

#### **General Terms and Conditions of Welcome Gift and Other Benefits:**

1. To be eligible for the principal card welcome gift, customers are required to successfully apply for a principal card of YATA Credit Card on or before 31 December 2025. A new card will be sent to the customer at his/her correspondence address by Fubon Bank (the "Bank") or customer will be contacted to collect the new card at branch. To be eligible for the welcome gifts, the principal cardholder is required to spend HK\$2,800 or above on eligible retail purchase and/or cash advance with the principal card within the first 3 months from the date of card issuance. Other transactions including but not limited to tax payment, online bill payment, balance transfers, installment, administration fee, financial charges, annual fee, autopay transactions, Octopus AAVS reload transactions and casino transactions will not be counted as welcome gift spending requirement. The transaction date(s) shown in the statement(s) issued by the Bank shall be regarded as the relevant transaction date(s). If any retail transaction(s) is/are later cancelled or reversed after the redemption of the welcome gifts causing the cardholder not fulfilling the spending requirement, the Bank reserves the right to debit **HK\$100** as handling fee against his/her account immediately without prior notice.
2. Only customers who are not holders of the Bank's credit cards or co-branded cards (including supplementary card) up to the application date are eligible for the welcome gifts. No welcome gift will be granted if customers have cancelled the Bank's credit cards within the past 6 months from the application date in the case of successful application. To be eligible for the welcome gifts, the relevant credit card account must be still valid and in normal status.
3. A welcome gift redemption letter will be sent to the customer at his/her correspondence address within 4 to 6 weeks (from transaction posting date) upon the cardholder fulfilling the spending requirement. Cardholders have to bring along the original copy of welcome gift redemption letter and other necessary documents to the designated Customer Service Counter of YATA Department Store or the designated Cashier Customer Service Counter of YATA Supermarket for redeeming the welcome gifts. Please refer to the redemption details as stated on the welcome gift redemption letter.
4. Each customer is only eligible for one welcome gift regardless of the number of the Bank's credit cards or co-branded cards applications successfully applied for. Customer is not allowed to change the welcome gift once it has been chosen. Welcome gifts listed above are provided on a first-come-first served basis, while stock lasts. If any of the welcome gifts chosen are out of stock, the Bank reserves the right to substitute the welcome gift with another offer without prior notice. The value or nature of the substitute may differ from the current welcome gifts offered in this promotion.
5. The relevant products, services, information and photos are provided by YATA Department Store. The Bank makes no representation or guarantee as to the quality and availability of the products, services or information provided by YATA Department Store, and shall not be liable for any matters arising from or in connection with the products, services or information provided by YATA Department Store. Any claim, complaint, or dispute arising out of, or in connection with, the said products, services or benefits shall be resolved between cardholders and YATA Department Store.

6. The Bank reserves the right for the decision of final approval of all Credit Card application, and to suspend, vary or terminate the above offers and its terms and conditions at any time without prior notice.

In case of any disputes, the decision of the Bank shall be final and conclusive. Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.

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