



Terms and Conditions of Red Hot Festival – SHKP Malls

When can you enjoy the offer

1. The promotional period for the offer is from 1 July to 13 September 2026 (both dates inclusive).

What is the offer

2. During the promotional period, use the same **Eligible Credit Card** to make **Eligible Transactions** upon accumulating designated **Net Spending Amount** at “Instant Point Earn” participating merchants (‘Eligible Merchants’) in **Participating Malls** to receive Point Dollar Privilege (‘Spending Rewards’). Details are as follows:

“Red Hot Festival” Spending Rewards			
Reward	Same-day Cumulative Net Spending Amount (Maximum of 3 sales slips and each with HK\$100 or above)	Point Dollar Privilege	Spend with Visa Signature Card to get extra e-Coupon (Applicable to selected participating malls only)
1	HK\$2,500	\$60 Point Dollar (i.e. 15,000 The Point bonus points)	Value at \$50 Mall e-Coupon
2	HK\$6,500	\$200 Point Dollar (i.e. 50,000 The Point bonus points)	Value at \$100 Mall e-Coupon

3. Upon the redemption of “Red Hot Festival” Spending Rewards, convert \$400 RewardCash into **The Point** bonus points via **Reward+** on the same day simultaneously to receive Top-up Reward for RewardCash Conversion (‘Top-up Reward for RewardCash Conversion’). Details are as follows:

Spend to Redeem “Red Hot Festival” Spending Rewards	Net Spending Amount	Point Dollar Privilege	Top-up Reward for RewardCash Conversion	Total Point Dollar Earned
Visa Signature Card	HK\$2,500	\$60 Point Dollar (i.e. 15,000 The Point Bonus Points)	Extra \$100 Point Dollar (i.e. 25,000 The Point Bonus Points)	\$160 Point Dollar (i.e. 40,000 The Point Bonus Points)

	HK\$6,500	\$200 Point Dollar (i.e. 50,000 The Point Bonus Points)		\$300 Point Dollar (i.e. 75,000 The Point Bonus Points)
Other HSBC Credit Card	HK\$2,500	\$60 Point Dollar (i.e. 15,000 The Point Bonus Points)	Extra \$60 Point Dollar (i.e. 15,000 The Point Bonus Points)	\$120 Point Dollar (i.e. 30,000 The Point Bonus Points)
	HK\$6,500	\$200 Point Dollar (i.e. 50,000 The Point Bonus Points)		\$260 Point Dollar (i.e. 65,000 The Point Bonus Points)

4. Redeem “Red Hot Festival” Spending Rewards with HSBC Visa Signature Card to get an extra designated mall e-Coupon (‘Visa Signature Card Extra e-Coupon Offer’). Limited quotas are available while stocks last. Details of designated mall e-Coupon are as follows:

Participating Mall	Reward 1 – Extra e-Coupon value at	Reward 2 – Extra e-Coupon value at
apm (Kwun Tong)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$150 required)	2pcs of \$50 Sportswear, Fashion & Accessories e-Coupon (One coupon can be used with a minimum spending of \$150)
East Point City (Tseung Kwan O)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$200 required)	\$100 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$400 required)
GO PARK Sai Sha & GO PARK 2 (Sai Sha)	\$50 Sport Experience Coupon (Minimum spending of \$100 required)	\$100 Sport Experience Coupon (Minimum spending of \$200 required)
Harbour North (North Point)	\$50 Selected Retail Merchants e-Coupon (Applicable to selected fashion and sportswear merchants; Minimum spending of \$200 required)	2pcs of \$50 Selected Retail Merchants e-Coupon (Applicable to selected fashion and sportswear merchants; One coupon can be used with a minimum spending of \$200)
HomeSquare (Shatin) (Applicable to spending with any Eligible Credit Card)	5pcs of \$20 IKEA Coupon (One coupon can be used with a minimum spending of \$200) and \$100 HomeSquare e-Coupon	5pcs of \$20 IKEA Coupon (One coupon can be used with a minimum spending of \$200) and 4pcs of \$100 HomeSquare e-Coupon

	(Minimum spending of \$1,000 required)	(One coupon can be used with a minimum spending of \$1,000)
Landmark North (Sheung Shui)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$200 required)	\$100 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$400 required)
Metroplaza (Kwai Fong)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$200 required)	2pcs of \$50 Sportswear, Fashion & Accessories e-Coupon (One coupon can be used with a minimum spending of \$200)
Metropolis Plaza (Sheung Shui)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$150 required)	\$100 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$300 required)
MOKO (Mongkok)	\$50 Fashion & Accessories and Kid's Good e-Coupon (Minimum spending of \$200 required)	2pcs of \$50 Fashion & Accessories and Kid's Good e-Coupon (One coupon can be used with a minimum spending of \$200)
New Jade Shopping Arcade (Chai Wan)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$150 required)	\$100 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$300 required)
New Town Plaza (Sha Tin)	\$100 Sportswear e-Coupon (Minimum spending of \$500 required)	2pcs of \$100 Sportswear e-Coupon (One coupon can be used with a minimum spending of \$500)
Park Central (Tseung Kwan O)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$200 required)	2pcs of \$50 Sportswear, Fashion & Accessories e-Coupon (One coupon can be used with a minimum spending of \$200)
Tai Po Mega Mall (Tai Po)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$150 required)	\$100 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$300 required)
Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	\$50 Selected Retail Merchants e-Coupon (Applicable to selected fashion and sportswear merchants; Minimum spending of \$200 required)	2pcs of \$50 Selected Retail Merchants e-Coupon (Applicable to selected fashion and sportswear merchants; One coupon can be used with a minimum spending of \$200)
Tsuen Wan Plaza (Tsuen Wan)	\$50 Selected Sportswear & Fashion e-Coupon (Minimum spending of \$200 required)	2pcs of \$50 Selected Sportswear & Fashion e-Coupon (One coupon can be used with a minimum spending of \$200)

	required)	be used with a minimum spending of \$200)
Uptown Plaza (Tai Po)	\$50 Fashion & Sportswear e-Coupon (Minimum spending of \$200 required)	\$100 Fashion & Sportswear e-Coupon (Minimum spending of \$400 required)
V city (Tuen Mun)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$200 required)	\$100 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$500 required)
V Walk (Nam Cheong)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$200 required)	\$100 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$500 required)
YOHO MALL, YOHO MIX & YOHO PLUS (Yuen Long)	\$50 Fashion e-Coupon (Minimum spending of \$500 required)	2pcs of \$50 Fashion e-Coupon (One coupon can be used with a minimum spending of \$500)
Yuen Long Plaza (Yuen Long)	\$50 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$150 required)	\$100 Sportswear, Fashion & Accessories e-Coupon (Minimum spending of \$300 required)

Note: Visa Signature Card Extra e-Coupon Offer is not applicable to Tuen Mun Chelsea Heights, Pok Fu Lam Chi Fu Landmark, Kai Tak Cullinan Sky Mall, Tuen Mun K-Point, San Po Kong Mikiki, Tseung Kwan O PopWalk, Wan Chai Sun Hung Kai Centre, Kwun Tong The ANGLE and Causeway Bay wwwtc mall. e-Coupon is only applicable to designated participating merchants and is subject to individual terms and conditions. Please refer to the in-app e-coupon page for details.

How can you enjoy the offers

5. You can enjoy the offers 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 during the promotional period; and
 - c. pay with an Eligible Credit Card for any Eligible Transactions at “Instant Point Earn” participating merchants in Participating Malls during the promotional period and fulfil the requirements as stated in clause 2 above.

To enjoy the Top-up Reward for RewardCash Conversion (iCAN Cards excluded from this offer), you also have to:

- d. connect a valid The Point account with your Reward+ in order to convert your RewardCash into The Point bonus points. The mobile number on both accounts must be the same; and
- e. use the same The Point account (based on The Point member ID) for redeeming the Spending Rewards and Top-up Reward for RewardCash Conversion; and
- f. and fulfil the requirements as stated in clause 3 above.

Read before you enjoy the offer

6. Each \$1 Point Dollar is equivalent to HK\$1 at the participating merchants of Participating Malls.
7. The original copies of machine-printed merchant sales invoices and the corresponding sales slips for redeeming the Spending Rewards must be issued by different merchants at the same Participating Mall on the same transaction day with the same Eligible Credit Card. A maximum of 3 sales slips can be accumulated for each redemption and the spending amount for each sales slip must be HK\$100 or above.
8. You can redeem each of Reward 1 (including Visa Signature Card Extra e-Coupon Offer) and Reward 2 (including Visa Signature Card Extra e-Coupon Offer) of the Spending Rewards at the same Participating Mall once each day (i.e. a total of \$260 Point Dollar, equivalent to 65,000 The Point bonus points, and a total of \$150 mall e-Coupon). You can redeem a maximum of 5 times for Reward 1 (including Visa Signature Card Extra e-Coupon Offer) and Reward 2 (including Visa Signature Card Extra e-Coupon Offer) respectively at all Participating Malls during the entire promotional period (i.e. a total of \$1,300 Point Dollar, equivalent to 325,000 The Point bonus points, and a total of \$750 mall e-Coupon).
9. You can enjoy the Top-up Reward for RewardCash Conversion ("HSBC Visa Signature Card Rewards" and "Other HSBC Credit Card Rewards" are regarded as the same Reward) for a maximum of 3 times (i.e. a total of \$300 Point Dollar, equivalent to 75,000 The Point bonus points) during the entire promotional period. A total of 2,400 quotas of "HSBC Visa Signature Card Rewards" and 3,300 quotas of "Other HSBC Credit Card Rewards" redemption are available across all Participating Malls throughout the entire promotional period on a first-come-first-served basis, while quotas last.
10. Top-up Reward for RewardCash Conversion must be redeemed together with the Spending Reward(s). Upon the redemption of Reward 1 or Reward 2 of the Spending Rewards, you must convert \$400 RewardCash into The Point bonus points via Reward+ on the same day simultaneously in order to be eligible to redeem the Top-up Reward for RewardCash Conversion once.
Example 1: Member A who redeems each of Reward 1 and Reward 2 of the Spending Rewards once with HSBC Visa Signature Card on the same day and converts \$400 RewardCash simultaneously, Member A can only receive an extra \$100 Point Dollar Top-up Reward once; if Member A converts \$800 RewardCash instead, Member A will be rewarded with two times of an extra \$100 Point Dollar Top-up Reward (i.e. a total of \$200 Point Dollar). Example 2: Member B who redeems Reward 1 once with HSBC Visa Signature Card and converts \$800 RewardCash on the same day, Member B can only receive an extra \$100 Point Dollar Top-up Reward once.
11. You must present the original copies of valid machine-printed merchant sales invoices and the corresponding sales slips, together with the Eligible Credit Card bearing the same credit card number in person at the designated redemption location in the Participating Malls where the transaction is made on the transaction date within the designated redemption time for the reward redemption. You also have to present the relevant conversion history in

Reward+ to redeem Top-up Reward for RewardCash Conversion. Redemption is valid after verification by mall staff.

12. Reward 1 and Reward 2 of the Spending Rewards, Top-up Reward for RewardCash Conversion and Visa Signature Card Extra e-Coupon will be credited to your The Point account immediately upon successful redemption (while rewards redeemed at K-Point (Tuen Mun) and Tsuen Kam Centre & Grand City Plaza (Tsuen Wan) will be credited within 3 to 5 working days upon registration). You can refer to the 'Point History' (for points) / 'My Rewards/eCoupon' (for e-Coupon) in The Point App for details. The expiry date of the bonus points received will be 30 September 2027. Please refer to The Point App for the applicable merchant list of Point Dollar. For the use of Point Dollar/ 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>).
13. Redemption is not applicable to point registration through "Instant Point Earn Service" and "Auto-earn The Point Bonus Points" function via YATA / SmarTone member account.
14. Eligible Credit Cardholder of making the Eligible Transaction and redeeming the reward must be the same person of The Point member. The staff of the Participating Malls reserves the right to ask for identity proof for verification purpose.
15. Each sales slip is eligible for redeeming Reward 1 or Reward 2 of the Spending Rewards once only, i.e. sales slip used for Reward 1 redemption cannot be used for Reward 2 redemption and vice versa. Sales slip used for redeeming this offer cannot be re-used in other mall promotions, including but not limited to HSBC Credit Card Red Hot Year-round Offers – SHKP Malls Stamp Reward Promotion, except points registration of The Point, designated promotions of Participating Malls and existing free parking privileges of Participating Malls. You are advised to check the details and related terms and conditions with the staff of the Participating Malls.
16. Only original copies of machine-printed merchant sales invoices and sales slips issued by "Instant Point Earn" participating merchants of the Participating Malls are accepted. Valid merchant sales invoices must be issued within the opening hours of the merchants at the Participating Malls. The original copy of machine-printed merchant 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 and/or the Eligible Credit Card with consistent information, or the provided information is insufficient, you will not be able to redeem the offers. Sales slip and sales invoice, which are damaged, outdated and unable to show the corresponding information, are not acceptable.
17. Split transactions will not be accepted, i.e. the full amount of the transaction must be settled with the same Eligible Credit Card. Therefore, the transaction amount on the machine-printed merchant sales invoice must be equivalent to the transaction amount on the sales slip (excluding the use of SHKP Malls Gift Card). Eligible Transactions from the same merchant at the same Participating Mall cannot be split into multiple machine-printed

merchant sales invoice or sales slips with same or different Eligible Credit Card to participate in the reward redemption.

18. For instalment payment, the full amount listed on machine-printed merchant sales invoice is eligible. If only deposit is paid, the eligible amount is the paid deposit on the transaction day, instead of the total amount of the transaction. The remaining balance cannot be used to participate in any other promotional activities (except points registration of The Point). The transaction of the remaining balance is eligible only if the deposit transaction has not been used for any promotional activities before (except points registration of The Point), and you must present the original copies of machine-printed merchant sales invoice and sales slip of the deposit for verification.
19. 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.
20. You need to provide Eligible Credit Card number, The Point member ID and information stated on the machine-printed merchant sales invoices, sales slips and detailed page of the eligible mobile payment transaction (if applicable) for reward redemption. Mall staff reserves the right to record and photocopy the above information during the registration process for the purposes of internal reference and transaction verification. The personal information collected is limited for the use of this promotion only. By providing the above information for reward redemption and registration, you have agreed to the collection of related data and understand the purpose of its collection.
21. All original copies of merchant sales invoices used for points registration and the reward redemption will be stamped by the mall staff after verification. You cannot request refund from merchants with the sales invoices that have been stamped. The transaction amount that exceeds the designated spending requirements (i.e. HK\$2,500 or HK\$6,500) cannot be used in other promotions.
22. The redemption location and time of each Participating Mall are as follows:

Participating Mall	Redemption Location	Redemption Time
apm (Kwun Tong)	Customer Care Centre, Concourse	12:00nn – 11:00pm
Chelsea Heights (Tuen Mun)	G/F Customer Care Centre	1:00pm – 10:00pm
Chi Fu Landmark (Pok Fu Lam)	L2 Redemption Counter	12:00nn – 9:00pm
Cullinan Sky Mall (Kai Tak)	B1 Redemption Counter	12:00nn – 10:00pm
East Point City (Tseung Kwan O)	L2 Gift Redemption Counter	1:00pm – 10:00pm
GO PARK Sai Sha & GO PARK 2 (Sai Sha)	G/F Customer Care Centre, Block E, GO PARK	10:00am – 10:00pm
Harbour North (North Point)	L1 Customer Care Centre, Phase 2	10:00am – 10:00pm
HomeSquare (Sha Tin)	L1 Customer Care Centre	11:00am – 9:00pm
K-Point (Tuen Mun)	L2 Customer Care Centre	10:00am – 6:00pm
Landmark North (Sheung Shui)	L4 Customer Care Centre	10:00am – 10:00pm

Metroplaza (Kwai Fong)	L2 Customer Care Centre	10:00am – 10:00pm
Metropolis Plaza (Sheung Shui)	L2 Customer Care Centre	12:00nn – 9:00pm
Mikiki (San Po Kong)	1/F Customer Care Centre	1:00pm – 10:00pm
MOKO (Mong Kok)	L1 Customer Care Centre	10:00am – 10:00pm
New Jade Shopping Arcade (Chai Wan)	L1 Customer Care Centre	12:00nn – 9:00pm
New Town Plaza (Sha Tin)	L4 The Point Member Counter, Phase I / L1 The Point Member Counter, Phase III	10:00am – 10:00pm
Park Central (Tseung Kwan O)	G/F The Point Member Counter	1:00pm – 10:00pm
PopWalk (Tseung Kwan O)	G/F Customer Care Centre, PopWalk 2 & Ocean PopWalk	10:00am – 10:00pm
Sun Hung Kai Centre (Wan Chai)	G/F Redemption Counter	9:00am – 10:00pm
Tai Po Mega Mall (Tai Po)	Customer Care Centre, Zone C	12:00nn – 9:00pm
The ANGLE (Kwun Tong)	L10 Concierge	12:00nn – 10:00pm
Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	L2 Customer Care Centre, Tsuen Kam Centre	12:00nn – 8:00pm
Tsuen Wan Plaza (Tsuen Wan)	L3 Customer Care Centre	10:00am – 10:00pm
Uptown Plaza (Tai Po)	L1 Customer Care Centre	10:00am – 10:00pm
V city (Tuen Mun)	Customer Care Centre, MTR Level	12:00nn – 10:00pm
V Walk (Nam Cheong)	L2 Customer Care Centre	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
Yuen Long Plaza (Yuen Long)	L1 Customer Care Centre	11:00am – 9:00pm

Redemption time may change without prior notice.

23. All the redeemed reward cannot be cancelled, altered, transferred, refunded or exchanged for cash under any conditions once they are issued, and are bounded by individual terms and conditions of The Point Integrated Loyalty Program.
24. 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.
25. You cannot exchange the offer for cash, other products, services or discounts or transfer the offers.
26. You have to keep all original sales slips/credit card 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.

27. All photos, product information, descriptions, prices and offers are provided by the Participating Malls are for reference only. All products and services offered by the Participating Malls are only available while stock lasts. HSBC Credit Card accept no liability in respect of the quality of the goods and services provided by the Participating Malls or any additional offers/discounts which the Participating Malls may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Participating Malls.
28. The offers under this promotion are subject to these terms and conditions and other terms and conditions stipulated by the Participating Malls. HSBC Credit Card, **SHK Real**, or the Participating Malls 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 offers.
29. If HSBC Credit Card, SHK Real, or the Participating Malls believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offers and HSBC Credit Card can debit your credit card to take back any offer you have enjoyed, or cancel your credit card. SHK Real and the Participating Malls also reserve the right to take back any rewards their members have redeemed in case of disqualification.
30. In case of disputes arising out of this promotion, the decision of SHK Real, the Participating Malls and HSBC shall be final and conclusive.
31. The classification of Eligible Merchants is determined at the sole and absolute discretion of the SHK Real. The classification of Eligible Merchants and the Eligible Merchants list might be updated from time to time. Please refer to The Point App or contact Customer Care Centre of the Participating Malls for details.
32. 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.
33. 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.
34. These terms and conditions are subject to prevailing regulatory requirements.

What these terms mean

35. Unless otherwise specified, **'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 The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
36. **'Eligible Transactions'** refers to transactions made by Eligible Cardholders using an Eligible Credit Card (including eligible mobile payment) at participating merchants. The Promotion

accepts merchant sales invoices of purchasing designated festive food coupons (only limited to mooncake (including ice cream mooncake), Chinese New Year pudding, rice dumpling and Chinese preserved sausage vouchers), except the following: transactions made via e-wallets (including but not limited to Octopus, AlipayHK, Openrice Pay, PayMe, ShopBack Pay, Tap & Go and WeChat Pay HK), receipts for using the designated festive food coupons, non-The Point participating merchants, transactions made at Apple Store; travel agencies; cross-border buses, property/real estate agencies, employment centres, elderly homes, money exchange shops, services provided by any business nature (including but not limited to: services of fitness and beauty centres <except purchase of products>; haircut/hair treatment <except purchase of products>; medical and dental clinic services <except purchase of products>; carwash, car care or automotive and related services; banking services; insurance premiums; GO PARK SPORTS facilities and AXA Dreamland booking fees, event tickets ; swimming pool admission fees; tuition / membership / any other monthly fees and related fees; the purchase or topping-up of Octopus cards; value-added or payment services); purchase of parking cards; kiosks, exhibition venues and temporary exhibition booths / Pop Up Stores / markets (this merchant list is subject to change from time to time without prior notice. For details, please contact SHKP Malls); tenants located at L4 Shopping Arcade, New Jade Gardens, tenants in office buildings; hotels; mail, fax, email or phone orders; online shopping (except online purchase of movie tickets); telecommunication fees or purchase of calling cards; trade-in transactions or product redemptions,. Purchase of and/or use of Point Dollar and cards / coupons (including SHKP Malls Gift Card/SHKP Malls e-Gift Card, gift certificates, cash coupons, merchants' gift card, e-coupons, membership cards, bonus point cards, discount cards or value-added cards, shoe coupons, soup coupons, drink coupons, food coupons, cake cards, and wedding coupons (including but not limited to cake cards, Chinese bridal cake cards, wedding vouchers and wedding coupons); purchase of gold grains, bars or deposits for the gold saving club, payments settled by cash or other trades decided by the Participating Malls.

37. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.
38. **'SHK Real'** means Sun Hung Kai Real Estate Agency Limited.
39. **'The Point'** means The Point integrated loyalty program operated by SHK Real.
40. **'Participating Malls'** means the designated malls under SHK Real including Kwun Tong apm, Tuen Mun Chelsea Heights, Pok Fu Lam Chi Fu Landmark, Kai Tak Cullinan Sky Mall, Tseung Kwan O East Point City, GO PARK Sai Sha & GO PARK 2 (considered as one single mall), 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), Sha Tin New Town Plaza, Tseung Kwan O Park Central, Tseung Kwan O PopWalk, Wan Chai Sun Hung Kai Centre, Tai Po Mega Mall, Kwun Tong The ANGLE, Tsuen Wan Tsuen Kam Centre & 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 GF to L13), Yuen Long YOHO series shopping malls (YOHO MALL, YOHO MIX & YOHO PLUS are considered as one single mall) and Yuen Long Plaza.

41. **'Reward+'** refers to the HSBC HK Reward+ mobile application.

42. "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

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