

Terms and Conditions of Visa Summer Privilege

1. Visa x Harbour City Promotion includes
 - a. Offer 1 - Spend a designated amount with Visa at Harbour City to redeem up to HK\$1,400 Harbour City e-Cash Vouchers;
 - b. Offer 2 - Spend with Visa to enjoy 30+ special shopping and dining privileges at designated merchants at Harbour City;
 - c. Offer 3 - Top 10 spenders with the highest accumulated eligible spending amount at Participating Merchants will each receive 2 Business Class Round Trip Tickets to New Zealand
2. The promotion period of Visa x Harbour City Promotion is:
 - a. for Offer 1 is from 20 June to 7 September 2025 (both dates inclusive); and
 - b. for Offer 2 is from 20 June to 21 September 2025 (both dates inclusive);
 - c. for Offer 3 is from 20 June to 14 October 2025 (both dates inclusive),
(collectively, the "Promotion Period").
3. Offer 1 and Offer 2 are applicable to all cardholders of a Visa-branded principal or supplementary card ("Eligible Visa Card") ("Eligible Cardholder"), except for the Extra Reward (as defined in paragraph 10 below), which is only applicable to cardholders of a Visa-branded principal or supplementary card issued in Mainland China ("Eligible Mainland China Visa Card") ("Eligible Mainland China Cardholder"). Offer 3 is only applicable to the cardholders of Visa-branded principal or supplementary card issued in Hong Kong or Macau.
4. Eligible Cardholders are required to settle payment with valid Eligible Visa card using VisaNET to enjoy the Promotion. Transactions made via WeChat Pay, Alipay and Alipay HK are not eligible for this Promotion.
5. Visa and Harbour City Estates Limited ("Harbour City") are neither vendors nor service providers, thus Visa and Harbour City shall not be responsible for the products or services provided by the merchants under Harbour City ("Designated Merchants").
6. Sales staff and employees of Harbour City tenants are not eligible to participate in this Promotion.
7. Harbour City Estates Limited and Visa reserve the right to change the terms and conditions of this Promotion at any time without prior notice.
8. In case of any dispute, the decision of Harbour City Estates Limited and Visa shall be final and binding.
9. In case of any discrepancy between the Chinese and English versions of these terms and conditions herein, the English version shall apply and prevail.
10. Eligible Cardholders are required to register online via pass.harbourcity.com.hk as a HARBOUR CITYZEN ("Member") in advance in order to redeem the e-Cash Voucher(s). Each Eligible Cardholder can register as Member once only. Harbour City reserves the right to request Eligible Cardholders to present their proof of identity for verification.
11. During the Promotion Period, an Eligible Cardholder who accumulates net spending from **a maximum of two different Merchants** listed in Harbour City "your guide" (excluding Gallery by the Harbour / Banks / Medical Service merchants to a designated amount on the same day with an Eligible Visa Card ("Eligible Spending") can redeem the following rewards with the receipts.

	Same-day Accumulated Net Spending Amount (max. 2 different merchants)	Rewards
Basic Reward (applicable to Eligible Visa Cards)	HK\$3,000 or above	HK\$100 Harbour City e-Cash Voucher
	HK\$10,000 or above	HK\$100 x 3 Harbour City e-Cash Vouchers
Extra Reward (applicable to Eligible Mainland China Visa Cards only)	HK\$30,000 or above	Extra HK\$100 x 5 Harbour City e-Cash Vouchers

12. During the Promotion Period, each Eligible Cardholder can redeem the Basic Reward up to 3 times. Additionally, each Eligible Mainland China Cardholder can redeem Extra Reward 1 time. Basic Reward and Extra Reward must be redeemed at the same time. Rewards are available on a first-come-first-serve basis subject to the promotion quota, while stocks last.

13. All Eligible Spending for the same redemption must be settled with the same Eligible Visa Card or the same Eligible Visa Card bounded with eligible mobile payments of the same HARBOUR CITYZEN Member and same cardholder, no split transaction is accepted. Sales slips and machine-printed merchant invoices used in other promotions in Harbour City can be reused in this Promotion.
14. e-Cash Voucher can be used in designated restaurants and retail merchants only. For details and usage terms, please refer to Harbour City promotion page (<https://www.harbourcity.com.hk/en/happening/list-of-designated-merchants-of-visa-voucher/>). Each Eligible Cardholder can only use the e-Cash Voucher(s) for payment once in the same Designated Merchant on the same day, with a maximum of 5 e-Cash Vouchers per single transaction. The e-cash voucher is valid from 20 June to 21 September 2025.
15. Eligible Cardholders are required to log into the membership website / APP onsite and present the original copies of valid sales slip(s), machine-printed merchant sales invoice(s), together with the Eligible Visa Card bearing the same card number on sales slip, in person at Level 4, Ocean Centre (Near Shop OC 403 ÉPURE) between 12:30pm and 9pm, within 8 days from transaction date or on or before 7 September 2025 (whichever is earlier). Redemption by merchant staff or third party is not accepted. During redemption, Harbour City reserves the right to request the Eligible Cardholder to present their proof of HARBOUR CITYZEN membership, verify the Eligible Spending's official receipt copy and supplement with the proof of corresponding Eligible Visa Cards (including but not limited to present physical credit cards, transaction slip, transaction record on mobile app (screenshot is not accepted)). Harbour City might capture the images of machine-printed receipt(s) from Designated Merchants and corresponding credit card payment slip(s) / transaction record(s) for verification and internal control purposes. Harbour City reserves the right not to process the redemption if the Eligible Cardholders refuse to provide the relevant information. Related images collected are retained for the above purposes only and will be destroyed within three months upon the completion of the Promotion.
16. For mobile transactions, Eligible Cardholders are required to log in onsite and present the virtual Eligible Visa Card on a mobile device or watch, along with the original copies of machine-printed merchant sales invoice and valid sales slip. Screenshots of mobile device or watch are not accepted.
17. Eligible Spending amount is calculated in terms of each set of Eligible Visa Card and will only include the actual spending amount (only include the net payment amount after deduction of discount, privileged coupons, cash coupons and Gift Cards). The transaction amount by the primary and supplementary card under the same Eligible Cardholder will be calculated separately.
18. Only original copies of machine-printed merchant sales invoices and sales slips are accepted. The original copy of machine-printed merchant sales invoice should state the merchant name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Eligible Visa Card number, merchant name, transaction date, transaction amount, valid authorization code and signature of eligible cardholder (if applicable) clearly. If the Eligible Cardholder cannot present valid original documents or if the information is inconsistent or insufficient, the redemption will not be processed.
19. In respect of the Promotion, the following types of transactions or receipts are not applicable for the calculation of Eligible Transaction:
 - a. Online or out of store payment / transfer, value-adding receipts, purchase of seasonal food / cash vouchers / gift vouchers / gift cards and membership fee payment;
 - b. Receipts from bank charges, membership fee payment (including but not limited to gold club / jewellery club and fitness club), medical charges, insurance and investment fee payment, telecommunications services, bill payment services, car parking fees, car wash services, wedding banquets, private and corporate functions at F&B merchants;
 - c. Reloads of e-wallet or Octopus automatic add-value services;
 - d. Duplicate receipts, photocopied receipts, splitting of receipts and handwritten receipts;
 - e. For instalment transactions of products / treatments / courses, only the first month's instalment payment amount will be accepted for this Promotion;
 - f. Any other categories of transactions as specified by Designated Merchants from time to time.
20. For product deposit payments made between 20 June and 7 September 2025, Eligible Cardholders can redeem the Rewards within 8 days from the day of product pick up (however, the last pick up and redemption date is 7 September 2025). Eligible Cardholder are required to present their own physical Eligible Visa Card used for the spending; corresponding original machine-printed receipts of deposit payment / balance payment (if any) / product pick up slip from Designated Merchant; and electronic payment slip / transaction record in logged-in

mobile payment App. Eligible Spending amount is calculated based on the total product value (deposit + balance). The Eligible Spending day and the Rewards eligibility are counted by the day of the deposit payment.

21. For restaurants requiring deposit payment on 20 June to 7 September 2025, Eligible Cardholders can redeem the Rewards within 8 days from the day of dining (last dining and redemption date is 7 September 2025). Eligible Cardholders are required to present their own physical Eligible Visa Card used for the spending; corresponding original machine-printed receipts (showing the total spending amount including the deposit payment) of the restaurants; and electronic payment slip/ transaction record in logged-in mobile payment App of the deposit payment and balance payment on the day of dining. The total Eligible Spending amount is calculated based on the sum of deposit and balance payment. The Eligible Spending date and the Rewards eligibility are counted by the day of dining.
22. All original copies of machine-printed merchant sales invoices will be stamped by staff members at the redemption counter after redemption. Eligible Cardholders cannot request for refund from the Designated Merchants with the stamped sales invoices. Balance of the transaction amount that exceeds the minimum spending requirement cannot be used in other promotions.
23. Rewards cannot be cancelled, altered, transferred, refunded, redeemed for cash nor other rewards and no change will be provided under any conditions once they are issued. Visa and Harbour City reserve the right to retrieve or cancel any transferred Rewards.
24. Eligible Cardholders should refer to the e-Cash Voucher for the terms and conditions. They will not be re-issued in case of loss or damage.
25. In the event of fraud or abuse, Visa and Harbour City reserve the right to disqualify the Eligible Cardholder immediately and retain the right for legal action. For any disqualified redemption / Eligible Cardholder, Visa and Harbour City reserve the right to retrieve the Rewards.
26. Offer 2 can be used together with Harbour City e-vouchers but cannot be used in conjunction with other promotional offers.
27. Offer 2 is subject to availability of the items and other terms and conditions by the Designated Merchants. For details and terms and conditions, please visit <https://www.harbourcity.com.hk/en/happening/visa-summer-2025-merchant-privileges/>.

Offer 3 is provided and handled by Visa. For details and terms and conditions, please visit <https://visa.offerplushk.com/TravelWithVisa/>