

**Terms and Conditions of Standard Chartered Credit Card Spending Rewards at SHKP Malls (the “Promotion”):**

1. Unless otherwise specified, the promotion period is valid from 1 March to 30 April 2026 (both dates inclusive) (the “**Promotion Period**”)
2. Unless otherwise specified, to be eligible for the Promotion, cardholders (“**Cardholders**”) are required to settle payment with credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), including Standard Chartered credit card and its co-branded card, MANHATTAN credit card and its cobranded card (except Standard Chartered Business Card and Standard Chartered Corporate Card) (each an “**Eligible Card**”) and make transaction of at least HK\$100 (“**Eligible Transaction**”) with the Eligible Card in “Instant Point Earn” participating merchants (each a ‘**Merchant**’) of participating malls managed by Sun Hung Kai Real Estate Agency Limited (“**SHK Real**”) during the Promotion Period. Malls of SHK Real participating in the Promotion include Kwun Tong apm, Tuen Mun Chelsea Heights, Pok Fu Lam Chi Fu Landmark, Kai Tak Cullinan Sky Mall (commencing on its official debut at The Point Integrated Loyalty Program), Tseung Kwan O East Point City, North Point Harbour North, Sha Tin HomeSquare, Tuen Mun K-Point, Sheung Shui Landmark North (only applicable to 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, Tseung Kwan O PopWalk, Wan Chai Sun Hung Kai Centre, Tai Po Mega Mall, Tsuen Wan Tsuen Kam Centre & Grand City Plaza (regarded as one single mall; only applicable to the merchants from G/F to 2/F in 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 merchants from G/F to L13), Yuen Long YOHO series shopping malls (including YOHO MALL, YOHO MIX and YOHO PLUS, which are regarded as one single mall) and Yuen Long Plaza (“**Participating Malls**”)
3. Unless otherwise specified, Cardholders settling payment with Standard Chartered UnionPay Dual Currency Platinum Credit Card are also eligible for the Promotion provided that the Merchant accepts them for payment.
4. The Promotion consists of Basic Reward and Holiday Top-up Reward: Up to a total of \$2,800 Point Dollar (each a “**Reward**”, and collectively as “**Rewards**”).
5. Cardholders must be existing members or have successfully registered as members of The Point (“**Eligible Members**”) to enjoy the Rewards. Staff of the Participating Malls reserves the right to ask for identity proof for verification purpose.
6. Upon making Eligible Transactions and spending certain accumulated net amount at the Merchants on the same day (with a maximum of three transaction receipts from different Merchants in the same Participating Mall with the same Eligible Card, in no less than HKD100 for each transaction), Cardholders are entitled to the following Rewards in accordance with the table below.

<b>Reward</b>	<b>Same-day cumulative net spending amount (Maximum 3 Eligible Transactions)</b>	<b>Basic Reward: Point Dollar</b>	<b>Holiday Top-up Reward<sup>#</sup> Every Friday, Saturday, Sunday and Public Holidays</b>
---------------	--	-----------------------------------	---

1	HK\$1,800 – HK\$3,499	\$60 (i.e. 15,000 The Point bonus points)	Extra \$30 Point Dollar (equivalent to 7,500 The Point bonus points) and Redemption Pass to redeem i. A GODIVA Dark Chocolate Soft Serve (1pc) (Original price: HKD59) OR ii. A GODIVA Milk Chocolate Pearls with Cappuccino (43g) (Original Price: HKD59) OR iii. Clinique Even Better Clinical™ Dark Spot Clearing Serum (10ml) (Worth: HKD162)
2	HK\$3,500 – HK\$8,999	\$120 (i.e. 30,000 The Point bonus points)	
3	HKD9,000 or above	\$350 (i.e. 87,500 The Point bonus points)	

Remarks:

^ Holiday Top-up Reward is applicable on 1 March, 6-8 March, 13-15 March, 20-22 March, 27-29 March, 3-7 April, 10-12 April, 17-19 April, 24-26 April of 2026. At least one single eligible sales slip must be issued by F&B Merchants with spending amount of HK\$300 or above. Multiple sales slips issued by designated F&B Merchants with accumulative spending amount of HKD300 will not be accepted.

# Holiday Top-up Reward must be redeemed together with Basic Reward. Standalone redemption of the Holiday Top-up Reward will not be accepted.

7. 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 at non-participating merchants of The Point; Apple Store; travel agencies; 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 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 SHKP Malls Gift Card / SHKP Malls e-Gift Card, 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 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 statement are not accepted. SHK Real and Participating Malls reserve the right not to accept any receipts that are 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 the Bank are not considered as “Eligible Transaction” and will not be eligible for Reward redemption. All transactions are counted based on the transaction date based on the Bank’s record. For the avoidance of doubt, each Eligible Transaction may only be counted once for the purpose of calculating the same-day cumulative net spending amount.

8. Daily quotas apply to Reward 1 and Reward 2 at each Participating Mall for redemption and details are as follows. Quotas of the Rewards apply at all Participating Malls during the entire Promotion Period, on a first-come-first-served basis while stocks last.

Participating Mall	Daily Quota		Participating Mall	Daily Quota	
	Reward 1	Reward 2		Reward 1	Reward 2
apm (Kwun Tong)	10	10	New Town Plaza (Sha Tin)	35	45
Chelsea Heights (Tuen Mun)	5	5	Park Central (Tseung Kwan O)	12	15
Chi Fu Landmark (Pok Fu Lam)	3	3	PopWalk (Tseung Kwan O)	5	5
East Point City (Tseung Kwan O)	15	15	Sun Hung Kai Centre (Wan Chai)	5	3
Harbour North (North Point)	15	15	Tai Po Mega Mall (Tai Po)	10	10
HomeSquare (Sha Tin)	8	8	Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	10	10
K-Point (Tuen Mun)	5	8	Tsuen Wan Plaza (Tsuen Wan)	20	20
Landmark North (Sheung Shui)	8	8	Uptown Plaza (Tai Po)	5	5
Metroplaza (Kwai Fong)	20	20	V city (Tuen Mun)	30	30
Metropolis Plaza (Sheung Shui)	5	8	V Walk (Nam Cheong)	30	30
Mikiki (San Po Kong)	8	5	wwwtc mall (Causeway Bay)	5	5
MOKO (Mong Kok)	50	40	YOHO MALL, YOHO MIX & YOHO PLUS (Yuen Long)	50	40
New Jade Shopping Arcade (Chai Wan)	3	3	Yuen Long Plaza (Yuen Long)	5	5

9. Rewards are only applicable for Cardholders who use Apple Pay, Google Pay, Samsung Pay, Huawei Pay or UnionPay QuickPass to settle the Eligible Transaction. Other mobile payment app (such as Octopus, Alipay, WeChat Pay, Tap & Go and PayMe) are not eligible.
10. Cardholders must present the original copies of the Eligible Receipts (as defined below) and the corresponding sales slips together with the Eligible Card in person at the designated redemption location at the Participating Mall (as below) where the Eligible Transaction is made on the transaction day within the designated redemption time. Redemption is valid after verification by staff of the Participating Mall.

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
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)	Redemption Counter, G/F	9:00am – 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 Information 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

Cardholder making the Eligible Transaction must be the same person as the Eligible Member of The Point. Staff of the Participating Mall reserves the right to ask for identity proof for verification purpose. Cardholders have to keep all the Eligible Receipts. In case of dispute, the Bank, SHK Real and Participating Malls may at any time ask Cardholders to submit these Eligible Receipts, and/or further documents or evidence for inspection and the Bank, SHK Real and Participating Malls may keep them for records. Rewards are not applicable to point registration through “Instant Point Earn Service” at designated merchants and “Auto-earn The Point Bonus Points” function via YATA / SmarTone Plus member account.

Remarks: Redemption time may change without prior notice. If Cardholder completes the transaction after the redemption time and reward quota is still available on the transaction date, Cardholder is eligible to redeem the reward at the redemption location of the Participating Mall where the transaction was made on the day following the transaction date.

- All original copies of the receipts will be stamped by staff of the Participating Malls upon Reward registration and redemption for identification purpose. Cardholders cannot request refunds from the Merchants with the stamped original copies of the Eligible Receipts. Staff of the Participating Malls reserves the right to record the first 6 digits and last 4 digits of the Eligible Card, The Point Membership ID, information stated on the Eligible Receipts and make copies of the relevant electronic payment receipts during Reward redemption process for the purpose of verification. The personal information collected is limited for the use of this Promotion only. By providing the above information for Reward redemption and registration, Cardholders have agreed on the collection of related data and understand the purpose on the use of such data.

12. Each set of Eligible Receipts can only be used to redeem Reward 1 or Reward 2 or Reward 3 once. Eligible Receipts used for Reward 3 redemption cannot be re-used to redeem Reward 1 or Reward 2, and vice versa. Eligible Receipts used in the Promotion cannot be re-used in other mall promotions (except points registration of The Point, designated promotions of the Participating Malls and existing free parking privileges of the Participating Malls). The transaction amount that exceeds the spending requirement (i.e. HKD1,800, HKD3,500, HKD9,000) cannot be used in other promotions.
13. Each Cardholder (based on The Point member ID) is entitled to redeem Reward 1, Reward 2, Reward 3 and Holidays Top-up Reward once each at each Participating Mall each day during the Promotion Period, up to a total of \$560 Point Dollar (equivalent to 140,000 The Point bonus points). Multiple redemptions of the same Reward on the same day at the same Participating Mall with different Eligible Cards or different The Point accounts from the same Eligible Cardholder will not be accepted. Each Cardholder (based on The Point member ID) is only entitled to redeem Reward 1, Reward 2, Reward 3 and Holiday Top-up Reward a maximum of five times respectively across all Participating Malls during the entire Promotional Period, up to a total of \$2,800 Point Dollar (equivalent to 700,000 The Point bonus points). A total of 6,520 quotas of Reward 3 and a total of 2,260 quotas of Holiday Top-up Reward apply at all Participating Malls during the entire Promotion Period, on a first-come-first-served basis while stocks last.
14. All Rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash under any conditions once they are issued. Rewards are bounded by the related terms and conditions issued by the suppliers. Cardholders understand and accept that the Bank, SHK Real and the Participating Malls are not the suppliers of, and shall have no legal liability relating to any aspect of, the goods, services, food and beverages redeemed from the Reward, including but not limited to its availability and quality. The Bank, SHK Real and the Participating Malls shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of taking or using any of the Reward, except for any liability which cannot be excluded by law.
15. Staff of the Participating Malls and sales personnel of the Merchants in the Participating Malls are not allowed to join the Promotion. Sales personnel of the Merchants in the Participating Malls cannot redeem the Reward(s) on behalf of the Cardholders under any circumstance.
16. Unless otherwise specified, Reward 1 / Reward 2 / Reward 3 / Holiday Top-up Reward will be credited in the form of The Point bonus points to the Cardholder's 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 added to the corresponding The Point member account within 3 to 5 working days upon registration). Cardholders can refer to the "Point History" in The Point App or The Point WeChat Mini Program for details. The expiry date of the bonus points credited on or before 31 March 2026 will be 31 March 2027; the expiry date of the bonus points credited on or after 1 April 2026 will be 30 September 2027. Each \$1 Point Dollar (equivalent to 250 The Point bonus points) can be used as HKD1 when spending at applicable merchants in the Participating Malls. Please refer to <https://www.thepoint.com.hk/en/earn-and-spend-merchants.html> for the applicable Merchant list and the related terms and conditions of The Point Integrated Loyalty Program (<https://www.thepoint.com.hk/en/terms-and-conditions.html>) for the use of Point Dollar / The Point bonus points.
17. Split transactions will not be accepted, i.e. the full amount of the transaction must be settled with the same Eligible Card. Therefore, the transaction amount on the Eligible Receipts must be equivalent to the transaction amount on the sales slip (excluding the use of SHKP Malls Gift

Card/SHKP Malls e-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 Card to participate in the Reward redemption. For instalment payments, the full amount listed on the merchant machine-printed invoice will be counted. For transactions that involve deposit, only the value of the deposit on the transaction day instead of the total spending amount will be counted for the spending amount. The balance of the invoice cannot be used for any other promotional offers (except The Point bonus points registration). Remaining balance can be used to participate in the Promotion only if the deposit has not been used for participation in any other promotional activities (except The Point bonus points registration). Presentation of the original copies of merchant machine-printed invoices and payment slips of the deposit is required at redemption for verification.

18. Eligible Receipts mean the original copies of the Merchant machine-printed invoices and sales slips issued by the Merchants in respect of the Eligible Transaction within the opening hours of the Merchant. Merchant machine-printed invoices issued by Merchants must clearly state the merchant name, transaction date, spending amount and purchase items; whereas credit card number, merchant name, transaction date, spending amount, valid authorisation code and customer's signature (if applicable) must be clearly stated on the sales slips. The credit card statement, photocopies of payment slips / merchant machine-printed invoices are not accepted as "Eligible Receipts". The Cardholder will not be eligible for redemption if he / she cannot present the original copies of the Eligible Receipts and/or the relevant physical Eligible Card on the transaction day, or the information provided by the Cardholder is incomplete. Eligible Receipts that are damaged, outdated and can't show clearly the relevant information are not accepted.
19. Spending amount is counted by individual Eligible Card, and only the actual spending amount will be counted (i.e. the net amount after deducting the discounted price / the use of promotion coupon / gift certificate / cash coupon / Point Dollar / SHKP Malls Gift Card / SHKP Malls e-Gift Card). Spending of different principal credit card and supplementary credit card will be counted separately.
20. In case of fraud or abuse, the Bank, SHK Real and Participating Malls reserve the right to disqualify the Cardholder immediately and retain the right for legal action. Participating Malls reserve the right to retrieve the Reward(s) from Eligible Members after disqualification.
21. The Bank, SHK Real and Participating Malls reserve the right to vary or terminate the Rewards and to amend the terms and conditions thereof from time to time without notice, and shall not bear any responsibility caused by the amendments or termination. In case of dispute, the decision of the Bank, SHK Real and/or Participating Malls shall be final and decisive.

**Holiday Top-up Reward:**

22. Upon redemption of Holiday Top-up Reward, Eligible Members will receive a redemption pass. With the redemption pass, Eligible Members are entitled to redeem a GODIVA Dark Chocolate Soft Serve (Original Price: HKD59) or a GODIVA Milk Chocolate Pearls with cappuccino (Original Price: HKD59) or a Clinique Even Better Clinical™ Dark Spot Clearing Serum (10ml) (Worth: HKD162) at \$30 Point Dollar. No alternation is allowed once the redemption pass is collected.
23. Redemption pass will be credited in the form of e-Coupon in the Eligible Member's The Point account immediately upon successful redemption of Holiday Top-up Reward. Customers can refer to the "My Rewards" in The Point App or The Point WeChat Mini Program for details.

24. Eligible Members must present the QR Code of e-Coupon in The Point App for Merchant’s staff to scan ( “Me” > “My Rewards & Coupons”) and spend \$30 Point Dollar as cash in order to enjoy a GODIVA Dark Chocolate Soft Serve or a GODIVA Milk Chocolate Pearls with cappuccino or a Clinique Even Better Clinical™ Dark Spot Clearing Serum (10ml). It must be paid by Point Dollar in full. If Eligible Member’s point balance is in-sufficient to redeem \$30 Point Dollar, the respective consumption will be charged at the original price.
  
25. The redemption period is from 1 March to 13 May 2026. Limited quantities are available on a first-come, first-served basis, and the supply arrangements are determined by the participating Merchants.
  
26. This Holiday Top-Up Reward is only applicable at designated Merchants. For the addresses of the Merchants and details on redemption, please refer to the redemption pass.
  
27. This Holiday Top-Up Reward cannot be used in conjunction with other promotional offers and discounts.

**Terms and Conditions of Standard Chartered Credit Card Grand Lucky Draw (“Grand Lucky Draw”):**

1. This Grand Lucky Draw is organized by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”). Cardholders need to register during the Promotion Period: 1 March to 30 April 2026 in order to participate in the Grand Lucky Draw.
2. Cardholders of Standard Chartered Credit Card who have fulfilled the following requirements (each an “**Eligible Cardholder**”) will be eligible to participate in the Grand Lucky Draw:
  - i. Aged 18 or above at the time of registration for the Grand Lucky Draw;
  - ii. Hold a valid Hong Kong Identity Card;
  - iii. Have made a single net transaction of HKD100 or above with a Standard Chartered Credit Card at the relevant Participating Malls (“**Eligible Transaction**”) during the Promotion Period;
  - iv. Have completed registration (including details of Standard Chartered Credit Card number, Merchant’s name on sales slip, transaction amount in a single net transaction, transaction date on the sales slip of the Eligible Transaction) for the Grand Lucky Draw at [www.sc.com/hk/campaign/luckydraw/apply/](http://www.sc.com/hk/campaign/luckydraw/apply/) during the Promotion Period.
3. Upon fulfilment of the relevant requirements, the Eligible Cardholder will be entitled to 1 lucky draw chance per Eligible Transaction, and the Eligible Cardholder who is also a principal cardholder of the Standard Chartered Cathay Mastercard – Priority Private or Standard Chartered Cathay Mastercard – Priority Banking will be entitled to 8X lucky draw chances per Eligible Transaction.  
 “**Standard Chartered Credit Card**” means Standard Chartered Credit Card and its Co-branded Card, MANHATTAN Credit Card and its Co-branded Card (except Standard Chartered Business Card and Standard Chartered Corporate Card) issued by the Bank. The lucky draw chance(s) of the principal and supplementary cardholder(s) of the same Standard Chartered Credit Card will be counted collectively. Only principal cardholders of the Standard Chartered Credit Card are eligible to participate in the Grand Lucky Draw.
4. The Grand Lucky Draw shall take place in July 2026, where Sixty winners (“Winner”) will be randomly drawn by a computer system of the Bank from all the Eligible Cardholders and win Samsung products (the “Prize”) according to the lucky draw order.

Prize	Qty
-------	-----

Samsung AI Set	1
Samsung Galaxy Buds3	29
Samsung Galaxy Tab A11	30

5. In respect of Prize, the colour, features, specifications and other equipment are not available for selection.
6. The Winner shall receive a call from the Bank's Customer Service Hotline, Push Notification via SC Mobile App, and/or an email in relation to the redemption details of the Prize in July 2026 from the Bank ("Prize Notification"). The Winner shall follow the instructions according to the Prize Notification to redeem the Prize. The Bank shall have the right to announce the Grand Lucky Draw result on its website at [sc.com/hk/cardoffers](http://sc.com/hk/cardoffers) starting from July 2026, which may include partial name of the Winner and the last 4 digits of the Winner's credit card number as shown on the Bank's record.
7. The Winner must present his/her original copy of valid Hong Kong Identity Card for verification when collecting the Prize.
8. Winner must maintain their up-to-date and valid personal information (including mobile number and local mail address) with the Bank at the time of the Grand Lucky Draw and the fulfilment date of the Prize. The Bank will provide the relevant information of the Winner to SAMSUNG ELECTRONICS H.K. COMPANY, LIMITED (as supplier of the Prize), including surname, given name, email address and contact number, for the purposes of administering redemption of the Prize and related arrangements.
9. Winner shall continue to hold the relevant Standard Chartered Credit Card by the time when the Prize is rewarded. Otherwise, the Winner will be disqualified from the Grand Lucky Draw and the Prize will be forfeited at the Bank's sole discretion.
10. Winners understand and accept that the Bank is not the supplier of the Prize. The Bank shall bear no liability relating to any aspect of the Prize, including without limitation, the supply, the descriptions of the Prize provided by the supplier(s), any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Prize provided by the supplier(s), their respective employees, officers and/or agents. Use of the Prize may be subject to additional terms and conditions as stipulated by the relevant supplier(s).
11. The Bank reserves the right to verify the identity of the Winner after the publication of the announcement of Winner of the Grand Lucky Draw (including but not limited to the time of the Prize collection). If the Winner does not meet the eligibility criteria, his/her qualification will be cancelled, and the Prize will be awarded to the next winner in sequence on the replacement list. No objections will be accepted. The event has a list of replacement winner(s), which will be drawn on the same day as the Grand Lucky Draw.
12. Push Notification via SC Mobile App, email or other Prize redemption documents issued to the Winner will not be re-issued in case of loss or damage.
13. The Prize is non-transferable and cannot be resold, exchanged or redeemed for cash or other products or services and is subject to availability.
14. In case of disputes in relation to the means of the Grand Lucky Draw, eligibility requirements, number of chances attained for the Grand Lucky Draw, details of the Prize and any matters arising from or in relation to the Grand Lucky Draw, the decision of the Bank shall be final and binding.
15. To the extent permitted by applicable laws, the Bank and the Participating Malls shall not be held responsible or liable for any injury, damage, loss or accident which may be caused by or resulting from the Winner's receipt or use of the Prize.
16. Fraud and abuse will result in forfeiture of an Eligible Cardholder's eligibility to participate in the Grand Lucky Draw. In case there is any suspected abuse, misuse or fraud which shall be determined at the sole discretion of the Bank, the Bank reserves the absolute right to forfeit

the Eligible Cardholder's eligibility to participate in the Grand Lucky Draw and/or entitlement to the Prize without prior notice.

17. In case of the Prize is unavailable or under any unexpected circumstances, the Bank shall have the right to replace the Prize with other prize at its sole discretion without prior notice.
18. The Bank reserves the right to vary, extend, modify, terminate and/or cancel the Grand Lucky Draw and to amend any of these terms and conditions at any time without any prior notice.
19. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

**General Terms and Conditions (where applicable):**

1. Unless otherwise specified, the Promotion irrespective of its form including but not limited to gifts, discounts, or cash coupons, are not redeemable for cash, exchangeable or transferable, and cannot be used in conjunction with other promotional offers.
2. Unless otherwise specified, the Promotion is applicable to regular-priced items only and not applicable to fixed-priced, discounted, promotional, festive and designated items.
3. The Promotion, gifts or discount coupons are available on a first-come-first-served basis, while stock lasts. Any change of the Promotion will be subject to the availability at the time of patronage.
4. The Promotion may be subject to additional terms and conditions set out by the Merchant and/or the Participating Malls, please contact the Merchant and Participating Malls for details.
5. All product details, information, photos and prices are for reference only, and are subject to change without further notice.
6. The Promotion shall be terminated immediately upon closure of the Participating Malls, the Merchants or any of their respective outlets.
7. Cardholders understand and accept that the Bank is not the supplier of Rewards (including the Point Dollar), the products and/or services supplied by the Merchants under or in connection with the Rewards under this Promotion. The Bank shall bear no liability relating to any aspect of the Point Dollar, products and/or services, including without limitation, their quality, supply, descriptions, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the Rewards or in making available the Rewards or the products and/or services under the Promotion, the Merchants, their respective employees, officers and/or agents.
8. Personal data of Cardholders may be collected by the Merchants and the Participating Malls and the use of such personal data shall be subject to the personal information collection statement of the Merchants and the Participating Malls. The Bank is not involved in any part of the collection process nor usage of such data, please contact the Merchants and the Participating Malls for related details.
9. The Bank and SHK Real reserve the right to alter, extend, or terminate the Promotion and amend the terms and conditions at any time without prior notice. In case of disputes, the decision of the Bank and SHK Real shall be final and binding.
10. In case of any disputes, Cardholders are required to present the relevant original transaction document(s), sales receipt(s) and credit card sales slip(s) (if applicable) for further investigation by the Bank.
11. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.