Fubon Bank 富邦銀行

「富邦信用卡尊享網上旅遊保險額外賞」推廣活動之條款及細則：

1. 「富邦信用卡尊享網上旅遊保險額外賞」推廣活動（「推廣活動」）由富邦銀行（香港）有限公司（「本行」）推出，推廣期為 2026 年 10 月 30 日至 2026 年 12 月 13 日（包括首尾兩天）（「推廣期」）。
2. 本推廣活動只適用於富邦銀行（香港）有限公司（「本行」）發行之富邦 Visa/Mastercard 信用卡（「合資格信用卡」）之主卡及附屬卡持有人（「合資格客戶」）。
3. 合資格客戶需於推廣期內於指定三井住友海上火災保險（香港）有限公司（「三井住友保險」）網站以指定優惠碼「FBCCPD」投保「自在遊」– 單次旅遊計劃或「自在遊」– 全年旅遊計劃並以合資格信用卡簽賬支付保費，方可享由環亞機場服務管理有限公司（「商戶」）提供 Intervals 天際酒吧及餐廳指定餐飲優惠券（「獎賞」）。合資格客戶可享等同於投保時之受保旅遊人士數量之獎賞。相關交易須以交易完成日期、核准碼發出日期為準，且該筆交易須於推廣期結束後 7 日內成功入賬。 未能入賬、已取消或已退款之交易，本行恕不授予任何獎賞。
4. **整個推廣活動送出之獎賞數量為 250 張，先到先得，額滿即止。**
5. 每位合資格客戶於推廣期內最多可獲贈獎賞一次。
6. 合資格客戶可否獲贈獎賞之資格須經本行及三井住友保險核實及作最終決定。一經本行及三井住友保險核實及確認，換領獎賞通知將於投保完成後下一星期一以電郵形式發放至閣下投保時所提供之電郵地址。合資格客戶如在 2026 年 12 月 28 日前仍未收妥所獲享之換領獎賞通知，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。

網上投保日期	換領獎賞通知發出日期
2026 年 10 月 30 日至 2026 年 11 月 1 日	2026 年 11 月 9 日或之前
2026 年 11 月 2 日至 2026 年 11 月 8 日	2026 年 11 月 16 日或之前
2026 年 11 月 9 日至 2026 年 11 月 15 日	2026 年 11 月 23 日或之前
2026 年 11 月 16 日至 2026 年 11 月 22 日	2026 年 11 月 30 日或之前
2026 年 11 月 23 日至 2026 年 11 月 29 日	2026 年 12 月 7 日或之前
2026 年 11 月 30 日至 2026 年 12 月 6 日	2026 年 12 月 14 日或之前
2026 年 12 月 7 日至 2026 年 12 月 13 日	2026 年 12 月 21 日或之前

7. 合資格客戶需按換領獎賞通知之指示換領獎賞，並受換領獎賞通知中的條款及細則所約束。
8. 合資格客戶如未能於換領獎賞通知上指定日期內換領獎賞，其獲獎資格將被視作被取消或放棄。
9. 如遺失或損毀換領獎賞通知，本行將不會重新簽發或補發。
10. 所有記錄均以本行及三井住友保險系統紀錄為準。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、有關簽賬之簽賬日期 / 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，本行及三井住友保險保留最終決定權。

11. 如合資格客戶未能成功投保及 / 或有關簽賬未能成功誌賬、已取消或已退款，均不可獲贈獎賞，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（由本行全權決定），或採取行動向合資格客戶追討任何未償付或未結清之金額。
12. 如本行發現合資格客戶於本推廣活動中有任何不誠實及 / 或欺詐行為，本行保留權利取消其參加本推廣活動的資格。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（由本行全權決定），或採取行動向合資格客戶追討任何未償付或未結清之金額。
13. 本獎賞不可兌換現金、禮券 / 現金券或其他貨品 / 服務，亦不可與其他優惠和折扣同時使用，除特別註明外。
14. 本行並非本獎賞的產品供應商或服務供應商，獎賞詳情及圖片由有關產品供應商或服務供應商提供。本行不會就產品供應商或服務供應商所提供的產品、服務或資料的質素及可用性作出任何陳述或保證，亦不會就產品供應商或服務供應商所提供的產品、服務或資料所引起或與之有關的任何事宜負責。因上述產品、服務或優惠產生或與之相關的任何索賠、投訴或爭議，應由客戶與相關產品供應商或服務提供商解決。
15. 本獎賞須受此等條款及細則及商戶所訂明的其他條款及細則所約束，本行及商戶保留權利隨時暫停、更改或終止本優惠及修改有關條款及細則，而毋須另行通知。有關本優惠的最新詳情、可用性及條款及細則，請向商戶查詢。
16. 如有任何爭議，本行、三井住友保險及商戶保留最終決定權。
17. 除合資格客戶、相關商戶、三井住友保險及本行外，任何人均無權根據香港法例第 623 章《合約（第三者權利）條例》強制執行本條款及細則之任何條文，或享有任何本條款及細則中之利益。
18. 本條款及細則受香港法律規管，並按照香港法律詮釋。 就與獎賞有關或因其引起的爭議，均提交香港法院管轄。
19. 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。

重要事項：

a) 上述資料只供參考之用，並不構成保險合約的一部分，有關上述之保險計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準。
b) 三井住友海上火災保險（香港）有限公司為上述之保險計劃之承保人，並受香港保險業監管局所監管及授權經營。三井住友海上火災保險（香港）有限公司全面負責一切批核、保障及賠償事宜，並保留對上述所有事項之最終批核權及決定權。
c) 三井住友海上火災保險（香港）有限公司並非富邦銀行（香港）有限公司（「本行」）之聯營或附屬機構。
d) 本行為獲三井住友海上火災保險（香港）有限公司授權之保險代理商，負責有關保險產品銷售。本計劃並非本行產品，本行概不負責本計劃合約條款之責任。
e) 若您就銷售過程或處理相關交易而產生的爭議向本行作出書面投訴，而該投訴符合金融糾紛調解中心職權範圍內有關「合資格爭議」之定義，並且於本行的最後書面回覆亦未能解決該有關「合資格爭議」，本行須與客戶進行金融糾紛調解計劃程序處理此「合資格爭議」。若您就有關保險產品合約條款的任何投訴或爭議，則須與三井住

友海上火災保險（香港）有限公司直接解決。然而在實際可行和合適的情況下，富邦銀行在解決爭議的過程中為客戶提供合理協助。

f) 保險業監管局將就此保單按適用比率收取徵費（如有）。徵費將會按照指定安排匯出。詳情請瀏覽 http://www.ia.org.hk/tc/levy。

g) 三井住友海上火災保險（香港）有限公司是 MS&AD Insurance Group 的全資附屬公司，在香港其主要營業地址為香港太古城英皇道 1111 號 9 樓。

h) 如中文譯本與英文有異，概以英文版本為準。

兌換獎賞之條款及細則（由環亞機場服務管理有限公司提供）：

- 獎賞：Intervals 天際酒吧及餐廳指定餐飲優惠券一張
- 使用詳情：於兌換地點向職員出示此電郵之換領券以兌換商品。
- 兌換地址：INTERVALS 天際酒吧及餐廳（香港國際機場, 一號客運大樓天際走廊 Sky Bridge 9 樓）
- 營業時間：每日 07:00-02:00
- 到期日：2027 年 1 月 16 日
- 不可使用日期：2026 年 12 月 24 至 25 日

1. 透過展示或使用此優惠券，持有該優惠券的個人（「優惠券持有人」）同意遵守此優惠券使用條款和條件。
2. 此優惠券僅限使用於由環亞機場服務管理有限公司 [Plaza Premium Lounge Management Limited] 或其合作夥伴（共稱為「服務商」）所管理或營運的上述適用參與地點（統稱「服務地點」）。
3. 每張優惠券可兌指定餐飲一份，使用期限為指定的到期日（「到期日」）。此優惠券不得讓優惠券持有人享用任何其他服務或產品。為避免疑義，此優惠券在到期日後將無效，不予承認。
4. 此優惠券可轉讓，但轉讓不得是任何出售或交換的一部分。
5. 此優惠券不得與任何促銷或優惠同時使用。
6. 此優惠券並不具有現金價值，不能兌換現金或任何其他類型的面額，也不能兌換任何其他服務或產品。
7. 使用此優惠券進入服務地點將不獲任何獎勵積分。
8. 此優惠券發行是最終的，不可退款或更換。服務商在任何損失或損壞事件中不會替換此優惠券。如果此優惠券任何方式被更改、污損或損壞，將無效。服務商對任何損失、盜竊、損壞或未經授權使用此優惠券不負責任。
9. 優惠券持有人須負責使用和保管此優惠券。為避免疑義，服務商不會查詢優惠券的來源，並將向展示此優惠券的任何人提供服務，不論此優惠券是否由購買/兌換此優惠券的人或其授權人使用或展示。
10. 優惠券持有人理解和同意使用服務商提供的產品和/或服務，將自行承擔風險，並可能受到服務商在展示此優惠券時可能加強的任何其他條款、條件和限制的約束。
11. 使用此優惠券的前提是服務的可用性和服務商的一般條款和條件（如有）。
12. 接受此優惠券使用第 3 款所述服務的權利完全由服務商自行決定。在法律允許的範圍內，服務商保留在事先不通知的情況下更改此條款和條件的任何規定的權利。服務商不負責通知優惠券持有人此條款和條件的任何更改。

13. 優惠券持有人承認並同意，此文件中包含的任何內容均不應被視為隱含或以其他方式授予優惠券持有人對服務商任何標誌、標記、符號、名稱或任何其他知識產權的許可或權利。
14. 對於因使用此優惠券而引起的任何損失、損害、費用或開支，服務商對優惠券持有人不承擔任何責任。 然而，本條款概不得限制或免除服務商因其重大過失或欺詐行為而導致之死亡或人身傷害之責任。
15. 此條款和條件的規定僅旨在約束服務商和優惠券持有人，不旨在並不會為任何其他人創造權利或為任何其他人帶來任何利益、權利或援助。任何人均不是此條款和條件的任何規定的第三方受益人。
16. 如果此條款和條件的任何規定在適用的法律或法規下無效、非法或不可執行，則此類規定將被視為已經修訂以符合該法律或法規，而不會實質性地改變雙方當事人的意圖，或該規定將被刪除，而本條款和條件的其餘部分將繼續完全有效。
17. 如果此條款和條件的英文版本和其他語言版本之間存在任何不一致或歧義，則以英文版本為準
18. 如有任何爭議，服務商將保留最終決定權。
19. 使用此優惠券及由此產生的任何爭議均受香港特別行政區法律管轄，並受香港法院的專屬管轄。

借定唔借？還得到先好借！

Fubon Bank 富邦銀行

Terms and Conditions of the Online Exclusive Travel Insurance Extra Reward for Fubon Credit Cardholders:

1. The "Online Exclusive Travel Insurance Extra Reward for Fubon Credit Cardholders ("Promotion") is launched by Fubon Bank (Hong Kong) Limited ("the Bank") and runs from 30 October 2026 to 13 December 2026, both dates inclusive ("Promotion Period").
2. The Promotion is only applicable to the principal cardholders and supplementary cardholders of Fubon Visa/Mastercard Credit Card issued by Fubon Bank (Hong Kong) Limited (the "Bank") ("Eligible Credit Card"), such holders, "Eligible Customer(s)").
3. Eligible Customer is required to make an online purchase of MyWay Travel – Single Trip Travel Plan or MyWay Travel – Annual Travel Plan with Eligible Credit Card on the designated MSIG Insurance (Hong Kong) Limited ("MSIG") website with designated Promotion Code "FBCCPD" during the Promotional Period (based on the completion date of transaction, issuance date of the approval code and the transaction must be posted by 7 days after the Promotion Period) to enjoy **Intervals Sky Bar and Restaurant Set Menu Redemption Voucher** ("Reward") which is provided by **Plaza Premium Lounge Management Limited** ("Merchant"). No Reward will be offered to any unposted, cancelled or refunded transactions. Eligible Customer can enjoy same as the number of traveler insured in the policy's reward.
4. **The number of the reward is limited to 250 in this Promotion and is available on a first-come-first served basis.**
5. Each Eligible Customer is entitled to receive the Reward only once during the Promotion Period.
6. The Eligible Customers' entitlement to the Reward is subject to verification and final decision made by the Bank and MSIG. Once it is confirmed and verified by the Bank and MSIG, the notification for the Reward redemption will be delivered by email to the Eligible Customer's email address provided during online purchase of MyWay Travel Insurance in next Monday after completed the insurance purchase. If Eligible Customers do not receive the notification for the Reward redemption before 28 December 2026, they must notify the Bank by this date; otherwise, the Bank will not be liable or provide any compensation.

Online Purchase Date	Reward Redemption Email Deliver Date
30 October 2026 – 1 November 2026	On or before 9 November 2026
2 November 2026 – 8 November 2026	On or before 16 November 2026
9 November 2026 – 15 November 2026	On or before 23 November 2026
16 November 2026 – 22 November 2026	On or before 30 November 2026
23 November 2026 – 29 November 2026	On or before 7 December 2026
30 November 2026 – 6 December 2026	On or before 14 December 2026
7 December 2026 – 13 December 2026	On or before 21 December 2026

7. Eligible Customers are required to redeem the Reward according to the instructions stated in the redemption notification. Redemption is subject to the Terms and Conditions listed on the redemption notification.
8. Eligible Customers who fail to redeem within the redemption period stated in the notification, the chance of redemption will be cancelled or forfeited.
9. The redemption notification will not be re-issued or replaced if lost or damaged.
10. All records shall be subject to the Bank and MSIG's system records. The Bank and MSIG'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 foreign exchange 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 and MSIG reserves the right of final decision in case of any dispute.

11. If the Eligible Customer cannot successfully enroll the insurance policy and/or if the relevant transaction fails to be recorded, cancelled, or refunded, no rewards will be granted. The Bank reserves the right to cancel their eligibility. The Bank also reserves the right to deduct the equivalent value of the Reward (as solely determined by the Bank) from the customer's account or take any action to recover any unpaid or outstanding amounts from the Eligible Customers.
12. If the Bank discovers any dishonest or fraudulent behavior by an Eligible Customer in relation to this Promotion, it reserves the right to cancel their eligibility. The Bank also reserves the right to deduct the equivalent value of the Reward (as solely determined by the Bank) from the customer's account or take any action to recover any unpaid or outstanding amounts from the Eligible Customers.
13. The Reward cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor can it be enjoyed in conjunction with other promotional benefits and discount unless otherwise specified.
14. The Bank is not the product supplier or service provider of the Reward, and the promotional details and photos are provided by the relevant product suppliers or service providers. The Bank makes no representation or guarantee as to the quality and availability of the products, services or information provided by the product supplier or service provider, and shall not be liable for any matters arising from or in connection with the products, services or information provided by the product supplier or service provider. Any claims, complaints, or disputes arising out of, or in connection with, the said products, services or benefits shall be resolved between the customers and the relevant product supplier or service provider.
15. The Reward is subject to these terms and conditions and other terms and conditions stipulated by the Merchant, the Bank and the Merchant reserve the right to suspend, vary or cancel the Reward and amend the relevant Terms and Conditions at any time without any prior notice. Please consult the Merchant for the latest details, availability and terms and conditions of the Reward.
16. In case of any disputes, the decision of the Bank, MSIG and the Merchant shall be final and conclusive.
17. No person other than the Eligible Customer, the relevant merchants, MSIG or the Bank will have any right under the Chapter 623 of the Laws of Hong Kong (Contracts (Rights of Third Parties) Ordinance) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
18. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute relating to or arising from the Promotion shall be submitted to the jurisdiction of the Hong Kong courts.
19. Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Important Notes:

a) The above information is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency.
b) MSIG Insurance (Hong Kong) Limited is the insurance underwriter of the above insurance plan and is authorized and regulated by the Insurance Authority. MSIG Insurance (Hong Kong) Limited is solely responsible for all approvals, coverage and compensation under this policy and reserves the right of final approval and decision on such matters.
c) MSIG Insurance (Hong Kong) Limited is not a subsidiary or an affiliate of Fubon Bank (Hong Kong) Limited ("the Bank").

d) The Bank is the authorized insurance agency for MSIG Insurance (Hong Kong) Limited, and is responsible for introduction of the insurance plans. The Plan is not the product of the Bank. The Bank is not responsible for any terms or obligations of the Plan.

e) In case you file a written complaint regarding the selling process or processing of the related transaction to the Bank and the complaint is an "Eligible Dispute(s)" as defined in the Terms of Reference for the Financial Dispute Resolution Centre, the Bank is required to enter into a Financial Dispute Resolution Scheme process with you if the Eligible Dispute cannot be resolved after the Bank has issued the final written reply. If the complaint / dispute is related to the policy terms and conditions, it should be resolved directly between MSIG Insurance (Hong Kong) Limited and you. Nevertheless, where practicable and appropriate, the Bank will provide reasonable assistance to customers in the dispute resolution process.

f) Levy collected by the Insurance Authority (if any) has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit http://www.ia.org.hk/en/levy.

g) MSIG Insurance (Hong Kong) Limited is a wholly-owned subsidiary of MS&AD Insurance Group Holdings, Inc. and its principal place of business in Hong Kong is at 9/F, 1111 King's Road, Taikoo Shing, Hong Kong.

h) The English version shall prevail in case of inconsistency between the English and Chinese versions.

Terms and Conditions of redeem the Reward (Provided by Plaza Premium Lounge Management Limited):

- Reward: 1 pc of Intervals Sky Bar and Restaurant Set Menu Redemption Voucher
- Usage Guide: Present this Redemption voucher to staff at redemption address to enjoy your product.
- Redemption Address: INTERVALS Sky Bar & Restaurant (Level 9, Sky Bridge, Terminal 1, Hong Kong International Airport)
- Opening Hours: 07:00 - 02:00 daily
- Expiry date: 16 January 2027
- Black-out date: 24-25 December 2026

1. By presenting or using this Voucher, you, the individual holding the Voucher ("Voucher Holder"), accept and agree to be bound by these Terms and Conditions on the use of this Voucher.
2. This Voucher may be used at the above applicable participating locations (collectively "Service Locations") managed or operated by Plaza Premium Lounge Management Limited or its partners ("Service Merchant").
3. Each coupon is redeemable for one set menu, and it may be used up to the specified expiry date ("Expiry Date"). This coupon does not entitle the holder to enjoy any other services or products. For the avoidance of doubt, this coupon will become invalid and will not be accepted after the Expiry Date.
4. This Voucher is transferable provided always that the transfer is not a part of any sale or exchange for value.
5. This Voucher cannot be used in conjunction with other promotional Rewards.
6. This Voucher Rewards no cash value and cannot be exchanged for cash or other denominations of any kind or any other services.
7. Access to Service Locations using this Voucher is not eligible for any rewards or loyalty points accrual.
8. This Voucher issuance is final, non-refundable and non-replaceable. The Service Merchant will not replace this Voucher, if this Voucher is lost or damaged. This Voucher will become invalid if defaced or damaged.

The Service Merchant shall not be responsible for any loss, theft, damage, or unauthorised use of this Voucher.

9. The Voucher Holder is responsible for the use and safety of this Voucher. For the avoidance of doubt, the Service Merchant will not enquire about the origins of the Voucher and services will be provided to whoever presents this Voucher notwithstanding any circumstance where this Voucher is not used or presented by the person who has originally redeemed this Voucher, or any person authorised by him/her to use this Voucher.
10. The Voucher Holder understands and agrees that use of the products and/or services provided by the Service Merchant for this Voucher shall be at the Voucher Holder's own risk, and may be subject to any additional terms, conditions and restrictions that may be imposed by the Service Merchant at the time of presenting this Voucher.
11. Use of this Voucher is subject to the availability of the services and the general terms and conditions of the Service Merchant (if any).
12. The acceptance of this Voucher for the services stated in Clause 3 above is at the sole discretion of the Service Merchant. To the extent permitted by law, the Service Merchant reserves the right to change any provisions of these Terms and Conditions contained in this Voucher without prior notice. The Service Merchant does not hold responsibility for notifying the Voucher Holder of any changes to these Terms and Conditions.
13. The Voucher Holder acknowledges and agrees that nothing contained herein should be deemed to grant to the Voucher Holder, by implication, or otherwise, any licence or right in or to any logo, mark, sign, name or any other intellectual properties of the Service Merchant.
14. The Service Merchant shall not be liable to the Voucher Holder for any losses, damages, costs or expenses of any kind whatsoever arising out of or in connection with the use of this Voucher. However, nothing herein shall serve to limit or exclude any liability for death or personal injury arising from the gross negligence or fraud on the part of the Service Merchant.
15. The provisions of these Terms and Conditions are intended to bind the Service Merchant and the Voucher Holder only, and not intended to and do not create rights in any other person or confer upon any other person any benefits, rights or remedies. No person is or is intended to be a third party beneficiary of any of the provisions of these Terms and Conditions.
16. If any provision of these Terms and Conditions is or becomes invalid, illegal or unenforceable under the applicable laws or regulations, either such provision will be deemed amended to conform to such laws or regulations without materially altering the intention of the parties or it shall be stricken and the remainder of these Terms and Conditions shall remain in full force and effect.
17. If there is any inconsistency or ambiguity between the English version and any other versions in other languages (if any), the English version shall prevail.
18. In case of any dispute, the decision of the Service Merchant shall be final.
19. The use of this Voucher and any dispute arising from the use of this Voucher is subject to the law of Hong Kong Special Administrative Region ("Hong Kong"), and the exclusive jurisdiction of Hong Kong courts.

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