HK\$50 Retail e-Coupon (Minimum spending of HK\$200 required) • 1pc of HK\$50 Fashion & Accessories e-Coupon (Minimum spending of HK\$200 required)	Fine Foods Shop by The Royal Garden: 30% discount on homemade products with a minimum spending of HK\$250 (Total quota: 400) (Phase 1 only) Eu Yan Sang: Phase 1: Extra \$100 off on Eu Yan Sang Angong Niuhuang Wan Refined Formula (Total quota: 300) Phase 2: HK\$50 off upon net spending of HK\$380 (Total quota: 300) LANCÔME: Free Re-hydrating Comforting Toner 50ml with any purchase (Total quota: 300) Emperor Watch & Jewellery: HK\$600 fine gold / jewellery e-Coupon Pack (Total quota: 500)
Metropolis Plaza (Sheung Shui)	HK\$50 Fashion & Accessories e-Coupon (Minimum spending of HK\$150 required)	Emperor Watch & Jewellery: HK\$600 fine gold / jewellery e-Coupon Pack (Total quota: 500)
MOKO (Mongkok)	HK\$1,000 e-Coupon Pack • 1pc of HK\$500 AV e-Coupon (Minimum spending of HK\$2,500 required) • 3pcs of HK\$100 Fashion & Kids Goods e-Coupon (use	Fine Foods Shop by The Royal Garden: 30% discount on homemade products with a minimum spending of HK\$250 (Total quota: 200) (Phase 1

	1pc per HK\$400 spent) • 2pcs of HK\$100 Beauty e-Coupon (use 1pc per HK\$500 spent)	only) CHICHA San Chen: Order any two drinks to receive a complimentary pure tea (worth HK\$28) (Total quota: 500)
New Town Plaza (Sha Tin)	HK\$1,000 e-Coupon Pack • 1pc of HK\$500 Fashion & Jewellery e-Coupon (Minimum spending of HK\$2,500 required) • 1pc of HK\$100 Phase I Beauty e-Coupon (Minimum spending of HK\$500 required) • 2pcs of HK\$100 Phase III Beauty e-Coupon (Minimum spending of HK\$300 required) • 2pcs of HK\$50 YATA Supermarket e-Coupon (Minimum spending of HK\$350 required) • 5pcs of HK\$10 F&B e-Coupon (Minimum spending of HK\$100 required) • 5pcs of HK\$10 Confectionery e-Coupon (Minimum spending of HK\$60 required)	Not applicable
V city (Tuen Mun)	HK\$200 e-Coupon Pack • 1pc of HK\$100 Beauty e-Coupon (Minimum spending of HK\$1,000 required) • 1pc of HK\$100 Healthcare e-Coupon (Minimum spending of HK\$1,000 required)	Not applicable
wwwtc mall (Causeway Bay)	HK\$50 F&B e-Coupon (Minimum spending of HK\$150 required)	Fine Foods Shop by The Royal Garden: 30% discount on homemade products with a minimum spending of HK\$250

		(Total quota: 200) (Phase 1 only)
YOHO series shopping malls	HK\$700 e-Coupon Pack • 1pc of HK\$300 Jewellery, Watches & Accessories e-Coupon (Minimum spending of HK\$3,000 required) • 1pc of HK\$100 AV & Home Appliances e-Coupon (Minimum spending of HK\$1,000 required) • 2pcs of HK\$50 Confectionery & Health Food e-Coupon (use 1pc per HK\$500 spent) • 4pcs of HK\$50 YOHO MALL I F&B e-Coupon (use 1pc per HK\$350 spent)	Godiva: Buy 2 get 1 free on Chocolate Mini Tarte Tin Box (worth HK\$159) (Total quota: 1,000) (Phase 1 only)

Note: e-Coupons are only applicable to designated participating merchants and are subject to individual terms and conditions. For details, please refer to the e-Coupon page in The Point App or "新鴻基商場會員計劃" WeChat Mini-Program. Mall e-Coupon cannot be re-used and cannot be used in conjunction with merchant e-Coupon and other mall promotions.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold valid Exit-Entry Permit for Travelling to and from Hong Kong and Macao; and
 - b. hold an Eligible Credit Card / Debit Card; and
 - c. are an existing The Point member or have successfully registered as a The Point member during the promotional period.

Read before you enjoy the offer

4. Each Selected Customer can redeem the e-Coupon Pack a maximum of once at each Participating Mall at each phase.
5. Upon successful redemption, the e-Coupon Pack will be credited into the Selected Customer's The Point member account immediately. Selected Customers can view the details under "My Rewards / Coupons" in The Point App or "新鴻基商場會員計劃" WeChat Mini-Program.

6. The redemption locations and hours for each Participating Mall are as follows:

Participating Mall	Redemption Location	Redemption Time
apm (Kwun Tong)	Customer Care Centre, Concourse	12:00nn – 11:00pm
Harbour North (North Point)	L1 Customer Care Centre, Phase 2	10:00am – 10:00pm
Landmark North (Sheung Shui)	L4 Customer Care Centre	10:00am – 10:00pm
Metropolis Plaza (Sheung Shui)	L2 Customer Care Centre	12:00nn – 9:00pm
MOKO (Mongkok)	L1 Customer Care Centre	10:00am – 10:00pm
New Town Plaza (Sha Tin)	L4 The Point Member Counter, Phase I / L1 The Point Member Counter, Phase III	10:00am – 10:00pm
V city (Tuen Mun)	Customer Care Centre, MTR Level	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

Redemption time may change without prior notice.

7. Once issued, the Mall e-Coupon Pack cannot be cancelled, changed, exchanged for cash, transferred, returned, or redeemed for cash, other goods, or services under any circumstances.
8. Participating Mall staff reserve the right to record Selected Customers' The Point membership ID and travel document details during the redemption process for internal reference or verification of relevant transactions. All personal data collected will be used solely for this promotion and will be destroyed within three months after the end of the Promotional Period. By providing the above information for redemption registration, Selected Customers consent to the collection of such data and understand its purpose. If a Selected Customer refuses to provide the required information for recording or copying by staff, the Participating Mall reserves the right to reject the redemption.
9. By receiving the e-Coupon Pack, Selected Customers agree to accept and abide by all terms and conditions of this promotion.

10. In case of fraud or abuse, SHK Real, Participating Malls and HSBC reserve the right to disqualify the customer immediately and retain the right to take legal action. Participating Malls reserve the right to retrieve the e-Coupon Pack from members after disqualification.
11. HSBC, SHK Real, and Participating Malls are not the suppliers of the products or services and shall accept no liability for such products or services.
12. HSBC, SHK Real, and Participating Malls reserve the right to alter or terminate the offer and/or amend or modify these terms and conditions at any time without prior notice. In case of any dispute, the decision of HSBC, SHK Real, and Participating Malls shall be final and conclusive.
13. No person other than customers and us which include our successors and assigns 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.
14. Each of the Bank and the participating member submits to the non-exclusive jurisdiction of the courts of Hong Kong Special Administrative Region but these terms and conditions may be enforced in the courts of any competent jurisdiction.
15. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('Hong Kong').
16. These terms and conditions are subject to prevailing regulatory requirements.
17. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

What these terms mean

18. Unless otherwise specified, '**Eligible Credit Card / Debit Card**' refers to 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), HSBC Mastercard Debit Cards, HSBC Premier Elite Mastercard Debit Cards, and HSBC Global Private Banking Mastercard Debit Cards issued in Hong Kong by The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns).

19. **'SHK Real'** means Sun Hung Kai Real Estate Agency Limited.
20. **'The Point'** means The Point integrated loyalty program operated by SHK Real.
21. **'Participating Malls'** means the designated malls under SHK Real including Kwun Tong apm, North Point Harbour North, Sheung Shui Landmark North (merchants from L2 to L5), Sheung Shui Metropolis Plaza, Mongkok MOKO, Sha Tin New Town Plaza, Tuen Mun V city, Causeway Bay wwwtc mall (merchants from GF to L13) and Yuen Long YOHO series shopping malls (YOHO MALL, YOHO MIX & YOHO PLUS are considered as one single mall).
22. "We", "Bank", "HSBC", "our" and "us" refer to The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and include its successors and assigns.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited

Reference Number: Y26-U8-CAMH0512