

28 March 2025

Fubon Bank (Hong Kong) Limited (the “Bank” / “Fubon”)

Notice of Amendment to Services of Fubon Credit Card

Services of Fubon Bank Credit Card (the “Services”) will be revised as follows. The summary of changes and respective effective dates (“Effective Date”) are stated below. Cardholder can visit the Bank website for full version of the documents after the Effective Date.

Item	Changes highlight	Amendment of related document(s)	Effective Date
1	Update of rewards on bill payments and insurance transactions	a. General Terms and Conditions of Fubon Credit Card Bonus Point Program b. Terms and Conditions under Bill Payment of Internet Banking	1 June 2025
2	Update of “Fubon Credit Card Upgrade Reward Program”	Terms and Conditions of “Fubon Credit Card Upgrade Reward Program”	1 June 2025
3	Update of “Overseas Transaction Rewards Program”	Terms and Conditions of “Overseas Transaction Extra Bonus Point Program”	1 June 2025
4	Update of Welcome Gift handling fee	General Terms and Conditions of Welcome Gift and Other Benefits <ul style="list-style-type: none"> Fubon Visa Infinite Card Fubon Visa Platinum Fubon YATA Visa Platinum Card 	1 June 2025
5	Update of Fubon Visa Infinite Card Airport Lounges Services terms and conditions	Terms and Conditions of Fubon Visa Infinite Card Airport Lounges Services	1 August 2025
6	Card replacement arrangement upon renewal of designated YATA credit cards	Please refer to the Fubon Bank website. Personal > Credit Card Application > YATA Visa Platinum Card	1 June 2025
7	Update of Privilege Rewards under Rewards Redemption	Please refer to the Fubon Bank website. Personal > Credit Card Privileges > Rewards Redemption	1 June 2025

Deleted contents are strikethrough and new contents are underlined below.

1. Update of rewards on bill payments, and insurance transactions

a. Key amendment to the General Terms and Conditions of Fubon Credit Card Bonus Point Program

Clause 5 - The Program is only applicable to retail purchases, other transactions, including but not limited to cash advances, administration fees, finance charges, annual fees; ~~bill payments to the Inland Revenue Department, payment relating to the category of insurance or Pension Services and, casino and gambling~~

transactions, online bill payment / utilities bill / insurance or pension services transactions made with credit card via internet banking or ATM, "Interest-free Cash Installment Plan", "Any-can-do Purchase Installment Plan", retail purchases with installment plans, any transactions may specified in program(s) and any transactions involving abuse or fraud are not applicable ("Eligible Transaction"). All Programs (except the basic 1X Point) are not applicable to online bill payment via Fubon Internet Banking Service, retail purchases with installment plans and other specified transactions. Transactions are determined based on the codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited of the relevant countries or regions.

b. Key amendment to the Terms and Conditions under Bill Payment of Internet Banking

Clause 3 - For payments made by Fubon Bank Credit Card to the following merchants are subject to the handling fee **handling fee** and bonus point reward.

Merchant	Handling Fee	Bonus Point Reward
The "Banking and Credit Card Services", the "Credit Services", the "Securities Broker" categories	1% on each transaction amount 1% on each transaction amount	Not applicable
Inland Revenue Department	Free of Charge	Not applicable
Insurance or Pension Services category	Free of Charge	Not applicable
Other Merchants	Free of Charge	Applicable (every HK\$1 payment = 1 bonus point) Not applicable

2. Update of "Fubon Credit Card Upgrade Reward Program"

Clause 23 – ~~This program is not applicable to all retail purchases with installment plans and transactions made via mobile wallets. Other transactions including but not limited to cash advances, administration fees and finance charges are also not applicable.~~ Transactions, including but not limited to cash advances, administration fees, finance charges, annual fees; payments to the Inland Revenue Department, payment relating to the category of insurance or pension services, casino and gambling transactions, online bill payment / utilities bill / insurance or pension services transactions made with credit card via internet banking or ATM, "Interest-free Cash Installment Plan", "Any-can-do Purchase Installment Plan", retail purchases with installment plans, any transactions may specified in program(s) and any transactions involving abuse or fraud are not applicable. Transactions are determined based on the codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited of the relevant countries or regions. No Point will be offered to any unposted, cancelled or refunded transactions.

3. Update of "Overseas Transaction Rewards Program"

Clause 32 – ~~This program is not applicable to all retail purchases with installment plans and transactions made via mobile wallets. Other transactions including but not limited to cash advances, administration fees and finance charges are also not applicable.~~ Transactions, including but not limited to cash advances, administration fees, finance charges, annual fees; payments to the Inland Revenue Department, payment relating to the category of insurance or pension services, casino and gambling transactions, online bill payment / utilities bill / insurance or pension services transactions made with credit card via internet banking or ATM, "Interest-free Cash Installment Plan", "Any-can-do Purchase Installment Plan", retail purchases with installment plans, any transactions may specified in program(s) and any transactions involving abuse or fraud are not applicable. Transactions are determined based on the codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited of the relevant countries or regions. No Point will be offered to any unposted, cancelled or refunded transactions.

4. Update of Welcome Gift handling fee

Key amendment to the General Terms and Conditions of Welcome Gift and Other Benefits

Clause 1 of Fubon Visa Infinite Card - To be eligible for the principal card welcome gift, customers are required to successfully apply for a principal card of Fubon Visa Infinite 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 gift, the principal cardholder is/are required to fulfil the following welcome gift redemption requirements. 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 redemption of the welcome gift causing the cardholder not fulfilling the spending requirement, or if the cardholder cancels the eligible credit card within 14 months after opening the account, the Bank reserves the right to debit HK\$100 as a handling fee to recover the cost of the welcome gift the cardholder has received against his/her account immediately without prior notice.

Clause 1 of Fubon Visa Platinum Card - To be eligible for the principal card welcome gift, customers are required to successfully apply for a principal card of Fubon 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 gift, the principal cardholder is required to fulfil the following welcome gift redemption requirements. 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 redemption of the welcome gift causing the cardholder not fulfilling the spending requirement, or if the cardholder cancels the eligible credit card within 14 months after opening the account, the Bank reserves the right to debit HK\$100 as a handling fee to recover the cost of the welcome gift the cardholder has received against his/her account immediately without prior notice.

Clause 1 of YATA Visa Platinum Card - To be eligible for the principal card welcome gift, customers are required to successfully apply for a principal card of YATA Visa Platinum 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 and gambling 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, or if the cardholder cancels the eligible credit card within 14 months after opening the account, the Bank reserves the right to debit HK\$100 as a handling fee to recover the cost of the welcome gift the cardholder has received against his/her account immediately without prior notice.

5. Update of Fubon Visa Infinite Card Airport Lounges Services terms

Key amendment to the Terms and Conditions of Fubon Visa Infinite Card Airport Lounges Services

Subject - Terms and Conditions of Fubon Visa Infinite Card ~~Airport Lounges Services~~

Clause 1 - The validity period of Fubon Visa Infinite Card Plaza Premium Lounges Services (the "Plaza Premium ~~Designated Lounges Services~~") is from now to 31 ~~December 2025~~ December 2026 ("Validity Period"). The Plaza Premium ~~Designated Lounges Services~~ is only eligible for Fubon Visa Infinite Card (the "Eligible Credit Card") principal cardholders and supplementary cardholders (the "Eligible Cardholders").

Clause 2 - ~~The Eligible Cardholders can enjoy complimentary lounge access to designated Plaza Premium Lounge facilities ("Offer") for a total of 4 times ("number of free access") per calendar year in the first 2 years upon successful application. To be eligible for the Offer, the relevant credit card account must be still valid and in normal status. Free access counts are calculated per calendar year, and unused free times in that calendar~~

~~year will be forfeited and cannot be used in the next calendar year.~~ Eligible Cardholders can enjoy total of **TWO** complimentary lounge access to Designated Lounges Services (“Complimentary Offer”) per the calendar year upon successful application and approval of card. Eligible Cardholders are required to make eligible retail transactions of HK\$4,000 or above with Eligible Credit Cards (“Spending Offer”) within 60 days of each subsequent visit to Designated Lounges Services. For the definition of eligible retail purchase, please refer to clause 2 of the General Terms and Conditions of Welcome Gifts and Other Benefits. Eligible Cardholders can enjoy the Offer up to 4 times in the calendar year. This Offer is not applicable to the renewed, replaced or upgraded card(s) which are not newly applied and approved in the calendar year. Spending Offer for the principal card and supplementary cards will be combined for calculation. If the Eligible Cardholders fail to meet the Spending Offer, the Bank will deduct the relevant service fee of **HK\$390** per access directly from the Eligible Credit Card principal account within 120 days upon using the Offer. The card account status must remain valid and normal to enjoy the offer. Unused Complimentary Offer will be cancelled and cannot be transferred or accumulated for use in the next calendar year. If Eligible Cardholders have used up the original Designated Lounges Services 4 times before the Effective Date, a service fee of HK\$390 will be charged by the Bank per visit starting from the Effective Date in the calendar year. If Eligible Cardholders have not used any original Designated Lounges Services before the Effective Date, the lounge services will still be valid in accordance with the revised terms and conditions. If Eligible Cardholders have used any original Designated Lounges Services (less than 4 times) before the Effective Date, the remaining times of Complimentary Offer and/or Spending Offer on lounge services will still be valid in accordance with the revised terms and conditions.

6. Card replacement arrangement upon renewal of designated YATA credit cards

YATA X KUMAMON VISA PLATINUM will be replaced to YATA VISA PLATINUM and YATA X KUMAMOTO TITANIUM will be replaced to YATA TITANIUM upon Effective Date. The new credit card will be mailed upon card renewal. The credit card number, credit limit, fee and service will remain unchanged. The 5% discount promotion day for YATA Supermarket transactions will be changed from Tuesday to Monday (the discount is provided by the merchant and is subject to the merchant's discount details) and the offer of up to 2.5% rebate on Japanese Yen spending will be cancelled. For the change of year-round offers, please refer to the Fubon Bank website: Personal > Credit Card Application > YATA Visa Platinum Card for the latest offers of YATA credit cards.

Please follow the instructions as stated on card mailer upon receipt of the new credit card. Our bank will consider your card activation as your acceptance on the new YATA credit cards. Otherwise, please refer to “Termination of Card Services” and “Amendment of Agreement” in the Cardholder Agreement for Credit Card Services and notify the Bank before the Effective Date if the cardholder/customer does not accept the above amendments.

7. Update of Privilege Rewards under Rewards Redemption

The reward of using 40,000 points for the redemption of HK\$200 Cash Credit will no longer be applicable to YATA Visa Platinum Card / YATA X KUMAMON Visa Platinum Card / YATA X KUMAMOTO Titanium Card.

Eligible Card	Required Bonus Point	Rewards
All Fubon credit cards	5,000 points	HK\$20 Cash Credit (Item No. 42)
	25,000 points	HK\$100 Cash Credit (Item No. 01)

Fubon Visa Infinite Card / Ambassador Banking Visa Platinum Card / YATA Visa Platinum Card / YATA X KUMAMON Visa Platinum Card / YATA X KUMAMOTO Titanium Card	40,000 points	HK\$200 Cash Credit (Item No. 19)
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The above is intended only to be a highlight of the key amendments to the related documents of respective products. You are advised to read our updated related documents as specified under the summary table of this notice of amendment for details.

Please note that all the above amendments set out in this Notice shall be binding on the cardholder/customer if the cardholder/customer continues to use or retain the Card on or after the Effective Date. The Bank may however not be able to continue providing the relevant services to the cardholder/customer if the cardholder/customer does not accept the above amendments. Please refer to “Termination of Card Services” and “Amendment of Agreement” in the Cardholder Agreement for Credit Card Services and notify the Bank before the Effective Date if the cardholder/customer does not accept the above amendments.

For the revised documents, please visit our website or any of our branches from 1 June 2025. The existing relevant documents are available from the below website or any of our branches until 31 May 2025.

Related documents	Website
This notice of amendment	The Bank front page > Notice
General Terms and Conditions of Fubon Credit Card Bonus Point Program	Personal > Credit Card Privileges > Bonus Points, Overseas Transactions Rewards and Upgrade Rewards Program > Terms and Conditions
Terms and Conditions under Bill Payment of Internet Banking	Internet Banking > Bill Payment
General Terms and Conditions of Welcome Gift and Other Benefits <ul style="list-style-type: none"> Fubon Visa Infinite Card Fubon Platinum Card YATA Visa Platinum Card 	Personal > Credit Card Application > Fubon Visa Infinite Card Personal > Credit Card Application > Fubon Platinum Card Personal > Credit Card Application > YATA Visa Platinum Card
Terms and Conditions of Fubon Visa Infinite Card Airport Lounges Services	Personal > Credit Card Application > Fubon Visa Infinite Card
YATA Card Details	Personal > Credit Card Application > YATA Visa Platinum Card
Rewards Redemption Details	Personal > Credit Card Privileges > Rewards Redemption

Also, cardholder/customer may download this Notice from the Bank’s website (the Bank’s website > NOTICES) on or before 31 July 2025. Cardholder/Customer may not be able to access or download the existing relevant documents and the Notice of Amendment after the relevant date(s).

For any enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181.

This notice is issued in March 2025.

Remarks: The Bank reserves the right to revise and introduce any terms and conditions and service charges from time to time. Should there be any inconsistency between the English and Chinese versions of this Notice, the English version shall prevail.