"BEA Credit Card Spending Rewards at SHKP Malls – Up to $11,150 Point Dollar" - Terms and Conditions

1. The Promotion is valid from 15 January to 28 February 2026, both dates inclusive (the "Promotional Period").
2. 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, Sha Tin HomeSquare, Tuen Mun K-Point, Sheung Shui Landmark North (only applicable to 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 merchants located at New Jade Garden L4 Shopping Arcade), Sha Tin New Town Plaza, Tseung Kwan O Park Central, Tseung Kwan O PopWalk, 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 GF 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. The Promotion applies to Cardholders ("Cardholders") of an eligible BEA Credit Card or Co-branded/ Affinity Card, excluding a BEA Corporate Card (refers to "Eligible Credit Card"), issued by The Bank of East Asia, Limited (refers to "BEA"). Cardholders must use a valid BEA Credit Card to pay in full at merchants in Participating Malls during the Promotional Period to participate in the Promotion. The types of BEA credit cards accepted may vary among the participating merchants. Please contact the relevant participating merchant for details.
4. Cardholders must register as members of The Point Integrated Loyalty Program ("Eligible Cardholders") to participate in the Promotion.
5. During the Promotional Period, Eligible Cardholders are entitled to redeem the following Reward(s) ("Rewards") by accumulating net spending of designated amounts at "Instant Point Earn" Participating Merchants from the same Participating Mall on the **same day** with the same Eligible Credit Card:
   Reward 1 – Spend HK$2,500 to redeem $80 Point Dollar (equivalent to 20,000 The Point bonus points, "Reward 1");
   Reward 2 – Spend HK$12,000 to redeem $400 Point Dollar (equivalent to 100,000 The Point bonus points, "Reward 2") ;
   Reward 3 – Spend HK$25,000 to redeem $850 Point Dollar (equivalent to 212,500 The Point bonus points, "Reward 3") ;
   Reward 4 (only applicable to BEA UnionPay Dual Currency Credit Card) – Spend HK$35,000 with the physical BEA UnionPay Dual Currency Credit Card to redeem $1,380 Point Dollar (equivalent to 345,000 The Point bonus points, refers to "Reward 4a"); Spend HK$35,000 with the UnionPay Mobile Pay account or the UnionPay QR Code account bound with the BEA UnionPay Dual Currency Credit Card to redeem $1,500 Point Dollar (equivalent to 375,000 The Point bonus points, "Reward 4b"; "Reward 4a" and "Reward 4b" collectively refer to "Reward 4").
6. BEA UnionPay Dual Currency Credit Card refers to BEA UnionPay Dual Currency DIAMOND Credit Card or BEA UnionPay Dual Currency PLATINUM Credit Card issued by BEA. UnionPay Mobile Pay account

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refers to the Apple Pay account bound with the BEA UnionPay Dual Currency Credit Card; UnionPay QR Code account refers to the UnionPay App account bound with the BEA UnionPay Dual Currency Credit Card.

7. All transactions used for redemption of Reward 4b must be settled by the same BEA UnionPay Dual Currency Credit Card bound by the same UnionPay Mobile Pay account or the same UnionPay QR Code account.
8. A maximum of 3 transactions with net spending amount to no less than HK$100 for each transaction from different merchants in the same Participating Mall on the same transaction day with the same Eligible Credit Card can be accumulated for each redemption of Rewards. Transactions made via digital wallets (including but not limited to Alipay, AlipayHK, PayMe, WeChat Pay and WeChat Pay HK) will not qualify as eligible transactions for the Promotion.
9. Each Eligible Cardholder (based on The Point member ID) is entitled to redeem Reward 1, Reward 2, Reward 3 and Reward 4 (Reward 4a and Reward 4b are regarded as the same Reward) once each at each Participating Mall each day, up to a total of $2,830 Point Dollar (equivalent to 707,500 The Point bonus points). Multiple redemptions of the same Reward with different Eligible Credit Cards or different The Point member accounts at the same Participating Mall on the same day from the same Eligible Cardholders will not be accepted.
10. Each Eligible Cardholder (based on The Point member ID) is entitled to redeem Reward 1, Reward 2, Reward 3 up to five times each and Reward 4 (Reward 4a and Reward 4b are regarded as the same Reward) up to three times across all Participating Malls during the entire Promotional Period, up to a total of $11,150 Point Dollar (equivalent to 2,787,500 The Point bonus points).
11. 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 Promotional 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)	8	8	New Town Plaza (Sha Tin)	15	10
Chelsea Heights (Tuen Mun)	6	2	Park Central (Tseung Kwan O)	5	5
Chi Fu Landmark (Pok Fu Lam)	3	1	PopWalk (Tseung Kwan O)	10	10
East Point City (Tseung Kwan O)	6	6	Tai Po Mega Mall (Tai Po)	2	2
Harbour North (North Point)	10	10	Tsuen Kam Centre & Grand City Plaza (Tsuen Wan)	5	5
HomeSquare (Sha Tin)	2	2	Tsuen Wan Plaza (Tsuen Wan)	10	5
K-Point (Tuen Mun)	7	5	Uptown Plaza (Tai Po)	8	5
Landmark North (Sheung Shui)	10	10	V city (Tuen Mun)	10	10
Metroplaza (Kwai Fong)	5	5	V Walk (Nam Cheong)	10	10
Metropolis Plaza (Sheung Shui)	1	2	wwwtc mall (Causeway Bay)	5	5
Mikiki (San Po Kong)	20	10	YOHO MALL, YOHO MIX &	20	30

			YOHO PLUS (Yuen Long)		
MOKO (Mong Kok)	30	30	Yuen Long Plaza (Yuen Long)	3	2
New Jade Shopping Arcade (Chai Wan)	3	1			

12. A total of 384 quotas of Reward 3; 348 quotas of Reward 4a; and 485 quotas of Reward 4b redemption applies at all Participating Malls during the entire Promotional Period, on a first-come-first-served basis and while quotas last. **(Quota full for Reward 3 & 4)**
13. Eligible Cardholders must present the original copies of valid machine-printed merchant sales invoices and the corresponding sales slips (refers to "Eligible Receipts"), together with the Eligible Credit Card in person at the designated redemption location at the Participating Mall where the transaction is made on the transaction day within the designated redemption time. Redemption is valid after verification by Participating Mall staff. Redemption is 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.
14. The Eligible Cardholder making the transaction and redeeming the Reward(s) must be the same person as The Point member and Cardholder. Staff of the Participating Malls reserves the right to ask for identity proof for verification purpose.
15. Each set of Eligible Receipts can be used for redemption of Reward 1, Reward 2, Reward 3 or Reward 4 once only. The Eligible Receipts used for Reward 1 redemption cannot be re-used to redeem Reward 2, Reward 3 or Reward 4, and vice versa. Eligible Receipts used in this Promotion cannot be re-used in other mall promotions (except The Point bonus points registration, designated promotions of the Participating Malls and existing free parking privileges of the Participating Malls). Any amount exceeding the spending requirement for Reward redemption (i.e. HK$2,500, HK$12,000, HK$25,000 or HK$35,000) cannot be used for other promotions.
16. Split transactions will not be accepted, i.e. the full amount of the transaction must be settled with the same Eligible BEA 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). Transaction from the same merchant cannot be split into multiple machine-printed merchant sales invoices or sales slips with the same Eligible BEA Credit Card to participate in this Promotion.
17. Transactions from different Participating Malls or transaction dates cannot be combined for redemption.
18. 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
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
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

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.

19. All original copies of the Eligible 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 merchant machine-printed invoices.
20. The Point Dollar reward from Reward 1 / Reward 2 / Reward 3 / Reward 4 will be credited to the Eligible Cardholder's The Point member 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). The expiry date of the bonus points will be 31 March 2027. Each $1 Point Dollar (equivalent to 250 The Point bonus points) can be used as HK$1 when spending at applicable merchants at the Participating Malls. Please refer to The Point App 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.

21. Rewards cannot be cancelled, altered, transferred, refunded or exchanged for cash, gift, service or change under any circumstance once issued.
22. 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.
23. Eligible Receipts used for Reward Redemption included the original copies of the merchant machine-printed invoices and sales slips issued by the eligible merchants within the opening hours. Merchant machine-printed invoices issued by eligible merchants must clearly state the merchant name, transaction date, spending amount and purchase items; whereas BEA Credit Card number, merchant name, transaction date, spending amount, valid authorisation code and Cardholder's signature (if applicable) must be clearly stated on the sales slips. The BEA Credit Card statement, photocopies of payment slips / merchant machine-printed invoices are not accepted. The Cardholder will not be eligible for redemption if he/she cannot present the original copies of the merchant machine-printed invoices and payment slips and/or the relevant physical Eligible Credit card on the transaction day, and/or the detailed transaction record including the virtual card number of their eligible mobile payment transaction (for any reason), or the information provided by the Cardholder is incomplete. Eligible Receipts that are damaged, outdated and unable to show clearly the relevant information are not accepted.
24. Spending amount is counted by individual Eligible 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 by Cardholder will be counted separately.**
25. 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 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 BEA are not eligible for Reward redemption. All transactions are counted based on the transaction date based on the BEA's record.

26. 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.
27. Staff of the Participating Malls reserve the right to record the first 6 digits and last 4 digits of the Eligible Credit Card (if applicable), The Point member ID, authorization code and information stated on the Eligible Receipts or relevant electronic payment receipts and make copies on information stated on the Eligible Receipts Eligible Receipts, relevant electronic payment receipts and detailed record of their eligible mobile payment transaction (if applicable) during Reward redemption and registration for verification. The personal information collected is limited for the use of this Promotion only and will be destroyed 3 months after the Promotion has ended. 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. If cardholder refuses the collection/photocopy of related data by staff of the Participating Malls, Participating Malls may reserve the right to reject the corresponding reward redemption.
28. By redeeming Rewards, Cardholders have accepted and agreed to be bound by terms and conditions of the Promotion.
29. In case of fraud or abuse, BEA, 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 Members after disqualification.
30. No person other than the Cardholder, BEA and SHK Real will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
31. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by SHK Real, the Participating Malls, and the participating merchants. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by SHK Real, the Participating Malls, and/or the participating merchants. Cardholders should direct any queries to SHK Real, the Participating Malls, and the participating merchants (where applicable). Shall there be any further existence of claims or disputes between cardholders, SHK Real, the Participating Malls, and the participating merchants (where applicable), BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
32. BEA, SHK Real and the Participating Malls reserve the sole right to vary or cancel the Rewards/promotion and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any

dispute, the decision of BEA, SHK Real, and the Participating Malls shall be final and conclusive.

33. These Terms and Conditions shall be governed by and construed in accordance with, Hong Kong law. You agree to submit to the exclusive jurisdiction of the Hong Kong courts.
34. If there is any inconsistency or ambiguity 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!