

Terms and Conditions of Standard Chartered credit card spending rewards (the "Promotion"):

1. Unless otherwise specified, the promotion period is valid from 3 November 2025 to 4 January 2026 (both dates inclusive) (the "**Promotion Period**").
2. Unless otherwise specified, to be eligible for the Promotion, cardholders ("**Cardholders**") are required to settle payment with credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the "**Bank**"), including Standard Chartered credit card and its co-branded card, MANHATTAN credit card and its co-branded card ("**Eligible Cards**") and make Eligible Transactions (see definition in below clause 4) at outlets listed in "your guide" ("**Outlets**") at Harbour City ("**Harbour City**").
3. Unless otherwise specified, Cardholders settling payment with Standard Chartered UnionPay Dual Currency Platinum Credit Card are also eligible for the Promotion provided that the Outlet accepts them for payment.
4. **Up to HKD2,500 Rewards**
 - a) During the Promotion Period, Cardholders are required to make transaction and fulfil designated cumulative net spending amounts on the same day at Outlets at Harbour City (accumulated net spending amount from a maximum of 2 Eligible Transactions from different Outlets) with the same Eligible Card ("**Eligible Transaction**") to redeem the following rewards.

	Same-day cumulative net spending amount* (Maximum 2 Eligible Transactions <u>from different Outlets</u>)	Harbour City e-Cash Voucher of designated categories (" e-Cash Voucher ")		
		HKD50 Deli e-Cash Voucher^	HKD100 e-Cash Voucher ^	Total Reward
Basic Reward	HKD2,000 - HKD3,999.99	1 piece	-	HKD50
	HKD4,000 - HKD9,999.99	1 piece	1 piece	HKD150
	HKD10,000 or above	2 pieces	3 pieces	HKD400
Extra Reward	HKD40,000 or above	+ HKD500 Harbour City Gift Card		

* Same-day cumulative net spending amount is calculated based on a maximum of 2 Eligible Transactions which are fully settled by the same Eligible Card on the same day with a spending amount of at least HKD200 for each Eligible Transaction. Each Eligible Transaction can only be counted once for the purpose of calculating the same-day cumulative net spending amount.

^HKD50 Deli e-Cash Voucher(s) can be used in designated Confectionery and Deli outlets only. Each Cardholder can only use the HKD50 Deli e-Cash Voucher(s) for payment once in the same designated Confectionery or Deli outlet on the same day, maximum 2 vouchers can be used in a single transaction. HKD100 e-Cash Voucher(s) can be used in designated Restaurants and Fashion outlets only. Each Cardholder can only use the HKD100 e-Cash Voucher(s) for payment once in the same designated Restaurants or Fashion outlet on the same day, maximum 5 vouchers can be used in a single transaction. Cardholders can refer to the Terms and Conditions of the e-Cash Voucher for further details. All terms listed on the e-Cash Coupon shall prevail.

The redemption location, date and time are as follows:

Location	Date and time
Level 4, Ocean Centre (Near Shop OC 403 ÉPURE)	3 November 2025 to 4 January 2026, 12:30pm to 9pm

Redemption time may change without prior notice; Cardholders are advised to check the details with the staff of Harbour City.

- b) Cardholder is entitled to receive an extra HKD500 Harbour City Gift Card ("**Extra Reward**" or the "**Gift Card**") upon making Eligible Transactions with accumulative net spending amount of HKD40,000 or above on the same day. Cardholder can only redeem the Extra Reward once during the entire Promotion Period.
- c) Upon the redemption of Extra Reward, Cardholders will receive a collection letter of a "HKD500 Harbour City Gift Card". Cardholders are required to present their Eligible Card used for the Eligible Transactions and the original collection letter on or before 31 January 2026 in person at the Gift Card Sales Counter located at Level 4, Ocean Terminal, Harbour City. 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. No re-issuance if the collection letter or the Gift Card is lost, damaged, or altered.
- d) Each Cardholder can redeem the Basic Reward up to 5 times with a total of maximum HK\$2,000 e-Cash Vouchers and the Extra Reward once during the entire Promotion Period, i.e. a total of up to HKD2,500 rewards. For same-day spending at same outlet at Harbour City can only be redeemed once. Rewards are limited and available on a first-come-first-served basis, while stocks last. Please check the redemption details with the staff of the redemption counter.
- e) Cardholders must register as a HARBOUR CITYZEN member for free to redeem the rewards. Each Cardholder can only register as a HARBOUR CITYZEN member for once only. Harbour City may request Cardholder to present proof of identity for verification.
- f) Cardholders must redeem the rewards within 8 days from the spending date (as per the date stated on the machine-printed receipts) in person at the designated redemption location, and the last redemption date is 4 January 2026 (whichever is earlier). Late

redemption is not accepted. Redemption by staff of Outlets at Harbour City and other persons on behalf of you will not be accepted.

g) The following types of transactions or receipts are NOT applicable for the calculation of Eligible Transaction:

- Online or out of store payment/ transfer, value-adding receipts, purchase of seasonal food/ cash vouchers/ gift vouchers/ gift cards and membership fee payment;
- 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 outlets;
- Reloads of e-wallet or Octopus automatic add-value services;
- Duplicate receipts, photocopied receipts, splitting of receipts and handwritten receipts;
- For instalment transactions of products/ treatments / courses, only the first month's instalment payment or first deposit payment amount will be accepted for this Promotion;
- Any other categories of transactions as Outlets may specify from time to time.
- Outlets not listed in the Harbour City "Shopping Guide" (e.g. pop-up stores).
- Spending at Gallery by the Harbour.

Terms and conditions of deposit payment transaction are as follows:

- For product deposit payment during the Promotion Period, Cardholders can redeem the rewards within 8 days from the day of product pick up (last pick up and reward redemption date is 4 January 2026; Cardholders are also required to present their corresponding Eligible Card, original machine-printed receipts of deposit payment / balance payment (if any) / product pick up slip from Harbour City's outlet; 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 amount of reward to be redeemed are counted by the day of deposit payment.
- For restaurants requiring deposit payment during the Promotion Period, Cardholders can redeem the rewards within 8 days from the day of dining (last dining & redemption date is 4 January 2026; Cardholders are also required to present corresponding Eligible Card, 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 the amount of reward to be redeemed are counted by the day of dining.

h) Only original copies of machine-printed outlet sales invoices and sales slips issued by Outlets of Harbour City are accepted. Valid sales invoices must be issued within the opening hours of the Outlets at Harbour City. The original copy of machine-printed sales invoice should indicate the Outlet name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Eligible Card number, Outlet name, transaction date, transaction amount, valid authorization code and signature

of Cardholders (if applicable) clearly. If Cardholder cannot present the valid original copies of sales invoices, sales slips, your Eligible Card and/or transaction record(s) in logged-in designated mobile payment app with consistent information, or the provided information is insufficient, Cardholder will not be able to redeem the rewards. All Eligible Transactions for the same redemption must be settled with the same Eligible Card(s) of the same Cardholder and by the same HARBOUR CITYZEN member. Sales slip and sales invoice, which are damaged, outdated and unable to show the corresponding information, and splitting receipts of products are NOT acceptable.

- i) Cardholder must present the original copies of valid machine-printed sales invoices, the corresponding sales slips and/or transaction record(s) in logged-in designated mobile payment app together with the Eligible Card bearing the same credit card number for redemption. Harbour City reserves the right to request you to present your proof of identity, record the first and last 4 digits of your credit card and capture the images of machine-printed receipt(s) from outlet(s) and corresponding electronic payment slip(s)/ transaction record(s) in logged-in mobile payment App for verification, Harbour City may not process the redemption if the Cardholder refuses to provide the relevant information.
- j) Related images collected are retained for the above purposes only and will be destroyed within three months upon the completion of the campaign.
- k) Sales invoices, receipts or sales slips in copies, handwritten-styled or reprint and bank statement will not be accepted. Transactions do not include the cancelled, refunded, forged and unsettled transactions.
- l) All original copies of outlets sales invoices will be stamped by Harbour City's staff after verification. Cardholder cannot request refund from Outlets with the sales invoices that have been stamped. If Cardholder must get the refund, Cardholder should return the redeemed rewards to the redemption counter prior to refund. The transaction amount that exceeds the spending requirement cannot be used in other rewards.
- m) During the Promotion Period, sales slips and machine-printed outlet invoices used in this Promotion can be used in other promotions at Harbour City.

General Terms and Conditions:

- 1. All rewards are applicable to Mobile Payment Purchase (including Apple Pay, Google Pay™ and Samsung Pay), but NOT applicable to the transactions made via any e-wallets (including but not limited to Alipay, WeChat Pay and Tap & Go that are ineligible).
- 2. Unless otherwise specified, the Promotion irrespective of its form including but not limited to gift cards, discounts or cash coupons, are not redeemable for cash, exchangeable or transferable, and cannot be used in conjunction with other promotional offers (where applicable).

3. The Promotion, all rewards are available on a first-come-first-served basis, while stocks last. Any change of the Promotion will be subject to the availability at the time of patronage.
4. The Promotion may be subject to additional terms and conditions set out by the Outlets and Harbour City, please contact the Outlets and Harbour City for details (where applicable).
5. All photos and product information are for reference only.
6. The Promotion shall be terminated immediately upon closure of the Outlets.
7. Cardholders understand and accept that the Bank and Harbour City are not the supplier of the products and/or services supplied by the Outlets. The Bank and Harbour City shall bear no liability relating to any aspect of the products and/or services, including without limitation, their quality, the supply, the descriptions of products and/or services provided by the Outlets, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the rewards or the products and/or services under the Promotion, by the Outlets, their respective employees, officers and/or agents.
8. Personal data of Cardholders may be collected by Harbour City, and the use of such personal data shall be subject to the personal information collection statement of Harbour City. The Bank is not involved in any part of the collection process nor usage of such data, please contact Harbour City for related details.
9. The Bank and Harbour City reserve the right to alter, extend, or terminate the Promotion and amend the terms and conditions at any time without prior notice. In case of disputes, the decision of the Bank and Harbour City and shall be final and binding.
10. In case of any disputes, Cardholders are required to present the relevant original transaction document(s), sales receipt(s) and credit card sales slip(s) (if applicable) for further investigation by the Bank.
11. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.