

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

1. Unless otherwise specified, the promotion period is valid from 10 Apr to 10 May 2026 (both dates inclusive) (the “**Promotion Period**”)
2. The Promotion is only applicable to the principal and supplementary cardholders (“**Cardholder(s)**”) of Visa / Mastercard credit cards issued by Fubon Bank (Hong Kong) Limited (“**Fubon Bank**”) (the “**Eligible Credit Card(s)**”) who are also members of The Point. This Promotion is not applicable to corporate cards, debit cards, or any reward cards. Cardholders must make full payment with an Eligible Credit Card in physical card form, or via eligible mobile payments (“**Eligible Mobile Payments**”, limited to Apple Pay and Google Pay only) with a successfully bound Eligible Credit Cards at “Instant Point Earn” participating merchants (“**Merchant(s)**”) 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, Tseung Kwan O East Point City, North Point Harbour North, San Po Kong Mikiki, Tai Po Mega Mall, Tsuen Wan Plaza, Tuen Mun V city and Yuen Long YOHO series shopping malls (including YOHO MALL, YOHO MIX and YOHO PLUS, which are regarded as one single mall) (“**Participating Mall(s)**”)
3. Cardholders must be existing members or have successfully registered as members of The Point (“**Eligible Customer(s)**”) to enjoy the Rewards. Staff of the Participating Malls reserves the right to ask for identity proof for verification purpose.
4. Upon making transaction (“**Eligible Transaction(s)**”) and spending of certain accumulated net amount at the Merchants on the same day (with a maximum of two transaction receipts from different Merchants in the same Participating Mall with the same Eligible Credit Card on the same day, in no less than HK\$100 for each transaction), Cardholders must make full payment with the same Eligible Credit Card to be entitled to the following Rewards.

<b>Reward</b>	<b>Same-day cumulative net spending amount (Maximum 2 transaction receipts)</b>	<b>Point Dollar Reward</b>
1	HK\$1,200	\$50 Point Dollar (i.e. 12,500 The Point bonus points)
2	HK\$2,500	\$110 Point Dollar (i.e. 27,500 The Point bonus points)
3	HK\$4,500	\$200 Point Dollar (i.e. 50,000 The Point bonus points)

5. Transactions made via digital wallets (including but not limited to Octopus, AlipayHK, WeChat Pay HK, Tap & Go, and PayMe) will not be counted as Eligible Transactions for this Promotion.
6. Each Eligible Customer (based on The Point member ID) is entitled to redeem Reward 1, Reward 2 and Reward 3 once each at each Participating Mall each day during the Promotion Period, up to a total of \$360 Point Dollar (equivalent to 90,000 The Point bonus points). Multiple redemptions of the same Reward on the same day at the same Participating Mall with different Eligible Credit Cards or different The Point accounts from the same Eligible Customer will not be accepted. Each Eligible Customer (based on The Point member ID) is only entitled to redeem Reward 1, Reward 2 and Reward 3 a maximum of five times respectively across all Participating Malls during the entire Promotion Period, up to a total of \$1,800 Point Dollar (equivalent to 450,000

The Point bonus points).

7. **A total of 684 quotas of Reward 1, 810 quotas of Reward 2 and 1,050 quotas of Reward 3 apply at all Participating Malls during the entire Promotion Period, on a first-come-first-served basis while stocks last.**
8. Eligible Customers must present the original copies of the machine-printed merchant sales invoice and the corresponding sales slips (“**Eligible Receipts**”) together with the Eligible Credit Card in person at the designated redemption location at the Participating Mall 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. 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. Redemption location and time of each Participating Mall are as below:

Participating Mall	Redemption Location	Redemption Time
apm (Kwun Tong)	Customer Care Centre, Concourse	12:00nn – 11:00pm
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
Mikiki (San Po Kong)	1/F Customer Care Centre	1:00pm – 10:00pm
Tai Po Mega Mall (Tai Po)	Customer Care Centre, Zone C	12:00nn – 9:00pm
Tsuen Wan Plaza (Tsuen Wan)	L3 Customer Care Centre	10:00am – 10:00pm
V city (Tuen Mun)	Customer Care Centre, MTR Level	12:00nn – 10:00pm
YOHO MALL, YOHO MIX & YOHO PLUS (Yuen Long)	L2 Customer Care Centre, YOHO MALL I & II	10:00am – 10:00pm

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

9. All original copies of the Eligible Receipts will be stamped by staff of the Participating Malls upon Reward registration and redemption for identification purpose. Eligible Customers 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 Credit Card, The Point Membership ID, information stated on the Eligible Receipts and make copies of the machine-printed merchant sales invoice, the corresponding sales slips and relevant electronic payment receipts (if applicable) 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, Eligible Customers have agreed on the collection of related data and understand the purpose on the use of such data.
10. 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 point 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. HK\$1,200, HK\$2,500, HK\$4,500) cannot be used in other promotions.

11. 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/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 Credit Card to participate in the Reward redemption. Transactions from different Participating Mall or different dates cannot be combined for redemption.
12. 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. Eligible Customers have to keep all the Eligible Receipts. In case of dispute, SHK Real, Participating Malls and Fubon Bank may at any time ask Eligible Customers to submit these Eligible Receipts, and/or further documents or evidence for inspection and SHK Real, Participating Malls and Fubon Bank may keep them for record.
13. An Eligible Transaction refers to any transaction between an Eligible Customer and an Eligible Merchant paid via an Eligible Credit Card (including eligible mobile payments). 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 Participating Malls); 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, 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 Bank 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 Fubon 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 Fubon 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.
14. All Rewards cannot be cancelled, altered, transferred, refunded, exchanged for cash or used as change under any conditions once they are issued.

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 Eligible Customers under any circumstance.
16. Reward 1 / Reward 2 / Reward 3 will be credited in the form of The Point bonus points to the Eligible Customers' The Point account immediately upon successful redemption. The expiry date of the bonus points credited will be 30 September 2027. Each \$1 Point Dollar (equivalent to 250 The Point bonus points) can be used as HK\$1 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 or via The Point mobile app 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. 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 point registration).
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 Merchant machine-printed invoices and sales slips and/or the relevant physical Eligible Card and/or eligible mobile payment transaction records (for any reason) 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 Fubon Credit 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, SHK Real, Participating Malls and Fubon Bank 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 Customer after disqualification.
21. SHK Real, Participating Malls and Fubon Bank 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 SHK Real, Participating Malls and/or Fubon Bank shall be final and decisive.
22. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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