

Terms and Conditions of “BOC Credit Card / BoC Pay+ Year-Round Reward Missions”:

1. “BOC Credit Card / BoC Pay+ Year-Round Reward Missions” (the “Program”) is valid from 1 January to 31 December 2026 (both dates inclusive) (the “Promotion Period”) and will be divided into 6 phases. Phase 1 will run from 1 January to 28 February; Phase 2 from 1 March to 30 April; Phase 3 from 1 May to 30 June; Phase 4 from 1 July to 31 August; Phase 5 from 1 September to 31 October and Phase 6 from 1 November to 31 December.
2. Unless otherwise specified, the Program is only applicable to:
 - (i) Physical cards of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the  logo, or transactions made by Apple Pay, Google Pay, Samsung Pay or Huawei Pay with these physical cards (if applicable) (“Eligible Mobile Payments”) but excluding BOC Credit Cards issued in the mainland and Macau, USD Credit Cards, Private Label Cards and Intown Cards (the “Eligible Credit Cards”) and/or;
 - (ii) Payment settled through the BoC Pay+ application (“BoC Pay+”) by selecting an Eligible Credit Card as payment method (“Eligible BoC Pay+”).
3. The Program is only applicable to the participating malls under Sun Hung Kai Real Estate Agency Limited (the “SHK Real”), including apm (Kwun Tong), Chelsea Heights (Tuen Mun), Chi Fu Landmark (Pok Fu Lam), Cullinan Sky Mall (Kai Tak), East Point City (Tseung Kwan O), GO PARK Sai Sha and GO PARK 2 (Sai Sha) (counted as one mall), Harbour North (North Point), HomeSquare (Sha Tin), K-Point (Tuen Mun), Landmark North (Sheung Shui) (only applicable to the merchants from 2/F to 5/F), Metroplaza (Kwai Fong), Metropolis Plaza (Sheung Shui), Mikiki (San Po Kong), MOKO (Mong Kok), New Jade Shopping Arcade (Chai Wan) (except merchants located at New Jade Garden L4 Shopping Arcade), New Town Plaza (Sha Tin), Park Central (Tseung Kwan O), PopWalk (Tseung Kwan O), Sun Hung Kai Centre (Wanchai), Tai Po Mega Mall (Tai Po), Tsuen Kam Centre & Grand City Plaza (Tsuen Wan) (counted as one mall; only applicable to merchants from G/F to 2/F in Grand City Plaza), Tsuen Wan Plaza (Tsuen Wan), Uptown Plaza (Tai Po), V city (Tuen Mun), V Walk (Nam Cheong), wwwtc mall (Causeway Bay) (only applicable to the merchants from G/F to 13/F), YOHO Series Shopping Centres (Yuen Long) (including YOHO MALL, YOHO MIX and YOHO PLUS, which will all be counted as one mall) and Yuen Long Plaza (Yuen Long) (the “Participating Malls”).
4. Unless otherwise specified, this Program is only applicable to the promotion operated by the SHK Real and BOC Credit Card (International) Limited (the “Company”) and to payments settled at “Instant Point Earn” participating merchants in Participating Malls under SHK Real (“Eligible Merchants”) during the Promotion Period.
5. Any fraudulent, unauthorised, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the Program. Only posted transactions with payment slip(s)/record(s) are eligible for the Program.
6. Customers must be existing members or have successfully registered as members of The Point Integrated Loyalty Program before Reward registration and redemption, and must spend with the

Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+ to participate in the Program ("Eligible Customers").

7. During the Promotion Period, the Eligible Customer can join the mission(s) of "BOC Credit Card / BoC Pay+ Year-Round Reward Missions" upon single net spending of HK\$500 or above (counted by full spending amount) with an Eligible Credit Card / Eligible Mobile Payment / Eligible BoC Pay+ at the Eligible Merchants in Participating Malls and successful registration on the transaction day. Upon completion of the designated mission(s), the Eligible Customer can redeem the corresponding points reward(s). Details of the missions are as follows:
 - i. Mission 1: Redeem \$40 Point Dollar (equivalent to 10,000 The Point bonus points, "Reward 1") upon cumulative spending of HK\$2,000 and successful registration, plus complete redemption in the same Phase.
 - ii. Mission 2: Redeem an extra \$110 Point Dollar (equivalent to 27,500 The Point bonus points, "Reward 2") upon cumulative spending of HK\$6,000 and successful registration, plus complete redemption in the same Phase.
8. Eligible Customers can check their progress of the Mission(s) on the Promotion Page in The Point App upon successful registration. Upon completion of the designated Mission(s) (i.e. accumulated the designated amount), Eligible Customers can redeem the corresponding Reward(s) of the completed Mission(s) by clicking "Redeem Now" on the Promotion Page in The Point App. Reward(s) will be credited to Eligible Customer's The Point account immediately after successful redemption. Eligible Customers can refer to the "Point History" for details.
9. Each Eligible Customer (based on The Point member ID) can complete Mission 1 and Mission 2 once to redeem Reward 1 and Reward 2 each in each Phase, and redeem Reward 1 and Reward 2 a maximum of six times in all six phases to earn up to a total of \$900 Point Dollar (equivalent to 225,000 The Point bonus points).
10. Quota for Reward 1 is not less than 6,000 and quota for Reward 2 is not less than 800 in each phase. There are limited quotas and all Rewards are available on a first-come-first-served basis, while stocks last. There will not be any prior notice if the quotas are full in each phase. The quotas are calculated based on the computer record of the Company and SHK Real. Please check with the staff of the Participating Mall for the redemption status.
11. Participation by the same customer with different The Point accounts is not accepted. Participating Mall staff reserves the right to reject the registration and Reward redemption for any fraud cases. The registrant must be the same customer who made the transaction and who holds The Point membership account, and Participating Mall staff reserves the right to request the registrant to provide identification documents for verification purposes.
12. Each Eligible Customer must present their physical Eligible Credit Card and / or its Eligible Mobile Payment (including cardface and transaction records) (if applicable) and / or the related transaction records of Eligible BoC Pay+ (if applicable), bearing the same card number as imprinted on the payment

slips, together with the original copies of the valid merchant machine-printed invoices and the corresponding payment slips (the “Eligible Receipts”) in person at the designated registration locations at the Participating Malls where the transactions were made on the transaction day within the designated registration time for registration. Registration for this Program is valid after verification by Participating Mall staff. Registration can only be done on the transaction day. Late registration is not accepted. Participating Malls may not process the registration if the customer refuses to provide the above relevant information. Receipts that are out of the Promotion Period and less than HK\$500 are not accepted. Registration is not applicable to point registration via YATA or SmarTone Plus members’ “Auto-earn The Point bonus points function” and “Instant Point Earn Service” at designated merchants.

13. The registration location and time of the Participating Malls are as follows:

Participating Mall	Redemption Location	Registration Time
apm (Kwun Tong)	Gift Redemption Counter, Upper 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
Cullinan Sky Mall (Kai Tak)	B1 Redemption Counter	12:00nn – 10:00pm
East Point City (Tseung Kwan O)	L2 Gift Redemption Counter	1:00pm – 10:00pm
GO PARK Sai Sha (Sai Sha)	G/F Customer Care Centre, Block E	10:00am – 10:00pm
Harbour North (North Point)	L1 Customer Care Centre, Phase II	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 (Wanchai)	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 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

Registration times and locations are subject to change without notice.

14. Eligible Receipts can be used to join both Mission 1 and Mission 2 in the same Phase. Eligible Customers can combine and accumulate spending from different Participating Malls or on different transaction days to complete Mission 1 and Mission 2 of the same Phase. Spending in different Phases cannot be accumulated.
15. Each Eligible Receipt can only be used to register for this Program, and cannot be re-used or used in conjunction with other mall promotions (except The Point point registration and existing free parking privileges of Participating Malls). For additional promotions / discounts that may be offered by individual Participating Malls, please contact individual Participating Mall staff or refer to the terms and conditions for details.
16. All original copies of the Eligible Receipts will be stamped by Participating Mall staff upon registration for identification purpose. SHK Real and Participating Mall staff reserve the right to make any markings on the Eligible Receipts during registration. Customers cannot request refunds from the merchants with the stamped original copies of the merchant machine-printed invoices.
17. Each Eligible Customer must redeem the Reward(s) of the completed Mission(s) on the Promotion Page in The Point App within 14 days after the end of each Phase ("Reward Redemption Period") or before all Reward quotas in that Phase are depleted. Late redemption will not be accepted and Reward(s) will be automatically voided after the Reward Redemption Period. For details of Reward Redemption, please refer to the Promotion Page in The Point App.

Phase	End Date for Reward Redemption
1	14 March 2026
2	14 May 2026

3	14 July 2026
4	14 September 2026
5	14 November 2026
6	14 January 2027

18. Reward(s) cannot be cancelled, altered, transferred, refunded or exchanged for cash, gift or services, or changed under any circumstance once issued. The Company and / or SHK Real and / or the Participating Malls reserve the right to collect or cancel the Rewards used for sale.
19. The Point Dollar reward for Reward 1 and Reward 2 will be credited to the Eligible Customer's The Point account in the form of The Point bonus points. The expiry date of the bonus points redeemed during 1 January to 31 March 2026 will be 31 March 2027; expiry date of the bonus points redeemed during 1 April to 30 September 2026 will be 30 September 2027; and expiry date of the bonus points redeemed during 1 October 2026 to 14 January 2027 will be 31 March 2028. Each \$1 Point Dollar can be used as HK\$1 when spending at applicable merchants in 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 (www.thepoint.com.hk/en/terms-and-conditions.html) for the use of Point Dollar / The Point bonus points.
20. Participating Mall Staff and sales personnel of the merchants at the Participating Malls are not eligible to join this Program. Sales personnel of the merchants at the Participating Malls cannot register for this Program or redeem the Reward(s) on behalf of the customers under any circumstance.
21. Eligible Receipts include original copies of the payment slips and merchant machine-printed invoices issued by the Eligible Merchants within opening hours to the customers. Customer's payment slips issued by the Eligible Merchants must clearly state the credit card number, merchant name, transaction date, spending amount, valid authorization code and customer's signature (if applicable); whereas the merchant name, transaction date, spending amount and purchase items must be clearly stated on the merchant machine-printed invoices. The credit card statement, photocopies of payment slips / merchant machine-printed invoices, are not accepted. The customer will not be eligible for registration if he / she cannot present the original copies of the payment slips and merchant machine-printed invoices and / or the relevant Physical Eligible Credit Card and / or its Eligible Mobile Payment and / or BoC Pay+ relevant transaction record (for any reasons) on the transaction day, or the information provided by the customer is incomplete. Eligible Receipts that are damaged, outdated and unable to show clearly the relevant information are not accepted.
22. 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 / Instant Rewards / Point Dollar / SHKP Malls Gift Card). The principal and supplementary cardholders of the same Eligible Credit Card can participate in the Program upon spending with their Eligible Credit Cards and using their corresponding The Point account.
23. Eligible spending refers to transactions between the Eligible Customer and the Eligible Merchants

through payment with an Eligible Credit Card (including Eligible Mobile Payment) or Eligible BoC Pay+. This Program accepts receipt of purchasing designated festive food coupons (only limited to mooncake, ice cream mooncake, Chinese New Year pudding, rice dumpling and Chinese preserved sausage vouchers). Receipts for using these designated festive food coupons and receipts for / from the following are not eligible for Reward registration and redemption: non-participating merchants of The Point, Apple Store, travel agencies, cross-border buses, property / real estate agencies, employment centres, elderly homes, money exchange shops, services provided by any business nature (including but not limited to: services of fitness and beauty centres (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 / markets (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 in 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 parking cards; GO PARK SPORTS facilities and AXA Dreamland booking fees, event tickets; swimming pool admission fees. Besides, purchase of and / or use of Point Dollar and cards / coupons, including cash coupons, SHKP Malls Gift Card, gift certificates, merchants' gift card, 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) are not accepted. 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 / the Company are not accepted.

24. Any photocopied, amended, duplicated, handwritten or reprinted invoices / payment slips and / or credit card statement are not accepted. SHK Real / 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, forged, unsettled transactions, and any other transactions designated by the Company are not eligible for registration and Reward redemption. Transaction date and time of the Company's record shall prevail.
25. For instalment payments, the full amount listed on the merchant machine-printed invoice will be counted. For transactions that must involve both deposit and balance payment, customers can choose to use either the spending amount of the deposit or the balance payment but not the total transaction amount for Reward registration on that transaction day. Balance payment can be used to participate in the Program only if the deposit has not already been used to participate in this Program and presentation of the original copies of merchant machine-printed invoices and payment slips of the deposit is required at redemption for verification. The Point bonus point registration is applicable to both deposit and balance payment.
26. All transactions made via AlipayHK, WeChat Pay HK, Alipay, WeChat Pay, UnionPay App and other

designated payment means / e-Wallet as decided by the Company, and split transactions will not be accepted. Multiple redemptions with different The Point accounts from the same customer will not be accepted.

27. The classification of Eligible Merchants is determined at the sole and absolute discretion of the SHK Real. The classification of Eligible Merchants and the Eligible Merchants list might be updated at The Point App from time to time. Please refer to The Point App or contact Customer Care Centre of the Participating Malls for details.
28. Participating Mall staff reserves the right to record and copy (if applicable) each Eligible Customer's The Point membership ID, the first 6 digits and last 4 digits of the Eligible Credit Card, the last 4 digits of the Eligible Mobile Payment (if applicable), the last 4 digits of the Eligible BoC Pay+ (if applicable), each set of Eligible Receipt and relevant electronic payment receipts and request customers using Eligible Mobile Payments / Eligible BoC Pay+ to open the corresponding mobile app / BoC Pay+ and present the transaction record for the purpose of registration and verification. The personal information collected is limited for the use of this Program only, subject to relevant terms and conditions of the Participating Malls. The Company does not accept any liability arising in conjunction with the personal information collected. Related information will be destroyed 3 months after the Program has ended. By providing the above information to SHKP Real and / or Participating Mall for registration, the Eligible Customer is deemed to have understood the purpose of such collection of data and have agreed on the collection of related data.
29. The Company will verify the transaction record of the relevant credit card account to confirm the customer's eligibility for registration and entitlement of the Rewards. In case of discrepancy between the Company's record and details recorded on the payment slip, the Company's record shall prevail. For any cancelled / refunded transactions, SHK Real and / or the Participating Malls have the right to and will be entitled to debit the equivalent amount of the Reward(s) so granted to the customer from the relevant The Point account directly without prior notice. For the avoidance of doubt, the refund shall be governed by the terms and / or restrictions of the relevant merchant(s).
30. The customer must keep all original copies of the Eligible Receipts. In case of dispute, the Company and / or the Participating Malls may at any time ask a customer to submit these receipts, and / or further documents or evidence for verification and record.
31. Should there be any illegal or fraudulent act or violation of promotion rules committed by a customer, Bank of China (Hong Kong) Limited ("BOCHK") / the Company / SHK Real / Participating Malls have the right of forfeiture of a customer's eligibility to participate in this Program and reserve the right to take legal action in such instances.
32. The status of the Eligible Customer's credit card or BoC Pay+ accounts must be valid, normal and in good credit at the time the Rewards are received in order to be eligible for this Program. In the event of violation of the Card User Agreement, Credit Card User Agreement or Credit Card Agreement, termination of the accounts, overdue payment or in bad credit record, BOCHK / the Company / SHK Real / Participating Malls has the right of forfeiture of a customer's eligibility of Rewards redemption without

prior notice.

33. BOCHK and / or the Company are not the providers of the goods or the services of the merchant. Any enquiries or disputes relating to the goods and the services should be directed to the merchant. BOCHK and / or the Company gives no representation or guarantee as to the goods and services provided by the merchant (including but not limited to the quality and quantity of goods), and does not accept any liability arising in conjunction with the goods and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the goods and services. BOCHK and / or the Company shall not be responsible for the quality of the goods or the services, or any additional promotional offers / discounts provided by the Participating Malls. Please check with the staff of the Participating Malls for the latest details and terms and conditions of the offers.
34. BOCHK and / or the Company and / or SHK Real and / or Participating Malls reserve the right to amend, suspend or cancel the Program or its terms and conditions and the right of final decision on all matters and disputes.
35. The Program is subject to their respective terms and conditions. For details, please refer to the relevant promotion materials, or make enquiries to the staff of SHK Real and / or Participating Malls and / or BOCHK and / or the Company.
36. All information and images are for reference only.
37. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
38. No person other than the customers, SHK Real, Participating Malls, BOCHK and / or the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
39. Customers are responsible for the data charges of using and / or downloading BoC Pay+ Mobile Application imposed by their service providers. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+") is correct. iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI App Gallery or BOCHK website. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay+. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
40. By using the BOCHK mobile applications, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK mobile applications which may be updated from time to time.
41. Mobile Payment Applications are the third parties' Mobile Applications. Third parties' Mobile Payment Applications are subject to such service providers' terms and conditions. The Company is not the service

provider of the third parties' Mobile Payment Applications. If customers have any enquiries or complaint about the third parties' Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee on the third parties' Mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.

42. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
43. Apple Pay is a trademark of Apple Inc., registered in the US and other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay. Google Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Credit Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and BOC Dual Currency Credit Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd., registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay.
44. For the details, related terms and conditions of BOC Visa Credit Card "Amazing Rewards", please refer to: www.bochk.com/s/a/www.bochk.com/s/a/ms_2h26ve.
45. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

BoC Pay+ SVF License Number: SVFB072

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