

### Special Terms and Conditions for Restaurant Promotions:

1. The promotion period is from 12 August 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period").
2. **An additional 10% service charge based on the original price applies.**
3. The discount is applicable only for dine-in consumption for groups of 10 people or fewer.
4. The discount cannot be used in conjunction with other promotions, including but not limited to: sharing meals, takeaways, takeaway meal boxes, banquets, year-end dinners, meetings, whole-venue bookings, private room bookings, special menu items, discounted items, gift boxes, meal vouchers, gift certificates, room service dining, limited-time holiday packages, New Year festive menus, group bookings (more than 10 people), and any other ongoing promotions. Terms are subject to restaurant announcements or on-site explanations.
5. Excluded Special Holidays: In year 2026, Qixi Valentine's Day (August 19), Mid-Autumn Festival (September 25 to 27), Thanksgiving Day (November 26 to 29), Christmas (December 24 to 25), and New Year's Eve (December 31). Final eligibility is subject to the restaurant's latest announcement.
6. The cardholder must dine at the same table and order food for the number of people to qualify for the discount calculation. Additionally, two or more primary cards (or a primary and supplementary card) under the same cardholder cannot be used during the same dining session. For example, if a customer attempts to use two primary cards or a primary and supplementary card at the "same restaurant and same dining session," they will not be eligible for the discount through any splitting of tables or bills.

### General Terms and Conditions:

1. The promotional offer is only applicable to the principal cardholders and supplementary cardholders of physical Fubon Visa/Mastercard Credit Card issued in Hong Kong by Fubon Bank (Hong Kong) Limited (the "Bank") ("Eligible Credit Card", such holders are "Eligible Customer(s)").
2. To enjoy the offer, customers must inform the service staff at the time of ordering. Offers cannot be retrospectively applied or claimed at the time of checkout. The promotion is only applicable when the entire payment is made using an Eligible Credit Card. For in-dining use only; takeaway is not allowed. Each table is limited to one redemption.
3. Eligible Customers can enjoy the offer at participating restaurants of the Merchant during the Promotion Period by using Eligible Credit Card.
4. **The Offer is subject to availability of the relevant products and services as determined by the Merchant.**
5. The Offer is non-transferrable, cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor can it be used in conjunction with other promotional offers and discounts. Other matters shall be subject to the on-site announcement at the participating restaurant.
6. The Bank is not the product supplier or service provider of the Offer, and the Offer details and photos are provided by the relevant product supplier or service provider. 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 claim, complaint, or dispute 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.

7. The Offer(s) is subject to these terms and conditions and other terms and conditions stipulated by Merchant, the Bank and the Merchant reserve the right to suspend, vary or cancel the Offer and amend the relevant Terms and Conditions at any time without any prior notice.
8. In case of any disputes, the decision of the Bank and the Merchant shall be final and conclusive.
9. No person other than the customers, the relevant merchants 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.
10. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.

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