

**"BEA Credit Card X The Point by SHKP Contactless Parking and Auto Payment Parking Reward at SHKP Mall" - Terms and Conditions**

1. This promotion runs from 1<sup>st</sup> March, 2024 to 31<sup>st</sup> May, 2024, both dates inclusive (the "Promotional Period").
2. The designated shopping malls providing Contactless Parking ("CP") and an Auto Payment Service under Sun Hung Kai Real Estate Agency Limited (the "SHK Real") participating in the promotion include Kwun Tong apm, Tuen Mun Chelsea Heights (car park at Phase II), Tseung Kwan O East Point City, North Point Harbour North (car parks at Phase 2 & 3), Sha Tin HomeSquare, Sheung Shui Landmark North, Kwai Fong Metroplaza, Sheung Shui Metropolis Plaza, San Po Kong Mikiki, Mongkok MOKO, Sha Tin New Town Plaza, Tseung Kwan O Park Central, Tseung Kwan O PopWalk (car parks at PopWalk 2, 3 & Ocean PopWalk), Tai Po Mega Mall (multi-story car park), Tsuen Wan Plaza, Tai Po Uptown Plaza, Tuen Mun V city, Nam Cheong V Walk, Causeway Bay wwwtc mall, Yuen Long YOHO MALL and Yuen Long Plaza (the "CP Participating Malls").
3. The promotion only applies to cardholders (the "Cardholders"), who hold a BEA Visa or Mastercard Credit Card, excluding a BEA Corporate Card, JCB PLATINUM Card and UnionPay Dual Currency Credit Card, issued by The Bank of East Asia, Limited ("BEA") ("Eligible Credit Card").
4. To participate in the promotion, Cardholders must be existing The Point members who have completed the Contactless Parking registration and activated the Auto Payment Service through The Point App (the "Eligible Cardholders").
5. Eligible Cardholders who select the Eligible Credit Card as the default credit card for Contactless Parking and Auto Payment Service in The Point App, and who during the Promotional Period pay the parking fee of CP Participating Malls with their Eligible Credit Card through The Point App can receive the following point rewards (the "Parking Rewards"):  
Parking Reward 1: Receive \$20 Point Dollar (equivalent to 5,000 The Point bonus points, the "Parking Reward 1") upon the first time settlement of parking fee.  
Parking Reward 2: Receive \$10 Point Dollar (equivalent to 2,500 The Point bonus points, the "Parking Reward 2") upon each subsequent settlement of parking fee.
6. To be eligible for a reward, the parking fee paid must be single net transaction amount of at least HK\$15.
7. Each Eligible Cardholder (based on The Point member ID) is only entitled to redeem Parking Reward 1 once and Parking Reward 2 three times across all Participating Malls throughout the entire Promotional Period, up to a total of \$50 Point Dollar (equivalent to 12,500 The Point bonus points).
8. The Parking Reward total redeemable value is \$200,000 Point Dollar for all CP Participating Malls throughout the entire Promotional Period. Once this quota has been reached, the promotion will terminate immediately without further notice.
9. The eligibility for Parking Reward 1/Parking Reward 2 is calculated based on The Point member ID. For example, Member A binds four different Eligible Credit Cards in The Point App and settles parking fees with each Eligible Credit Card once, member A is entitled to receive \$50 Point Dollar in total (i.e. Parking Reward 1 once and Parking Reward 2 three times); Member B and Member C each binds the same Eligible Credit Card in The Point App and settles parking fees once; each of them is entitled to \$20 Point Dollar (i.e. each of them getting Parking Reward 1 once).
10. Each Eligible Cardholder can register up to three vehicle plate numbers under the same The Point member account, but the eligibility for rewards will be calculated together. For example, a member settling the parking fee for each of three registered vehicle plate numbers using the same/different Eligible Credit Cards in The Point App, is entitled to receive \$40 Point Dollar in total (i.e., Parking Reward 1 once and Parking Reward 2 twice).
11. Each vehicle plate number can only be registered by one The Point member for Contactless Parking through The Point App.
12. The Point Dollar Rewards earned during 1<sup>st</sup> March to 30<sup>th</sup> April, 2024 be credited to the Eligible Cardholder's The



Point member account on or before 30<sup>th</sup> June 2024; The Point Dollar Rewards earned during 1<sup>st</sup> May to 31<sup>st</sup> May, 2024 be credited to the Eligible Cardholder's The Point member account on or before 31<sup>st</sup> July, 2024. The credited bonus points will expire on 30<sup>th</sup> September, 2025. Each \$1 Point Dollar can be used as HK\$1 (equivalent to 250 The Point bonus points) when spending at participating merchants at 25 SHKP Malls. Please refer to <https://www.thepoint.com.hk/en/instant-point-earn-and-point-dollar.html> for the list of participating merchants. Please refer to the related terms and conditions of The Point integrated loyalty programme (<https://www.thepoint.com.hk/en/terms-and-conditions.html>) for the use of Point Dollar / The Point bonus points.

13. The promotion is only applicable to designated car parks in CP Participating Malls and is not applicable to residential visitor (hourly rental) car parks.
14. Transactions made at car park exit via the barrier machine or via WeChat Pay HK in The Point App will not be accepted.
15. In the event that the outstanding parking fee cannot be settled with the default Eligible Credit Card for a variety of reasons — including but not limited to a system error, or credit card error — the system will send a "Parking Payment Reminder" to Cardholders through an in-app message and temporarily halt the Auto Payment Service. In such case, the Cardholder needs to pay the parking fee at the car park exit via the barrier machine and no reward can be earned from those transactions.
16. All eligible transactions must be completed within the Promotional Period, and posted to the relevant card accounts on or before 14<sup>th</sup> June, 2024.
17. All transactions made during the Promotional Period that are found to be fraudulent or eventually cancelled / returned on or before 31<sup>st</sup> May, 2024 will be considered as ineligible transactions to which the promotion does not apply.
18. Net spending refers to the final spending amount charged to the Eligible Credit Card. The use of other discounts / offers will not be taken into account when calculating net spending.
19. The promotion is subject to the terms and conditions of "Contactless Parking and Auto Payment Service". For details, please refer to The Point App, corresponding promotional materials or contact malls' Customer Service Centre.
20. In case of fraud or abuse, BEA, SHK Real and Participating Malls reserve the right to disqualify the Cardholder immediately and retain the right to take legal action. Participating Malls reserve the right to recover the Reward(s) from Members after disqualification.
21. Unless otherwise specified, the promotion cannot be used in conjunction with other promotions, and cannot be exchanged for cash/services, other goods or discounts, and is non-transferable.
22. 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.
23. BEA makes no representations or guarantee as to the quality and availability of the products, services, or information provided by SHK Real, the CP 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 CP Participating Malls, and/or the participating merchants. Cardholders should direct any queries to SHK Real, the CP Participating Malls, and the Participating Merchants (where applicable). Shall there be any further existence of claims or disputes between cardholders, SHK Real, the CP 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.
24. BEA, SHK Real and the CP 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 CP Participating Malls shall be final and conclusive.



25. These Terms and Conditions shall be governed by and construed in accordance with, Hong Kong law. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
26. 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!