

General Terms and Conditions of Mainland China & Macau and Overseas Mastercard Spending Rewards at SHKP Malls 2025 (refers to “Promotion”):

1. The Promotion is valid from 1 September to 30 November 2025, both dates inclusive (a total of 91 days) (refers to “Promotion Period”).
2. The Promotion is applicable only to the Mastercard issued from mainland China & Macau and overseas countries, excluding Mastercard issued in Hong Kong (refers to “Eligible Mastercard”). The qualified transaction must be settled via Mastercard network in order to redeem Reward(s).
3. The shopping malls under Sun Hung Kai Real Estate Agency Limited (refers to “SHK Real”) participating in the Promotion include Kwun Tong apm, Tuen Mun Chelsea Heights, Pok Fu Lam Chi Fu Landmark, Tseung Kwan O East Point City, North Point Harbour North, Tuen Mun K-Point, Sheung Shui Landmark North (only applicable to Eligible 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 merchants located at New Jade Garden L4 Shopping Arcade), Sha Tin New Town Plaza, Tseung Kwan O Park Central, Tai Po Mega Mall, Tsuen Wan Tsuen Kam Centre & Grand City Plaza (considered as one single mall; only applicable to Eligible Merchants from G/F to 2/F for Grand City Plaza), Tsuen Wan Plaza, Tai Po Uptown Plaza, Tuen Mun V city, Nam Cheong V Walk, Causeway Bay wwwtc mall (only applicable to Eligible Merchants from G/F to L13), Yuen Long YOHO series shopping malls (including YOHO MALL, YOHO MIX & YOHO PLUS, which are considered as one single mall) and Yuen Long Plaza (refers to “Participating Malls”).
4. To enjoy the relevant offers, customers must make transactions of designated amounts in “Instant Point Earn” participating merchants at Participating Malls (refers to “Eligible Merchants”) during the Promotion Period using the physical Eligible Mastercard or through Apple Pay, Google Pay or Samsung Pay with the Eligible Mastercard (refers to “Eligible Mobile Payment”), excluding transactions made through e-Wallets (including Alipay, AlipayHK, WeChat Pay and WeChat Pay HK).
5. Customers must register as members of The Point Integrated Loyalty Program (refers to “The Point Members”) in order to redeem The Point Member Exclusive Rewards.
6. Mastercard (refers to “Mastercard”), SHK Real and Participating Malls are neither vendors nor service providers, thus Mastercard, SHK Real and Participating Malls shall not take any responsibility to the products or services provided by the merchants.
7. Mastercard, SHK Real and Participating Malls reserve the right to amend the terms and conditions and amend or terminate the Promotion at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
8. In case of disputes, the decision of Mastercard, SHK Real and Participating Malls shall be final.
9. Mastercard, SHK Real and Participating Malls reserve the right to amend the English and Chinese versions of the terms and conditions at any time. In case of any discrepancy, the Chinese version shall prevail for all purposes.

Terms and Conditions of Spending Rewards:

1. During the Promotion Period, customers are entitled to redeem the following rewards (refers to “Reward(s)”) by spending of designated accumulative amounts at Eligible Merchants at Participating Malls (a maximum of 3 eligible sales slips from different Eligible Merchants at the same Participating Mall with transaction amount no less than HK\$100 for each sales slip on the same day with the same Eligible Mastercard or Eligible Mobile Payment):

Reward	Same-day Accumulative Spending Amount	Gift	
		The Point Member	Non-The Point Member

1	HK\$1,500	HK\$100 SHKP Mall Gift Certificate x 1 piece	HK\$50 SHKP Mall Gift Certificate x 1 piece
2	HK\$4,500	HK\$250 SHKP Mall Gift Certificate x 1 set (i.e. HK\$50 SHKP Mall Gift Certificate x 1 piece & HK\$100 SHKP Mall Gift Certificate x 2 pieces)	HK\$200 SHKP Mall Gift Certificate x 1 set (i.e. HK\$100 SHKP Mall Gift Certificate x 2 pieces)
3	HK\$16,000	HK\$900 SHKP Mall Gift Certificate x 1 set (i.e. HK\$100 SHKP Mall Gift Certificate x 9 pieces)	N/A

- Each customer (based on The Point member ID, or the Eligible Mastercard card number for non-member) is entitled to redeem Reward 1, Reward 2 and Reward 3 once each at each Participating Mall each day. Multiple redemptions of the same Reward with different Mastercard or different The Point member accounts at the same Participating Mall on the same day from the same customer will not be accepted.
- Each customer (based on The Point member ID, or the Eligible Mastercard card number for non-member) is entitled to redeem Reward 1 and Reward 2 for a maximum of two times each, and Reward 3 for a maximum of one time, across all Participating Malls during the entire Promotion Period, enjoying up to a total of \$1,600 SHKP Mall Gift Certificate.
- Each qualified sales slip is eligible for redemption of Reward 1, Reward 2 or Reward 3 once only. Eligible sales slip and merchant sales invoice used for Reward 1 redemption cannot be re-used to redeem Reward 2 or Reward 3, and vice versa. Eligible sales slip used in this Promotion cannot be re-used in other mall promotions (except The Point point registration, existing free parking privileges of Participating Malls and designated promotions of Participating Malls). Any amount exceeding the spending requirement for Reward redemption cannot be retained and used for other promotions.
- The total quota of Reward 1 and Reward 2 available for The Point members and non-members' redemption across all Participating Malls during the entire Promotion Period is no less than 1,500 and 1,000 respectively. Weekly quotas are set up and are available on a first-come-first-served basis, while stocks last. During the Promotion Period, each week is defined as running from Monday to the following Sunday. Week 1 is from September 1 to 7; Week 2 is from September 8 to 14; Week 3 is from September 15 to 21; Week 4 is from September 22 to 28; Week 5 is from September 29 to October 5; Week 6 is from October 6 to 12; Week 7 is from October 13 to 19; Week 8 is from October 20 to 26; Week 9 is from October 27 to November 2; Week 10 is from November 3 to 9; Week 11 is from November 10 to 16; Week 12 is from November 17 to 23; Week 13 is from November 24 to 30. Reward 1 and Reward 2 will be terminated in all Participating Malls immediately after the weekly quota of that Reward is exhausted without prior notice.
- The total quota of Reward 3 available for The Point members' redemption across all Participating Malls during the entire Promotion Period is 900. Quota is set up in each Participating Mall and is available on a first-come-first-served basis, while stock lasts.
- There will not be any prior notice if the Reward quota is exhausted. The computer record of SHK Real shall prevail. Customers may check the reward redemption status with mall staff.

Terms and Conditions of Reward Redemption:

- Customers must present the original copies of valid machine-printed merchant sales invoices and the corresponding Mastercard sales slips, together with the Mastercard bearing the same card number on the sales slip or the transaction details in Eligible Mobile

Payment platform interface in person at the designated redemption location at the Participating Mall where transaction is made on the transaction day within the designated redemption time. Redemption is valid after verification by mall staff. Redemption is not applicable to point registration through “Instant Point Earn Service” and “Auto-earn The Point bonus points function” via YATA / SmarTone Plus member account.

2. Redeemers have to be the Mastercard cardholder making the transaction and The Point member (if applicable) themselves. Mall staff reserves the right to ask for identity proof for verification purpose.
3. Eligible amount is calculated in terms of Eligible Mastercard and will only include the actual spending amount (only include the net payment amount after deduction of discount, privileged coupons, gift certificates, cash coupons, Point Dollar or SHKP Malls Gift Card). The transaction amount by the primary and supplementary card under the same cardholder will be calculated separately.
4. Split transactions will not be accepted, i.e. the full amount of the transaction must be settled with the same Eligible Mastercard. 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). Transaction from the same merchant cannot be split into multiple machine-printed merchant sales invoices or sales slips with same or different Mastercard or other ineligible credit card or payment means to participate in this Promotion.
5. For installment payment, the full amount listed on machine-printed merchant sales invoice will be eligible. If only deposit is paid in that transaction, the eligible amount is the paid deposit on the same day, instead of the total amount of the transaction. The remaining balance cannot be used to participate in any other promotional activities (except The Point point registration and existing free parking privileges of Participating Malls). Remaining balance can be used to participate in the Promotion only if the deposit has not been used for participation in any promotional activities before (except The Point point registration and existing free parking privileges of Participating Malls). Presentation of the original copies of machine-printed merchant sales invoice and sales slip of the deposit are required during Reward redemption for verification.
6. Only original copies of machine-printed merchant sales invoices and sales slips issued to customers by Eligible Merchants at Participating Malls within the opening hours are accepted. The original copy of machine-printed merchant sales invoice should state the merchant name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Mastercard card number, merchant name, transaction date, transaction amount, valid authorization code and signature of the cardholders (if applicable) clearly. If customers cannot present the valid original copies of machine-printed merchant sales invoices, sales slips with consistent information including Mastercard card number, merchant name, transaction date, transaction amount, etc., the Eligible Mastercard and/or the transaction details in Eligible Mobile Payment platform interface on the transaction day, or the information provided by the customers is insufficient, customers will not be able to redeem the Reward(s) for whatever reason. Sales slips and sales invoices that are damaged, outdated and unable to show clearly the transaction date, time, amount, currency or without showing any card numbers are not acceptable.
7. 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) will be accepted for the Promotion. The use of the designated festive food coupons and the sales invoices from the following or in the nature of the following shops or businesses are ineligible for the Promotion: non-participating The Point merchants; Apple Store; travel agencies and cross-border buses; property / real estate agencies; employment centers; elderly homes; money exchange shops; services provided by any business nature (including but not limited to: services of fitness and beauty centers

(except purchase of products); haircut / hair treatment (except purchase of hair treatment products); medical and dental clinic services (except purchase of products); carwash, car care or automotive and related services, banking services; insurance premiums; tuition / membership / any other monthly fees; the purchase or topping-up of Octopus cards; value-added or payment services); kiosks, exhibition venues and temporary exhibition booths / Pop Up Stores (this merchant list is subject to change from time to time without prior notice. For details, please contact Participating 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 SHKP Malls Gift Card, purchase and use of cash coupons, gift cards, gift certificates, Point Dollar, e-coupons, gift cards, 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, payments with a handwritten receipts, reprinted or photocopied receipt and payment slip, cancelled or returned transactions; or other trades decided by the Participating Malls or any ineligible transaction designated by SHK Real. Any photocopied, amended, handwritten or reprinted invoices / sales slips and / or credit card monthly statement are not accepted. SHK Real and Participating Malls reserve the right not to accept any receipts that suspected to be invalid, forged, or issued for spurious transactions, or on other grounds, without any need for explanation. Cancelled, refunded, forgery, unsettled transactions and any transactions designated by Mastercard are not eligible for Reward redemption.

8. Mall staff has the right to record customer's partial Mastercard card number (the first 6 and last 4 digits or the last 4 digits), The Point member ID (if applicable), information on machine-printed merchant sales invoices and sales slips, and request customers to open the corresponding mobile payment platform interface and present the transaction record for verification purposes (if applicable); and make photocopies of the machine-printed merchant sales invoices, sales slips and mobile payment transaction record (if applicable) during Reward redemption. The personal information collected will only be used for the Promotion and will be destroyed after the Promotion. Provision of the above information by the customers represents that the customers agree to the collection and understand the purpose of collection. If the customer refuses the collection / photocopy of related data conducted by the mall staff, the Participating Malls may reserve the right to reject the corresponding Reward redemption.
9. The Reward 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
East Point City (Tseung Kwan O)	L2 Gift Redemption Counter	1:00pm – 10:00pm
Harbour North (North Point)	L1 Customer Care Centre, Phase 2	10:00am – 10:00pm
K-Point	L2 Customer Care Centre	10:00am – 6:00pm

(Tuen Mun)		
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
Tai Po Mega Mall (Tai Po)	Customer Care Centre, Zone C	12:00nn – 9:00pm
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.

10. Mall staff will stamp all original copies of machine-printed merchant sales invoices after verification. Customers cannot request refund from merchants with the sales invoices that have been stamped.
11. Customers must retain the original sales slips for verification. In case of any dispute, customers must provide the original sales slips to Mastercard, SHK Real or Participating

Malls.

12. Reward(s) cannot be cancelled, altered, transferred, refunded or exchanged for cash, gift, service or change under any circumstance once issued. Mastercard, SHK Real and Participating Malls are not responsible for any damage, loss or theft of the Reward(s).
13. SHKP Mall Gift Certificates issued from the Promotion are valid until 31 August 2026, and the expiry date is printed on the back of each Gift Certificate. The Gift Certificates are only applicable to recognized merchants in Sun Hung Kai Properties' 30 shopping malls and are subject to relevant terms and conditions. For details and the list of recognized merchants, please refer to https://www.shkp.com/html/gift_cert.html.
14. Participating Malls have the right to replace one piece of HK\$100 SHKP Mall Gift Certificate with two pieces of HK\$50 SHKP Mall Gift Certificate without prior notice and customers cannot object.
15. Participation in the Promotion constitutes an acceptance of all terms and conditions of the Promotion.
16. In case of fraud or abuse, Mastercard, SHK Real and Participating Malls reserve the right to disqualify the customers immediately and retain the right for legal action. Participating Malls reserve the right to retrieve the Reward(s) from customers after disqualification.
17. Mastercard, SHK Real and Participating Malls shall not take any responsibility for any dispute related to the mechanism of the Promotion.