

Arrangement of 2020 – 2021 YATA Credit Card Bonus Point Program

With effect from 1 March 2020 ("Effective Date"), the below arrangement will be applied to YATA Credit Card Bonus Point Program.

All cardholders (including principal and supplementary cards) can earn credit card bonus point(s) (the "Point") for every HK\$1 spending:

Transaction Category	YATA Platinum/Gold/Classic Card	"YATA X KUMAMOTO" • Titanium Card
Japan (Yen) transaction	1X Point	5X Point
Other retails transactions	1X Point	1X Point

YATA Platinum or Titanium cardholder can redeem rewards with the Point:

Validity	The Required Point	Reward
On or before 30 April 2020	22,000	HK\$100 Cash Credit or Cash Coupon
Since 1 May 2020	25,000	
Since 1 May 2020	40,000	HK\$200 Cash Credit

For details and terms & conditions of the above arrangement, you may refer to the relevant promotional leaflet of the Bank or visit our website after the Effective Date. Should you have any enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181.

To borrow or not to borrow? Borrow only if you can repay!

Remarks: Should there be any inconsistency between the English and Chinese versions of the above arrangement, the English version shall prevail.