

「富邦 Visa 信用卡 x Apple Pay 推廣活動」(「推廣活動」)條款及細則

1. 推廣期由 2026 年 2 月 5 日至 2026 年 4 月 30 日，包括首尾兩日(「推廣期」)。
2. 推廣活動只適用於由富邦銀行(香港)有限公司(「本行」)發行的富邦 Visa 信用卡之主卡賬戶(「合資格信用卡」)之持卡人，包括：
 - 2.1 於推廣期內全新申請並獲批核之合資格信用卡，且於過往 6 個月內未曾持有或取消本行之信用卡或聯營卡(包括附屬卡)之持卡人(「合資格全新信用卡客戶」)；或
 - 2.2 現有之合資格信用卡主卡持卡人(「合資格現有信用卡客戶」)，而該持卡人名下所有由本行發行之合資格信用卡主卡於 2026 年 2 月 4 日或之前均未曾綁定 Apple Pay；或
 - 2.3 現有之合資格信用卡主卡已綁定 Apple Pay 持卡人(「合資格現有 Apple Pay 客戶」)(惟此類客戶只適用於獎賞二，並不適用於獎賞一)。
3. 每位合資格全新信用卡客戶或合資格現有信用卡客戶或合資格現有 Apple Pay 客戶(「合資格客戶」)必需於推廣期內透過本行綜合客戶服務熱線之話音系統完成登記，方可參加本推廣活動。成功完成登記後將獲得一個參考編號(參考編號只作登記紀錄之用，並不代表必然符合獲享獎賞資格)。每位合資格客戶只需登記一次，如因任何原因出現重複登記，其最先成功登記之合資格信用卡將自動登記參加本推廣活動之所有獎賞。

登記步驟如下：

- 致電富邦銀行綜合客戶服務熱線 2566 8181
 - 選擇語言後按 1 > 7 > 2 進行登記
 - 按照登記方法輸入正確個人資料後，按 > 3 > 1 收聽推廣活動的條款及細則
 - 確定及同意本推廣活動的條款及細則
 - 成功完成登記後將獲發一個參考編號
4. 合資格客戶於完成第 3 條所述之登記步驟後，並進行一筆合資格交易(定義見第 5 條)，即可獲享相應獎賞(「獎賞」)：

4.1 Apple Pay 首次綁定迎新賞(「獎賞一」)

合資格客戶於推廣期內完成登記後，成功首次將合資格信用卡綁定至 Apple Pay(不適用於 2026 年 2 月 4 日或之前已進行首次綁定之客戶)並進行一筆合資格交易(定義見第 5 條)，即可獲享下列現金回贈：

合資格客戶	獎賞一
合資格全新信用卡客戶	HK\$100 現金回贈
合資格現有信用卡客戶	HK\$50 現金回贈
合資格現有 Apple Pay 客戶	不適用

4.2 5% 消費獎賞 (「獎賞二」)

合資格客戶於推廣期內進行之合資格交易 (定義見第 5 條)，均可獲享 5% 現金回贈，每位合資格客戶於推廣期內可獲享之獎賞二金額上限為 HK\$100 現金回贈。

- 「合資格交易」指於推廣期內以合資格信用卡透過 Apple Pay 進行的本地或海外零售交易，並於 2026 年 5 月 7 日或之前成功入賬至合資格信用卡賬戶。以下交易將不被視為合資格交易，包括但不限於：現金貸款、稅項繳付、網上繳費、保險付款 (商戶類別代碼為 5960 及 6300 的交易)、結餘轉賬、分期付款、各項費用及收費、利息、年費、自動轉賬、八達通自動增值服務、其他儲值支付工具付款及/或充值交易 (包括但不限於 Alipay、WeChat Pay 及 PayMe)、賭博交易、不論任何原因而造成延遲入賬、未入賬 / 已取消 / 已退款之交易。
- 所有合資格交易的交易日期以本行紀錄為準。外幣交易將以入賬時的港幣等值計算。本行無義務於客戶進行交易前確認其是否合資格，並保留最終決定權，以 Visa Worldwide Pte. Limited 所提供之商戶類別 / 交易類型作準。
- 推廣活動之獎賞以每位合資格客戶計算，如合資格客戶持有多於一張合資格主卡信用卡並進行多於一次登記，這只適用於其最先成功登記之合資格信用卡，其多張主卡之簽賬不得轉讓或合併計算在累積簽賬金額以獲享本推廣活動之獎賞。每位合資格客戶於推廣期內最多可獲獎賞一及獎賞二各一次。附屬卡之合資格簽賬會合併計算於主卡賬戶內，惟附屬卡賬戶不獲本推廣活動之參加資格及/或獎賞。
- 合資格客戶一經成功登記推廣活動，即表示已明白並同意本推廣活動之所有條款及細則，所有登記恕不能更改或取消。
- 整個推廣活動登記名額為 5,000 個，以先到先得方式分配，額滿即止。成功登記與否以本行系統紀錄為準。

10. 一經本行核實及確認，獎賞將於 2026 年 7 月 31 日或之前直接存入合資格信用卡之賬戶並顯示於月結單上。惟銀行有權隨時更改獎賞之發放日期，而毋須另行通知。如卡戶持有多於一張合資格信用卡參加本推廣活動，獎賞只會存入有參與本推廣活動並於推廣期作最先成功登記之信用卡內。所獲贈的獎賞金額（獎賞二）將以四捨五入方式計算至最接近之整數；例如：計算結果為 HK\$88.28，最終可獲回贈金額則為 HK\$88。合資格客戶如在 2026 年 8 月 31 日前仍未收妥所獲享之獎賞，須自行通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
11. 合資格信用卡之 Apple Pay 必須由推廣期內成功綁定後，直到獲享獎賞時仍然有效，否則，本行有權取消其獲享獎賞之資格。若卡戶於推廣期內收到已加入 Apple Pay 信用卡之全新信用卡號碼之補發卡時，卡戶需於 Apple Pay 重新加入新卡以獲取獎賞(如適用)。
12. 本行保留權利要求合資格客戶在推廣期間或推廣期後提供有關交易存根正本及 / 或其他相關文件，以作核實。所有向本行遞交的有關文件將不獲發還。
13. 合資格客戶之卡戶口必須獲贈獎賞時仍保持有效及信用狀況良好方可獲享獎賞。
14. 所有記錄均以本行系統紀錄為準。本行就本推廣活動所作之紀錄及判斷（包括但不限於登記是否成功及其先後次序、合資格客戶身份、合資格交易之交易日期 / 入賬日期、交易金額（包括外幣折算）、交易類型、商戶類別代碼及任何因商戶 / 收單機構 / 支付平台或系統原因導致之延遲入賬、未能入賬、取消、退款或爭議交易之情況）均為最終依據，本行保留最終決定權。
15. 所獲贈的獎賞只可作日後信用卡零售簽賬用途，並不可退換、轉讓、兌換現金/其他產品/優惠或作現金透支提取。
16. 如本行發現合資格客戶於本優惠中有任何不誠實及 / 或欺詐行為，本行保留權利取消其參加本優惠的資格。本行亦保留權利直接於該合資格客戶的戶口扣除所獲得的獎賞等值金額，或採取行動追討任何未償付金額。
17. 本行並非 Apple Pay 的服務供應商，故無法保證 Apple Pay 能有效使用。客戶須明白及接納 Apple Pay 乃由蘋果亞洲有限公司或其關聯公司等（「電子錢包供應商」）提供，本行概不承擔任何責任。一切與 Apple Pay 有關之責任（包括但不限於其質素及穩定性）均由電子錢包供應商承擔。如因客戶之個人電子設備不支援或其他系統問題而導致無法享有獎賞，本行及電子錢包供應商恕不補發或承擔任何未能享有獎賞所引起的責任。

18. 本行保留權利隨時暫停、更改或終止本推廣活動及修訂其條款及細則，而毋須另行通知。如有就本推廣活動之合資格客戶的資格、推廣細節及一切有關事項有任何爭議，本行保留最終決定權。
19. 除本行及客戶外，任何人均無權根據香港法例第 623 章《合約（第三者權利）條例》強制執行本條款之任何條款或享有任何條款中之利益。
20. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
21. 如本條款及細則的中英文版本有任何歧異，概以英文版本為準。

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Terms and Conditions of Fubon Visa Credit Card x Apple Pay Promotion ("Promotion")

1. The Promotion period is from 5 February 2026 to 30 April 2026, both dates inclusive ("Promotion Period").
2. The Promotion is only applicable to the principal cardholders of Fubon Visa Credit Cards issued by Fubon Bank (Hong Kong) Limited ("the Bank") ("Eligible Credit Card"), including:
 - 2.1. New applicants who successfully apply for and are approved for an Eligible Credit Card during the Promotion Period, provided they have not held or cancelled any credit card or co-branded card (including supplementary cards) issued by the Bank within the past six months ("Eligible New Credit Card Customers"); or
 - 2.2. Existing principal cardholders of Eligible Credit Cards ("Eligible Existing Credit Card Customers"), none of whose principal Eligible Cards issued by the Bank under the cardholder's name had been bound to Apple Pay on or before 4 February 2026; or
 - 2.3. Existing principal cardholders who have bound Apple Pay to their Eligible Credit Cards ("Eligible Existing Apple Pay Customers") (for the avoidance of doubt, such customer is only eligible for Reward 2 and is not eligible for Reward 1).
3. Each Eligible New Credit Card Customers or Eligible Existing Credit Card Customers or Eligible Existing Apple Pay Customers ("Eligible Customers") must complete registration via the Bank's Integrated Customer Service Hotline voice system during the Promotion Period to participate. Upon successful registration, a reference number will be issued (the reference number is for registration record purposes only and does not in itself constitute confirmation of the customer's eligibility to receive any reward). Each Eligible Customer only needs to register once, if duplicate registration occurs for any reason, the first successfully registered Eligible Credit Card will be automatically enrolled in all rewards under the Promotion.

Registration steps:

 - Call Fubon Bank Integrated Customer Service Hotline at 2566 8181
 - Select language, then press 1 > 7 > 2 to register
 - Enter correct personal information as instructed, press 3 > 1 to listen the Key terms and conditions
 - Confirm and agree to the Promotion's terms and conditions
 - Upon successful registration, a reference number will be issued
4. After Eligible Customers complete the registration steps described in Clause 3 and conduct one Eligible Transaction (as defined in Clause 5) will be entitled to corresponding rewards ("Rewards"):
 - 4.1. Apple Pay first-time Binding Reward ("Reward 1")

After completing registration during the Promotion Period, Eligible Customers who successfully bind their Eligible Credit Card to Apple Pay for the first time (not applicable if first-time binding was completed on or before 4 February 2026) and conduct one Eligible Transaction (as defined in Clause 5) will be entitled to the following cash rebate:

Eligible Customers	Reward 1
Eligible New Credit Card Customers	HK\$100 Cash Rebate
Eligible Existing Credit Card Customers	HK\$50 Cash Rebate
Eligible Existing Apple Pay Customers	Not Applicable

4.2. 5% Spending Rewards (“Reward 2”)

Eligible Customers who conduct Eligible Transactions (as defined in Clause 5) during the Promotion Period will enjoy a 5% Cash Rebate. The maximum Reward 2 that each Eligible Customer may receive during the Promotion Period is HK\$100 Cash Rebate.

5. “Eligible Transaction” refers to local or overseas retail transactions made via Apple Pay with an Eligible Credit Card during the Promotion Period and successfully posted to the Eligible Card account on or before 7 May 2026, other transactions, including but not limited to cash advances, tax payments, online bill payments, insurance payments (merchant category codes 5960 and 6300), balance transfers, installments, fees and charges, interest, annual fees, autopay transactions, Octopus Automatic Add Value Service, payments and/or top-up transactions for other stored-value facilities (SVF) (including but not limited to Alipay, WeChat Pay and PayMe), gambling transactions, and any delayed postings, unposted/cancelled/refunded transactions will not be counted as Eligible Transactions.
6. The transaction date of all Eligible Transactions shall be based on the Bank’s record. For foreign currency retail transactions, equivalent value in Hong Kong Dollars for the posting will be used. The Bank has no obligation to clarify which transactions are eligible before the selected customers conduct the transactions, and the Bank reserves the right of final decision as to whether each relevant transaction is or is not eligible with reference to the merchant codes/transaction types issued by VISA Worldwide Pte. Limited.
7. Rewards under this Promotion are calculated on a per Eligible Customer basis. If an Eligible Customer holds more than one Eligible principal card and registers more than once, this Promotion will only apply to the Eligible Credit Card that is first successfully registered. Eligible spending of multiple Eligible principal cards cannot be transferred or combined for the purpose of enjoying the Rewards under this Promotion. Each Eligible Customer may receive each of Reward 1 and Reward 2 once only during the Promotion Period. Supplementary card transactions will be combined under the principal card account, but supplementary cardholders are not eligible to participate or receive rewards.
8. Upon successful registration, it is implied that the Eligible Customers have read and agreed to be bound by the Terms and Conditions of the Promotion. No alteration or cancellation can be made to the registration.
9. **The Registration quota is limited to 5,000, and is available on a first-come-first served basis. Whether registration is successful shall be subject to the Bank’s system records.**

10. Once it is confirmed and verified by the Bank, the rewards will be credited to the Eligible Credit Card account before 31 July 2026 and will be displayed in the credit card statement. The Bank reserves the right to change the reward crediting date without prior notice. If Eligible Customers participate the Promotion with more than one Eligible Credit Card, the rewards will be credited to the card first successfully registered during the Promotion Period. Reward (Reward 2) amounts will be rounded to the nearest integer. For example, if the calculated amount is HK\$88.28, the final cash rebate amount will be HK\$88. If rewards are not received by 31 August 2026, customers must notify the Bank directly; otherwise, the Bank will not be held responsible and will not provide any compensation.
11. The Eligible Credit Card must remain valid from the successful date of adding card to Apple Pay during the Promotion Period until the date when the Rewards are credited into the Eligible Credit Card account; otherwise, the Bank reserves the right to disqualify the Eligible Customers from receiving the Rewards. If Eligible Customers receive a reissued card with a new card number for the credit card which has been added to Apple Pay, Eligible Customers shall add the reissued card with Apple Pay again in order to be entitled to the Rewards (if applicable).
12. The Bank reserves the right to request Eligible Customers to provide such original records and/or other relevant documents during or after the Promotion Period for verification purpose. All documents submitted to the Bank will not be returned.
13. The relevant card account of Eligible Customers must be still valid and in good credit standing while redeeming the Reward to enjoy the Rewards.
14. All records shall be subject to the Bank's system records. The Bank's records and determination in relation to this Promotion (including but not limited to whether registration is successful and its sequence, Eligible Customers status, transaction date / posting date of Eligible Transactions, transaction amount (including FX conversion), transaction type, merchant category code, and any delayed posting, failed posting, cancellation, refund or disputed transaction caused by the merchant / acquiring institution / payment platform or system issues) shall be final and conclusive, and the Bank reserves the final decision.
15. The Rewards can only be used for future credit card retail transactions. The Rewards cannot be returned, transferred, redeem for cash/other products/benefits or withdrawn by cash advance.
16. **If the Bank discovers any dishonest or fraudulent behavior by an eligible customer in relation to this Offer, it reserves the right to cancel their eligibility. The Bank also reserves the right to deduct the equivalent value of the Reward from the customer's account or take action to recover any unpaid amounts.**
17. The Bank is not the provider of Apple Pay and cannot guarantee its functionality. Customers must understand and accept that Apple Pay is provided by Apple Asia Limited or its affiliates ("e-Wallet Provider"), and the Bank bears no responsibility. All responsibilities related to Apple Pay (including but not limited to quality and stability) lie with the e-Wallet Provider. If customers cannot enjoy the Reward due to device incompatibility or system issues, neither the Bank nor the e-Wallet Provider will compensate or be held liable.

18. The Bank reserves the right to suspend, vary, or terminate this Promotion and amend the relevant terms and conditions at any time without prior notice to customers. In case of any dispute arising from the Promotion, the eligibility, promotion details, and all related matters of the Promotion, the decision of the Bank shall be final and conclusive.
19. Other than the Bank and Customer, no one shall have the right to enforce or enjoy the benefits of any of these Terms and Conditions under Contracts (Rights of Third Parties) Ordinance (Cap 623, Laws of Hong Kong).
20. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can re