



Terms and Conditions for HSBC Visa Signature Card Privileges – Contactless Parking and EV Super Charging Rewards at SHKP Malls

When can you enjoy the offer

1. The promotional period for the offer is from 1 July 2026 to 13 September 2026 (or while stocks last) ("Promotional Period").

What is the offer

2. HSBC Visa Signature Card ("Visa Signature Card") cardholders must be existing The Point members and have completed the registration for Contactless Parking via The Point mobile application ("The Point App"). Cardholders must also either bind and set their Visa Signature Card as the default credit card for the first time, or have not used the bound Visa Signature Card to settle hourly parking fees or EV Super Charging fees via The Point App between 1 January 2026 and 30 June 2026. During the Promotional Period, cardholders who settle any hourly parking fees or EV Super Charging fees in net amount of HK\$70 at **Participating Malls** via The Point App using this card will be entitled to the following privileges:

Privilege 1 – Contactless Parking Reward

During the Promotional Period, each eligible member (based on The Point member ID) who settles hourly parking fees via The Point App using a Visa Signature Card for the first time will receive 5,000 The Point bonus points. Member will receive 2,500 The Point bonus points for each of the second and third hourly parking fee transactions, up to a maximum of 10,000 The Point bonus points in total.

Privilege 2 – EV Super Charging Reward

During the Promotional Period, each eligible member (based on The Point member ID) who spends a net amount of HK\$70 or above on EV Super Charging service via The Point App using a Visa Signature Card for the first time will receive 5,000 The Point bonus points. Members will receive 2,500 The Point bonus points for each of the second and third eligible transactions, up to a maximum of 10,000 The Point bonus points in total.

- 2.1. Throughout the entire Promotional Period, a total quota of 10,000 is allocated for the first time of Contactless Parking/ EV Super Charging reward, and a total quota of 10,000 is allocated for the second and third time of Contactless Parking/ EV Super Charging rewards across all designated Participating Malls. Quotas are available on a first-come, first-served basis, while stocks last. The promotion will terminate immediately once the quotas are fully redeemed without prior notice.

2.2. The Point bonus points earned will be credited to the member's account on or before 30 September 2026. You can refer to the "Point History" in The Point App for details. The expiry date of the bonus points received will be 30 September 2027. The Point bonus points can be converted into Point Dollar for use as cash for spending, free parking, or free EV Super Charging services. For the use of The Point bonus points, please refer to the related terms and conditions of The Point integrated loyalty program (<https://www.thepoint.com.hk/en/terms-and-conditions.html>).

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; and
 - c. Bind and set your Visa Signature Card as the default card for the first time during the Promotional Period, or have not used the bound Visa Signature Card to settle hourly parking fees or EV Super Charging fees via The Point App between 1 January 2026 and 30 June 2026.

Read before you enjoy the offer

4. Before paying parking or charging fees, you must have completed the registration for Contactless Parking via The Point App, and have bound and set your Visa Signature Card as the default credit card.
5. Each vehicle plate number can only be registered by one The Point member for Contactless Parking through The Point App.
6. The promotion is only applicable to designated car parks in Participating Malls and is not applicable to residential visitor (hourly rental) car parks.
7. Transactions made at car park exit via the barrier machine or via WeChat Pay HK in The Point App will not be accepted.
8. In the event that the outstanding parking fee cannot be settled using the default Visa Signature Card due to various issues, including but not limited to credit card system malfunctions, the system will send a "parking payment reminder" to customers through in-app messages. Parking fee must be settled at car park exit via the barrier machine and those transactions are not eligible to enjoy the promotion.
9. All transactions made during the Promotional Period that are found to be fraudulent or eventually cancelled / returned on or before 13 Sep 2026 will be considered as ineligible transactions and are not applicable to the promotion.

10. Each participating mall has different mechanisms for redeeming free parking hours or free EV charging sessions with points. For details, please refer to the relevant page on The Point App.
11. The promotion is subject to the terms and conditions of "Contactless Parking and Auto Payment Parking Service" and "The Electric Vehicle (EV) Super Charging service". For details, please refer to The Point App, corresponding promotional materials or contact malls' Customer Care Centre.
12. In case of fraud or abuse, SHK Real, Participating Malls and HSBC reserve the right to disqualify the customer immediately and retain the right for to take legal action. Participating Malls reserve the right to retrieve the reward(s) from members after disqualification.
13. Unless otherwise specified, the promotion cannot be used in conjunction with other promotions, and cannot be exchanged for cash, services, other goods or discounts, and is non transferable.
14. In case of disputes arising out of this promotion, the decision of SHK Real, Participating Malls and HSBC shall be final and conclusive.
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'). 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.
16. No person other than you 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.
17. These terms and conditions are subject to prevailing regulatory requirements.

What these terms mean

18. **'Visa Signature Card'** means HSBC Visa Signature Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (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 with Contactless Parking/ EV Super Charging service under SHK Real. Participating Malls providing Contactless Parking service include: Kwun Tong apm, Tuen Mun Chelsea

Heights (car park at Phase II), Kai Tak Cullinan Sky Mall, Tseung Kwan O East Point City, GO PARK Sai Sha & GO PARK 2, North Point Harbour North (car parks at Phase 2 & 3), Sha Tin HomeSquare, Sheung Shui Landmark North, Kwai Fong Metroplaza, Sheung Shui Metropolis Plaza, San Po Kong Mikiki, Mongkok MOKO, Sha Tin New Town Plaza, Tseung Kwan O Park Central, Tseung Kwan O PopWalk (car parks at PopWalk 2, 3 & Ocean PopWalk), Kwun Tong Scramble Hill (commencing on its official debut at The Point integrated loyalty program), Wan Chai Sun Hung Kai Centre, Tai Po Mega Mall (multi-storey car park), Tsuen Wan Plaza, Tai Po Uptown Plaza, Tuen Mun V city, Nam Cheong V Walk, Causeway Bay wwwtc mall, Yuen Long YOHO series shopping malls (car parks at YOHO MALL, YOHO MIX & YOHO PLUS) and Yuen Long Plaza. Participating Malls providing EV Super Charging service include: Kwun Tong apm, Kai Tak Cullinan Sky Mall, Tseung Kwan O East Point City, GO PARK Sai Sha, North Point Harbour North (car parks at Phase 2 & 3), Sha Tin HomeSquare, Sheung Shui Landmark North, Kwai Fong Metroplaza, San Po Kong Mikiki, Mongkok MOKO, Sha Tin New Town Plaza, Tseung Kwan O Park Central, Kwun Tong Scramble Hill (commencing on its official debut at The Point integrated loyalty program), Wan Chai Sun Hung Kai Centre, Tai Po Mega Mall (multi-storey car park), Tsuen Wan Plaza, Tai Po Uptown Plaza, Tuen Mun V city, Nam Cheong V Walk, Causeway Bay wwwtc mall and Yuen Long YOHO series shopping malls (car parks at YOHO MALL, YOHO MIX & YOHO PLUS).

22. "We", "Bank", "HSBC", "our" and "us" refers to The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and permitted 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