

Visa x Harbour City Summer Privileges Term and Conditions:

General Terms:

1. Visa x Harbour City Summer Privileges Promotion (the “Promotion”) comprises the Exclusive Rewards for Visa Cardholders (the “Basic Rewards”) and BOC Visa Credit Card Extra Rewards (the “Extra Rewards”). The Promotion Period runs from 7 August 2026 to 27 September 2026 (both dates inclusive) (collectively, the “Promotion Period”). If the quota for the Basic Rewards and/or the Extra Rewards is fully redeemed, the relevant part of the Promotion will be terminated early without prior notice.
2. Eligible Cardholders are required to register on the Promotion Registration Webpage and settle payment with valid Eligible Visa card(s) using VisaNET to participate in the Promotion. Transactions made via WeChat Pay CN, WeChat Pay HK, Alipay, Alipay HK and BOC Pay+ are not eligible for this Promotion.
3. Visa, Harbour City Estates Limited (“Harbour City”) and BOC Credit Card (International) Limited (the “Company”) are neither vendors nor service providers, thus Visa, Harbour City and the Company shall not be responsible for the products or services provided by the merchants under Harbour City (“Designated Merchants”).
4. Sales staff and employees of Harbour City tenants are not eligible to participate in this Promotion.
5. Harbour City and/ or Visa and/ or the Company reserve the right to change the terms and conditions of this Promotion at any time without prior notice.
6. In case of any dispute, the decision of Harbour City, Visa and the Company shall be final and binding.
7. In case of any discrepancy between the Chinese and English versions of these terms and conditions herein, the English version shall apply and prevail.

Exclusive Rewards for Visa Cardholders (the “Basic Rewards”)

8. The Basic Rewards are applicable to all cardholders of a Visa-branded principal or supplementary card (“Eligible Visa Card”) (“Eligible Cardholder”).
9. Eligible Cardholders are required to register on the Promotion Registration Webpage and successfully registered as a HARBOUR CITYZEN member (“Member”) via pass.harbourcity.com.hk 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. For details of the Basic Rewards registration, promotional offers and the applicable terms and conditions, please visit: <https://visaselectrewardhk.com/campaigns>.
10. During the Promotion Period, an Eligible Cardholder who accumulates net spending from a maximum of two different Merchants listed in Harbour City’s “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 Eligible Receipts.

Rewards	Same-day Total Spending Amount (Max. 2 different eligible merchants)	Basic Rewards
Reward 1	HK\$10,000-HK\$29,999.9	HK\$200 Harbour City e-Cash Vouchers (HK\$100 Harbour City e-Cash Vouchers X 2)
Reward 2	HK\$30,000 or above	HK\$800 Harbour City e-Cash Vouchers (HK\$100 Harbour City e-Cash Vouchers X 8)

11. During the Promotion Period, Eligible Cardholders may redeem the Basic Rewards, subject to the overall redemption limits and reward cap as set out in these Terms and Conditions. Rewards are available on a first-come-first-served basis while stocks last.

BOC Visa Credit Card Extra Rewards (the “Extra Rewards”)

12. Extra Rewards is applicable to physical cards of BOC Visa Credit Cards and BOC Visa 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 BOC Visa Credit Cards”).
13. During the Promotion Period, a Registered Eligible Cardholder who accumulates net spending from a maximum of two different Merchants listed in Harbour City’s “your guide” (excluding Gallery by the Harbour / Banks / Medical Service merchants to a designated amount on the same day (“Eligible Spending”) with an Eligible BOC Visa Credit Card and/ or Eligible Mobile Payments (“Eligible BOC Visa Credit Cardholder”) can redeem the following rewards with the Eligible Receipts.

Rewards	Same-day Total Spending Amount (Max. 2 different eligible merchants)	Extra Rewards
Reward 1	HK\$10,000-HK\$29,999.9	HK\$200 Harbour City e-Cash Vouchers (HK\$100 Harbour City e-Cash Vouchers X 2)
Reward 2	HK\$30,000 or above	HK\$700 Harbour City e-Cash Vouchers (HK\$100 Harbour City e-Cash Vouchers X 7)

14. During the Promotion Period, Eligible BOC Visa Credit Cardholders can redeem the corresponding Basic Rewards and Extra Rewards simultaneously, subject to the redemption limits and reward cap set out in these Terms and Conditions. Redemption of any Extra Rewards is conditional upon successful redemption of the corresponding Basic Rewards and must take place at the same time. Extra Rewards cannot be redeemed separately or retrospectively. Following the redemption of Reward 1, Eligible BOC Visa Credit Cardholders cannot add any further Eligible Receipts to the redemption transaction, nor the Eligible Receipts used for such redemption be exchanged, re-submitted or combined for the purpose of redeeming Reward 2. Extra Rewards are available on a first-come, first-served basis while stocks last and are subject to the availability of the corresponding Basic Rewards. Upon full redemption of the quota for Basic Reward 1, Extra Reward

1 will no longer be available. Similarly, upon full redemption of the quota for Basic Reward 2, Extra Reward 2 will no longer be available.

BOC Visa Credit Card Special Reward (“Special Reward”)

15. The “Amazing Rewards MC Junior – Talking Plush” Series random blind boxes (the “Amazing Rewards MC Junior”) feature a total of 3 styles (including “Amazing Rewards MC Junior – Holiday Edition”, “Amazing Rewards MC Junior – Travel Edition” and “Amazing Rewards MC Junior – Hidden Edition”). Eligible BOC Visa Credit Cardholders can redeem an “Amazing Rewards MC Junior – Holiday Edition” or “Amazing Rewards MC Junior – Travel Edition” (the “Special Reward”) upon the redemption for Extra Rewards of Reward 1; and can redeem an “Amazing Rewards MC Junior – Holiday Edition”, “Amazing Rewards MC Junior – Travel Edition” or “Amazing Rewards MC Junior – Hidden Edition” (the “Special Reward”) upon the redemption for Extra Rewards of Reward 2. The “Amazing Rewards MC Junior” will be distributed on a random basis by Harbour City staff, and no selection of styles is allowed. The Special Reward must be redeemed with the Extra Rewards of Reward 1 or Reward 2 at the same time and no subsequent redemption will be arranged. Each set of Eligible Receipts can only be used to redeem the Special Reward once. Customers are required to inspect the “Amazing Rewards MC Junior” on the spot upon redemption and the reward is non-exchangeable once redeemed. In case of loss or damage, “Amazing Rewards MC Junior” will not be replaced and customers shall have no objections. Quota for Special Reward for redemption at the Harbour City in the entire Promotion Period is no less than 3,000 which are available on a first-come-first-served basis, while stocks last.
16. Each “Amazing Rewards MC Junior” is packaged in blind box. The specific design inside cannot be confirmed until the box is opened, and will be given to customers on a random basis. Customer cannot request an exchange for specific design. “Amazing Rewards MC Junior” cannot be returned, altered, transferred, returned, refunded, exchanged for cash or changed under any circumstances once redeemed. The product of “Amazing Rewards MC Junior” is subject to it the actual item and governed by the terms and conditions of relevant redemption. This item is for collection purposes only and cannot be used for any trading or commercial purpose. “Amazing Rewards MC Junior” is provided by its manufacturer. Neither the Company, Visa, Harbour City nor the Participating Merchants is the manufacturer of the Amazing Rewards MC Junior. The Company and/or Visa and/or Harbour City give no representation or guarantee as to the “Amazing Rewards MC Junior” (including but not limited to the quality and safety of goods), and does not accept any liability arising in conjunction with the goods and services provided. “Amazing Rewards MC Junior” and the designs are copyrighted, reproduction or copying is not permitted, and legal action will be taken against counterfeiters. It is normal if the actual product may have colour differences, minor scratches, paint peeling or bubbles. “Amazing Rewards MC Junior” is not suitable for children under 12 years old, please use under adult supervision.
17. The Special Reward is provided by the Company and is subject to the applicable terms and conditions of the Company. For details, please refer to the relevant promotional materials. Visa shall not be responsible for arranging or responding to any enquiries relating to the Special Reward. If the Special Reward is fully redeemed, the Company and Harbour City reserve the right to terminate the Special Reward immediately without prior notice.

General Redemption Terms (Applies to All Rewards)

18. All Eligible Spending for the same redemption must be settled with the same Eligible Visa Card and/ or Eligible BOC Visa Credit Cards or the same Eligible Visa Card and/ or Eligible BOC Visa Credit

Card bound to 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.

19. During the Promotion Period, each Eligible Cardholder/Eligible BOC Visa Credit Cardholder (based on HARBOUR CITYZEN membership ID) can redeem Reward 1 and/or Reward 2 up to a total of five (5) times, with a maximum reward value of HK\$7,500 and up to five (5) Special Rewards in total. Each set of Eligible Receipts can only be used to redeem Reward 1 or Reward 2, together with one corresponding Special Reward, once. Any spending amount exceeding the minimum requirement for reward redemption cannot be used in other promotions and/or offers.
20. 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/Eligible BOC Visa Credit 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 five (5) e-Cash Vouchers per single transaction. The e-Cash Voucher is valid until 11 October 2026. Any unused voucher upon expiry shall be forfeited and will not be reissued. Please refer to the "e-Coupons" section of your HARBOUR CITYZEN Member account for usage details.
21. Eligible Cardholders and/or Eligible BOC Visa Credit 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 Visa Card and/ or Eligible BOC Visa Credit Cards bearing the same card number on sales slip(the "Eligible Receipts"), 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 27 September 2026 (whichever is earlier).
 - a) Redemption by merchant staff or third party is not accepted.
 - b) During redemption, Harbour City reserves the right to request the Eligible Cardholder and/or Eligible BOC Visa Credit 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 Credit Cards and/ or Eligible BOC Visa Credit Cards (including but not limited to present physical credit cards, transaction slip, transaction record on mobile app (screenshot is not accepted)).
 - c) Harbour City might capture the images of machine-printed receipt(s) from Designated Merchants and corresponding Visa Card and/ or Eligible BOC Visa Credit Cards payment slip(s) / transaction record(s) for verification and internal control purposes. A maximum of two (2) sets of Eligible Receipts issued on the same day may be accumulated for each redemption. Expired receipts and receipts issued outside the Promotion Period will not be accepted.
 - d) Harbour City reserves the right not to process the redemption if the Eligible Cardholders/Eligible BOC Visa Credit 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.
22. For mobile transactions, Eligible Cardholders and/or Eligible BOC Visa Credit Cardholders are required to log in onsite and present the virtual Eligible Visa Card and/ or Eligible BOC Visa Credit Cards on a mobile device or watch, along with the original copies of machine-printed merchant sales invoices and valid sales slips. Screenshots of mobile devices or watches are not accepted.

23. Eligible Spending amount is calculated in terms of each set of Eligible Visa Card and/ or Eligible BOC Visa Credit Cards 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 and/or Eligible BOC Visa Credit Cardholder will be calculated separately.
24. 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's name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Eligible Visa Card and/ or Eligible BOC Visa Credit Cards number, merchant name, transaction date, transaction amount, valid authorization code and signature of Eligible Cardholder and/or Eligible BOC Visa Credit Cardholder (if applicable) clearly. If the Eligible Cardholder and/or Eligible BOC Visa Credit Cardholder cannot present valid original documents or if the information is inconsistent or insufficient, the redemption will not be processed.
25. 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 / jewelry 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 any 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 Harbour City/ Visa / the Company from time to time;
 - g) Merchants not listed in the Harbour City "your guide" (e.g. pop-up stores);
 - h) Spending at Gallery by the Harbour.
26. For product deposit payments made between 7 August and 27 September 2026, Eligible Cardholders and/or Eligible BOC Visa Credit Cardholders can redeem the Rewards within 8 days from the day of product pick up (however, the last pick up and redemption date is 27 September 2026). Eligible Cardholder and/or Eligible BOC Visa Credit Cardholders are required to present their own physical Eligible Visa Card and/ or Eligible BOC Visa Credit Cards 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.
27. For restaurants requiring deposit payment between 7 August and 27 September 2026, Eligible Cardholders and/or Eligible BOC Visa Credit Cardholders can redeem the Rewards within 8 days from the day of dining (last dining and redemption date is 27 September 2026). Eligible Cardholders and/or Eligible BOC Visa Credit Cardholders are required to present their own physical Eligible Visa

Card and/ or Eligible BOC Visa Credit Cards 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.

28. All original copies of machine-printed merchant sales invoices will be stamped by staff members at the redemption counter after redemption. Eligible Cardholders and/or Eligible BOC Visa Credit Cardholders cannot request a 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.
29. Reward(s) cannot be cancelled, altered, transferred, returned, refunded or exchanged for cash, gifts/promotion points or services or any form of change under any circumstances once issued. It will not be re-issued if the Reward(s) are lost or damaged. Harbour City and/or merchants shall be fully responsible for all enquiries, claims and complaints whatsoever by customers regarding the validity or use of the e-Cash Vouchers. Offers are subject to relevant terms and conditions of the merchant, please check with the merchants for details. Visa, the Company and Harbour City reserve the right to retrieve or cancel any transferred Rewards.
30. Eligible Cardholders and/or Eligible BOC Visa Credit 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.
31. In the event of fraud or abuse, Visa, Harbour City and the Company reserve the right to disqualify the Eligible Cardholder and/or Eligible BOC Visa Credit Cardholder immediately and retain the right to take legal action. For any disqualified redemption / Eligible Cardholder and/or Eligible BOC Visa Credit Cardholder, Visa, Harbour City and the Company reserve the right to retrieve the Rewards.

Visa Basic Rewards Enrollment Terms and Conditions

32. By registering on the Promotion Registration Webpage (as defined in paragraph 37 below) and participating in the Promotion, a Participant:
 - a. is deemed to have read, understood, acknowledged, and agreed to be bound by these Terms and Conditions, and to the Visa Global Privacy Notice (available at https://www.visa.com.hk/en_HK/legal/privacy-policy.html); and
 - b. represents and warrants that the Participant is the cardholder of the Eligible Card (as defined in paragraph 36 below) used for the purposes of that registration.
33. All times and dates related to this Promotion will be based on Visa's system records. Any participation and completion of the designated requirements outside the Promotion Period will be deemed invalid. This offer is subject to the following Terms and Conditions. By participating in this promotion, customers agree to be bound by these Terms and Conditions.
34. Eligible Hong Kong Visa Cards and Eligible Macau Visa Cards are referred to collectively as “**Eligible Hong Kong and Macau Visa Cards**”. A cardholder of an Eligible Card is referred to as an “**Eligible Cardholder**”. Each issuer of an Eligible Card is referred to as a “**Visa Issuer**”.

35. Eligible Mainland China Visa Cardholders and Eligible Taiwan Visa cardholders must complete a separate registration to participate in this promotion. Please refer to the applicable Terms and Conditions below:
Mainland China Visa Cardholders: [Mainland China Campaign Terms and Conditions](#)
Taiwan Visa Cardholders: [Taiwan Campaign Terms and Conditions](#)
36. Eligible Visa Cardholders from all other regions are not required to complete a separate registration to participate in this Promotion.

Registration and Participation

37. To participate in the Promotion and to be eligible to receive the rewards, a Eligible Hong Kong and Macau Visa Cardholder must register an Eligible Card on the Visa designated Promotion registration webpage (<https://visaselectrewardhk.com/campaigns>); a Eligible Mainland China Visa Cardholder must register an Eligible Card on the Visa designated Promotion registration webpage(<https://visa-h5.offerpluscn.com/campaign/C20260729001>); a Eligible Taiwan Visa Cardholder must register an Eligible Card on the Visa designated Promotion registration webpage (<https://visaselectrewardtw.com/campaign/C202607290001>) ("**Promotion Registration Webpage**") during the Promotion Period. An Eligible Card registered on the Promotion Registration Webpage is referred to as a "**Registered Eligible Card**" and the holder of a Registered Eligible Card as a "**Registered Eligible Cardholder**").
38. An Eligible Card can only be registered once on the Promotion Registration Webpage during the Promotion Period.
39. It is the Participant's sole responsibility to ensure that the Participant has provided correct and complete information in registering for the Promotion. Visa shall not be responsible for any incomplete or incorrect registration or details which may cause the invalidation, disqualification, or non-acceptance of registration for the Promotion. Participants must present the successful registration page when redeeming the reward. Screenshots will not be accepted.
40. A Participant must keep the documents recording a claimed Eligible Transaction. In the event of a dispute, Visa reserves the right to request submission of these documents in support of the claimed Eligible Transaction. Any determination made by Visa in connection with this Promotion is final and binding on the Participant. Visa may retain these documents for further investigation and resolution. All documents (including any originals or copies) submitted to Visa will not be returned.
41. The Reward is awarded on a first-come-first-served basis and a limited quota applies. Visa will post a notice on the official Visa website and Facebook page as soon as reasonably practicable once the quota has been reached. Inability to receive any Reward that may otherwise be earned, may be due to the quota having already been reached. In either case, Visa will not notify any Participant of this individually.

42. The rewards cannot be exchanged for cash, bonus points, or other products, services or discounts. It is not transferable to third parties or to other accounts.

Excluded Transactions

43. Any cancelled, disputed or refunded Eligible Transaction will not qualify for the Promotion.

Data Privacy

44. Visa will collect personal information from a Participant for the purposes of administering and advertising the Promotion. All personal information collected from a Participant during the registration and application process or thereafter in connection with the Promotion will be processed in accordance with Visa's Global Privacy Notice (available at https://www.visa.com.hk/en_HK/legal/privacy-policy.html) and any preferences indicated by the Participant during the registration process for the Promotion.
45. By registering and participating in the Promotion, a Participant authorises Visa to collect, store, use and process their personal data (including their email address and Registered Eligible Card number) for the purposes of Promotion registration and administration and qualifying their eligible transaction, rewards fulfillment, communication and other purposes related to the Promotion. A Participant has the right to access, withdraw, and correct personal information held by Visa about them, and to oppose the collection or processing of it. A Participant may request such action by contacting Visa by email at privacy@visa.com. Please do not include any sensitive or personal information, such as any Visa card or bank account number, in those emails. Whenever a Participant submits any card related information in order to participate in the Promotion, please note that Visa may store and process this information in different jurisdictions from where the Participant resides, including in the US. These countries may have different laws and requirements about privacy and data use from the territory in which the Participant is located.

General

46. In these Terms and Conditions:
- a. “**Participant**” refers to a person who are the Cardholder of an Eligible Card;
 - b. “**Visa**” refers to Visa Worldwide Pte. Limited; and
 - c. “**VisaNet**” means the Visa system through which Visa provides authorisation, clearing and settlement processing services to clients and members.
47. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).
48. Visa may, at its sole and absolute discretion, amend these Terms and Conditions or cancel, suspend or amend the terms of the Promotion (including the Rewards and promotion mechanics) at any time without prior notice.

49. Visa reserves the right and discretion to disqualify and/or reject any Participant and/or revoke any entitlement to a Reward if it determines or reasonably suspects that the Participant is tampering or interfering with the process or the operation of the Promotion, or acting in breach of these Terms and Conditions.
50. Visa reserves the right to reverse or cancel at its discretion any rewards already credited to the Eligible Cardholder's account in respect of any cancelled, disputed, refunded transaction or where there has been a wrongful fulfilment of the Reward for an Eligible Card, including debiting the value of the rewards from the Eligible Cardholder's account.
51. In the event of any dispute arising from or relating to the Promotion (including, without limitation, any dispute as to Visa's determination of the eligibility of any Eligible Cardholder to a Reward), the decision of Visa with respect to that dispute shall be final, conclusive and binding.
52. To the maximum extent permissible by applicable law, Visa shall have no liability for any loss or damage arising directly or indirectly out of or in connection with the Promotion including, but not limited to, loss of profits (including loss of anticipated savings), loss of sales or business, loss of agreements or contracts, loss of use or corruption of software, data or information, loss of or damage to goodwill or indirect or consequential loss.
53. If any provision of these Terms and Conditions is held to be invalid, illegal, or unenforceable, it shall be deemed deleted but that shall not affect the validity, legality, and enforceability of the remaining provisions of these Terms and Conditions. The remaining provisions shall remain in full force and effect.
54. These Terms and Conditions and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with them or their subject matters or formation (a "**Dispute**") shall be governed by, and construed in accordance with, the laws of Hong Kong Special Administrative Region of the People's Republic of China ("**Hong Kong**"). Participants irrevocably agree that the Hong Kong courts shall have exclusive jurisdiction to settle Disputes.