

Spending Rewards with UnionPay @Harbour City - Terms and Conditions:

- Spending Reward with UnionPay @Harbour City (refers to the "Promotion") is valid from 27 April to 26 July 2026, both dates inclusive (refers to "Promotion Period").
- The Promotion is applicable to UnionPay credit cards, debit cards (ATM cards), prepaid cards, UnionPay Mobile Pay, and UnionPay QR Code (collectively referred to as "UnionPay Card"), except for the RMB cards issued by specific Hong Kong and Macau card issuing institutions. The Promotion is not applicable to Harbour City Prepaid Gift Card. The qualified transaction must be settled via UnionPay network including physical UnionPay Card, UnionPay Contactless Payment (including but not limited to Apple Pay, Huawei Pay or Samsung Pay) and UnionPay QR Code. WeChat Pay, Alipay and Alipay HK are not eligible for this Promotion.
- UnionPay user is required to register online via pass.harbourcity.com.hk as HARBOUR CITYZEN (refers to "Member") in advance in order to join the Promotion. Each UnionPay user can register as Member once only. Harbour City Estates Limited (refers to "Harbour City") reserves the right to request UnionPay users to present their proof of identity for verification.
- During the Promotion Period, UnionPay users who make same-day accumulated net spending at Harbour City merchants listed in the "Shopping Guide" (excluding Gallery by the Harbour/ Banks / Medical Service merchants) (refers to "Merchants") using an eligible UnionPay Card, with designated spending from up to 2 different merchants (refers to "Eligible Spending"), can redeem the following rewards:

Same-day Accumulated Net Eligible Spending Amount (Max. 2 different Merchants)	Rewards
HK\$15,000 – HK\$39,999	HK\$100 e-Cash Voucher x 4 pcs ("Reward 1")
HK\$40,000 – HK\$79,999	HK\$100 e-Cash Voucher x 5 pcs & HK\$500 Harbour City Gift Card ("Reward 2")
HK\$80,000 or above	HK\$100 e-Cash Voucher x 5 pcs & HK\$1,000 Harbour City Gift Card ("Reward 3")

- During Promotion Period, each UnionPay user is eligible to redeem each Reward ONCE per calendar month using a valid e-pass stored in their HARBOUR CITYZEN member account. Rewards are limited and available on a first-come, first-served basis, while stocks last. Each eligible transaction and same-day spending at the same merchant can only be used for redemption once.
- All eligible transactions for the same redemption must be settled with the same UnionPay Card(s) of the same UnionPay user and by the same HARBOUR CITYZEN member. Splitting of receipt or transaction will not be accepted. Sales slips and machine-printed merchant invoices used in other Harbour City promotions can be reused in this Promotion.
- Customers will receive a Collection Letter to redeem the respective "Harbour City Gift Card" upon redemption of the Reward. Customers are required to present their Eligible UnionPay Card used for the transaction and the original Collection Letter on or before 31 July 2026 in person at the Gift Card Sales Counter located at Level 4, Ocean Terminal, Harbour City (near Shroff Office) to collect the Harbour City Gift Card. The Gift Card is valid for 12 months from the date of collection. Please refer to the terms and conditions on the Collection Letter and Gift Card for details. Lost, damaged, or altered Collection Letter will not be reissued, and the eligibility to redeem the gift card will be forfeited.
- "Rewards up to a total of HK\$11,600" is calculated based on the same-day spending of HK\$15,000 ONCE, spending of HK\$40,000 ONCE, spending of HK\$80,000 ONCE with UnionPay Card at any merchants in Harbour City per calendar month, over four calendar months during the Promotion Period, to redeem 56 pieces of HK\$100 e-Cash Vouchers (total value of HK\$5,600), 4 pieces of HK\$500 Harbour City Gift Card (total value of HK\$2,000) and 4 pieces of HK\$1,000 Harbour City Gift Card (total value of HK\$4,000).
- The e-Cash Vouchers and Harbour City Gift Card available for redemption during the entire Promotion Period are limited and offered on a first-come, first-served basis while stocks last. UnionPay user is advised to check the reward availability at the redemption counter.
- The e-Cash Voucher can be used in designated Restaurants, Fashion, Kids & Family, Optical, Sports, Watches, Jewellery & Accessories merchants only, details and usage terms please refer to Harbour City promotion. Customers can only use the e-Cash Voucher(s) for payment once in the same designated merchants on the

same day, maximum 5 vouchers can be used in a single transaction. The e-cash Vouchers are valid till 9 August 2026.

11. UnionPay user is required to log in to the membership website/APP onsite and present the original copies of valid sales slip(s), machine-printed merchant sales invoice(s), together with the UnionPay Card bearing the same card number on sales slip in person at Level 4, Ocean Centre (Near Shop OC 403 ÉPURE) from 12:30pm to 9pm within 8 days from transaction date or on or before 26 July 2026 (whichever is earlier). Redemption by merchant staff or third party is not accepted. During redemption, Harbour City staff reserves the right to request Customers to present their proof of HARBOUR CITYZEN membership, verify the Eligible Spending's official receipt copy and supplemented with the proof of corresponding UnionPay Cards (including but not limited to present physical cards, transaction slip, transaction record on mobile app (screenshot is not accepted). Staff might capture the images of machine-printed receipt(s) from Merchants and corresponding UnionPay card payment slip(s)/ transaction record(s) for verification and internal control purposes. Harbour City reserves the right to decline the redemption if Customers refuse to provide the required information. Related images and data collected are retained for the above purposes only and will be destroyed within three months upon the completion of the Promotion.
12. For transactions with UnionPay Contactless Payment, UnionPay user is required to login onsite and present the eligible virtual UnionPay Card on mobile device or watch, original copies of machine-printed merchant sales invoice and valid sales slip. For transactions with UnionPay QR Code, UnionPay user is required to login onsite and present the transaction details in app on mobile device, original copies of machine-printed merchant sales invoice and valid sales slip. Screenshots of mobile device or watch is not accepted.
13. Eligible amount is calculated in terms of each set of UnionPay 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 UnionPay user will be calculated separately.
14. 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 UnionPay Card card number, merchant name, transaction date, transaction amount, valid authorization code and signature of UnionPay users (if applicable) clearly. If UnionPay users cannot present the valid original copies of sales invoices, sales slips and/or UnionPay Card with consistent information including UnionPay Card card number, merchant name, transaction date, transaction amount etc, or the information provided by UnionPay users is insufficient, UnionPay users will not be eligible for rewards redemption, regardless of any reason.
15. 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 & 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 Merchants may specify from time to time.
 - g. Merchants not listed in the Harbour City "Shopping Guide" (e.g. pop-up stores).
 - h. Spending at Gallery by the Harbour.
16. For product deposit payment during the Promotion Period, UnionPay user can redeem the Rewards within 8 days from the day of product pick up (however, the last pick up and reward redemption date is 26 July 2026). UnionPay users are required to present their own physical UnionPay Card used for the spending; corresponding original machine-printed receipts of deposit payment / balance payment (if any) / product pick up slip from Harbour City's merchant; and electronic payment slip/ transaction record in logged-in mobile

payment App. Spending amount is counted by total value of the product (deposit + balance); spending day and the Rewards are counted by the day of deposit payment.

17. For restaurants requiring deposit payment during the Promotion Period, UnionPay user can redeem the rewards within 8 days from the day of dining (last dining and reward redemption date is 26 July 2026). UnionPay users are required to present their own physical UnionPay 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. Total spending amount is counted by the sum of deposit and balance payment; spending day and Rewards are counted by the day of dining.
18. All original copies of machine-printed merchant sales invoices will be stamped by staff at the redemption counter upon reward redemption. UnionPay users cannot request for refund from merchants with the stamped sales invoices. Balance of the transaction amount that exceeds the minimum spending requirement cannot be used in other promotions.
19. 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. UnionPay International Company Limited (refers to "UnionPay International") and Harbour City reserve the right to revoke or cancel rewards that are found to be used for resale purposes.
20. UnionPay user should refer to the Gift Card for the terms and conditions. Gift Card will not be re-issued in case of loss or damage.
21. In case of fraud or abuse, UnionPay International and Harbour City reserve the right to disqualify the UnionPay users immediately and retain the right for legal action. For any disqualified redemption/UnionPay user, UnionPay International and Harbour City reserve the right to retrieve the any redeemed rewards.
22. UnionPay International and Harbour City are neither suppliers of the products nor service providers, thus UnionPay International and Harbour City do not bear any responsibility for the quality of the products or services provided by the merchants.
23. UnionPay International and Harbour City reserve the right to amend or terminate the offers and terms and conditions at any time without prior notice, and shall not be liable for any consequences arising from such amendments or termination.
24. Sales staff and employees of Harbour City merchants are not eligible to participate in this Promotion.
25. In case of disputes, the decision of Harbour City shall be final.
26. UnionPay International and Harbour City reserve the right to amend the terms and conditions in both Chinese and English version at any time. In case of any discrepancy, the Chinese version shall prevail for all purposes.