

Enjoy up to total HK\$13,888 Cash Reward in your First Subscription of Relevant Investment Products

During the promotional period, customers who successfully subscribe for Equity-Linked Investment or Secondary Market Bonds ("Relevant Investment Product(s)") for the first time would be entitled HK\$2,388 Cash Reward for every subscription amount of HK\$500,000 or its equivalent, at maximum of HK\$13,888 in total (the "Cash Reward"). **Quotas are limited and on a first-come-first-served basis.**

The Cash Reward for each of the Relevant Investment Products are as follows:

Promotion Period	2 Jan 2026 – 31 March 2026 (both dates inclusive)		
Promotion Details	Each account shall be entitled to a Cash Reward according to the subscription amount of Relevant Investment Products of their first order during the promotion period. The maximum cash reward for each investment product is HK\$8,888, while the maximum total cash reward per customer is HK\$13,888.		
	Relevant Investment Products	Equity-Linked Investment ("ELI")	Secondary Market Bonds ("Bond")
	Cash Reward Amount (For every subscription of each Relevant Investment Product reaching HK\$500,000* or its equivalent)	HK\$2,388	HK\$2,388
	Maximum Cash Reward Amount per Relevant Investment Product	HK\$8,888	HK\$8,888
	Maximum Cash Reward Amount per client		HK\$13,888

*Subscription to Relevant Investment Products in foreign currencies would be converted to Hong Kong dollars at the prevailing exchange rate quoted by the Bank on the relevant transaction date

The promotion is subject to relevant terms and condition.

Terms and Conditions

1. The promotional period is from 2 January 2026 to 31 March 2026, both dates inclusive (the "Promotional Period"). **The Cash Reward is limited and available on a first-come-first-served basis.**
2. This Cash Reward is applicable to personal customers of Fubon Bank (Hong Kong) Limited ("the Bank" or "Fubon Bank") who fulfilled the conditions of Cash Reward in these Terms and Conditions ("Eligible Customers"). The Cash Reward is counted on account basis. Joint account is treated as an eligible single account to any entitled Cash Reward.
3. Eligible customers who, according to the Bank's record, did not have transaction record of the corresponding Equity-Linked Investment ("ELI") and/or Secondary Market Bond before the Promotional Period. For example, if a customer has subscribed for Secondary Market Bond but has not subscribed for ELI before the Promotion Period, and subsequently the customer subscribes for ELI during the Promotional Period, that customer will be eligible to enjoy this Cash Reward. On the contrary, the customer who subscribes for Secondary Market Bond during the Promotional Period is not eligible to enjoy this Cash Reward.
4. The following transactions will not be included in the Cash Reward calculation:
 - a. Bond subscription where the Bank's monetary benefit is ≤ 1% of the face value of that subscription,

- b. Subscription or Initial Public Offering of Retail bonds issued by Hong Kong SAR Government or any of its affiliated entities.

5. In case the customer has completed more than one subscription to the same Relevant Investment Products on the same day, Cash Reward could be calculated basing on the subscription with the largest subscription amount.

6. Each account is eligible for a maximum cash reward of HK\$8,888 per Relevant Investment Product. The total reward amount for two Relevant Investment Products is capped at HK\$13,888.

7. The subscription amount used for calculation of the Cash Reward would be rounded down to the nearest HK\$500,000.

8. The calculation of Cash Rewards are as follows:

	Illustrative Examples	Calculation of Cash Reward
Example 1	<p>Investment product: ELI on 2 Jan 2026 Subscription Amount : HK\$2,100,000</p> <p>Investment product: ELI on 3 Jan 2026 Subscription Amount : HK\$5,100,000</p> <p>Investment product: Bond on 5 Jan 2026 Subscription Amount : HK\$1,600,000</p>	<p>The subscription amount of the first ELI subscription for Cash Reward calculation would be rounded down to HK\$2,000,000</p> <p>The Cash Reward will be HK\$2,388 X 4 = HK\$9,552 (reaches the maximum amount per product at HK\$8,888)</p> <p>The subscription amount of the first Bond subscription for Cash Reward calculation would be rounded down to HK\$1,500,000</p> <p>The Cash Reward will be HK\$2,388 X 3 = HK\$7,164</p> <p>Final Cash Reward reaches the maximum amount at HK\$13,888</p>
Example 2	<p>Investment product: ELI on 2 Jan 2026 Subscription Amount : HK\$510,000</p> <p>Investment product: ELI on 2 Jan 2026 Subscription Amount : HK\$1,600,000</p>	<p>Given there are two ELI orders on the same day, the larger one (i.e. HK\$1,600,000) would be used for Cash Reward calculation, which would be rounded down to HK\$1,500,000</p> <p>The Cash Reward will be HK\$2,388 X 3 = HK\$7,164</p> <p>Final Cash Reward is HK\$7,164</p>

Note: Please refer to the offering document relating to the scenario analysis of the relevant case, product features, nature and all other risks involved in the Relevant Investment Products.

9. Cash Reward will be credited to the customers' designated Hong Kong Dollar settlement accounts on or before 30 September 2026. For Relevant Investment Products subscription in foreign currency, the corresponding Cash Reward shall be calculated based on the subscription amount converted to Hong Kong Dollar at the Bank's prevailing exchange rate quoted by the Bank on the relevant transaction date. The Bank reserves the right to amend the calculation method of subscription amount and determine the final value of the Cash Reward at its sole discretion.

10. Eligible Customers must have a valid Hong Kong Dollar settlement account on the date when Cash Reward is credited.
11. Please contact our Bank staff for details of the Offer.
12. The Bank reserves the right to suspend, vary or cancel the above promotional offers and amend the relevant terms and conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.
13. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. These Terms and Conditions are subject to prevailing regulatory requirements.
15. In determining the transaction amount of the Relevant Investment Products, only the completed transaction will be counted, while the value of any cancelled or unsuccessful transaction will be excluded. All transactions, outcomes, dates, and times related to this promotion are based on the records and data of our bank's computer system. The bank will not bear any responsibility for any delays, losses, errors, or unrecognizable situations caused by any computer, network, or other technical issues.
16. No person other than the eligible customer of the Bank or the Bank itself (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance, Chapter 623 of the Laws of Hong Kong to enforce or enjoy any benefits of any of the provisions of these Terms and Conditions.
17. Should there be any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.
18. For details of the Offer, please contact our Bank staff or Fubon Bank Integrated Customer Service Hotline at 2566 8181 (Press 3 after language selection) during office hours*.
* Office Hours are Monday - Friday: 9am to 7pm; Saturday: 9am to 1pm (Except public holidays).

Risk Disclosure and Important Note:

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You are advised to seek independent financial and professional advice before you trade or invest. Investment involves risks. Prices of investment products may go up as well as down and may even become valueless. Past performance is not indicative of future performance. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment products.

This promotion material is issued by Fubon Bank (Hong Kong) Limited (the "Bank") and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong and are for reference only, and does not constitute, nor is it intended to be, nor should it be construed as any advice, offer or solicitation to deal in any of the investment products mentioned herein. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You should not base on this marketing material alone to make any investment decision, but should read in detail the relevant offering documents and Risk Disclosure Statements or seek independent professional advice if in doubt. The investment decision is yours but you should not invest in the investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Equity-linked products

Equity-linked products are structured products involving derivatives. The investment decision is yours but you should not invest in the structured product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Equity-linked products are NOT equivalent to, nor should they be treated as a substitute for time deposit. These products are not principal-protected.

Equity-linked Products are subject to the risk of the issuer defaulting on its obligations.

Bond

Bond investments are not protected by the Hong Kong Investor Compensation Fund. It involves risks, including the possible loss of the principal amount invested. Bond prices may go down as well as up, and may even become valueless. It is as likely that losses may be incurred rather than profit made because of buying and selling bonds.

Bonds are subject to issuer defaulting on its obligations, you may not be able to receive back the principal and interest. Credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the issuer. Bonds are typically more susceptible to fluctuations in interest rates and generally prices of bonds will fall when interest rates rise. As bonds may not have active secondary markets and it may be difficult or impossible for investors to sell the bonds before its maturity. Even you can successfully sell the bonds before maturity, you may receive an amount lower than the original investment amount. If you invest in foreign currency bonds, you may be subject to the risk of exchange rate fluctuations and may incur loss if you convert the funds to local currency when there is devaluation in foreign currency. If a bond is early redeemed and you reinvest the funds in similar bonds, your return may be substantially reduced.

Foreign currency investments are subject to exchange rate fluctuations which may provide both returns and risks. The fluctuation in the exchange rate of currency may result in losses in the event that you convert the currency into other currency.

Please note the risk factors mentioned above are not exhaustive.