

General Terms and Conditions of Fubon Credit Card Bonus Point Program:

1. Unless otherwise specified, the validity period of Fubon Credit Card Bonus Point Program (the "Program") is from 1 January 2026 to 31 December 2026, both dates inclusive ("Validity Period"). For rewards redemption, applications must be received by Fubon Bank (the "Bank").
2. The Bonus Points Program is only applicable to Fubon Visa Infinite Card, Ambassador Banking Visa Platinum Card, Fubon Platinum Card and Titanium Card ("Credit Card") issued by the Bank which do not include Fubon iN VISA Platinum Credit Card, Corporate cards, Debit cards, and any reward cards and Fubon YATA Credit Cards. Cardholders can earn bonus point ("Point(s)") for every HK\$1 retail spending in a single transaction made with the Card (including principal and supplementary cards). Details are as follows:

Transaction Category	Bonus Points Reward	Non-Eligible Credit Cards
Non-Hong Kong Dollar transaction	5X bonus point	Fubon YATA Credit Card, Fubon iN VISA Platinum Card, Gold Card, Classic Card, Corporate Card, Debit Card or any Reward Cards
HK\$300 or above spent locally on Saturday or Sunday	2X bonus point	Fubon YATA Credit Card, Fubon iN VISA Platinum Card, Corporate Card, Debit Card or any Reward Cards
Local transaction	1X bonus point	Please refer to the respective product pages for details of Fubon YATA Credit Card or Fubon iN VISA Platinum Card reward programs

For Octopus Automatic Add-Value (AAVS) transaction, cardholders will receive **100 bonus points** for each transaction, regardless of the top-up amount. For details, please visit the bank's website > Cards > Other Services > Octopus Automatic Add-Value Service.

3. Non-Hong Kong dollar transaction rewards are only applicable to transactions settled in the currency of the country where the transaction is made, and not in Hong Kong dollars.
4. The Program is only applicable to retail purchases ("Eligible Transaction"). The following types of transactions are not eligible, 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, Octopus Automatic Add-Value Service, online bill payment / utilities bill / insurance or pension services transactions made with credit card via internet banking, mobile banking or ATM, "Interest-free Cash Installment Plan", "Any-can-do Purchase Installment Plan", retail purchases with installment plans, transactions specified in program(s); and any transactions involving abuse or fraud. Transactions are determined based on merchant category codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited.
5. Points will be calculated based on the issuance date of the approval code of the Eligible Transaction and credited to the cardholder's principal card account on the posting date. No Point will be

awarded for unposted, cancelled or refunded transactions. Each Eligible Transaction is entitled to one of the above-mentioned Program only.

6. Points and gifts from different Card accounts under the same cardholder will be accumulated and redeemed separately. Points accumulated are valid for up to one year (calculated by Membership year). Expiry dates of the Points will be shown on the cardholder's principal card monthly statement. Voided or expired Points will be automatically purged and cannot be extended or redeemed. Purged Points will not be shown on the monthly statement.
7. To earn and redeem Points, all Card accounts under the same cardholder must be valid and in normal status.
8. If any transaction is verified by the Bank as ineligible, or if a transaction for earning Point(s) is cancelled or refunded after it is posted, the Bank will reverse the relevant Point(s) from the Card account. If the Point(s) have already been redeemed and cannot be reversed, the Bank reserves the right to debit an equivalent amount in accordance with the ratio of 1 Point = HK\$0.004/HK\$0.005[^] from the Card account without prior notice. All accumulated Points will be forfeited immediately upon termination of the Card account (regardless of any reason).
[^]The Bank should be entitled to charge an amount equal to the value of the bonus points reward to the Cardholder's account.
9. The maximum Points earned by Fubon Credit Card cardholders per monthly statement will be two times (Classic Card or Gold Card) or three times of their credit limit.
10. Customers who register via Fubon Internet Banking, Mobile Banking or the Fubon Bank Integrated Customer Service Hotline at 2566 8181 can redeem the Rewards free of charge. For applications submitted through other channel, such as physical form, an administrative fee of **HK\$10** per application will be charged. The required Points or administrative fee (if applicable) for rewards redemption will be deducted from the cardholder's account, and the related transaction will be shown in the following monthly statement.
11. Multiple rewards redemptions are allowed. All rewards items are limited in quantity and offered on a first-come, first-served basis. If stock is insufficient, the Bank may substitute with another reward without prior notice. No cancellation or alteration is allowed once the application is submitted.
12. If the Card account does not have sufficient Points for rewards redemption, the redemption shall be cancelled automatically without prior notice.
13. For cash coupon redemption, a redemption letter or the relevant cash coupon(s) (if applicable) will be mailed to the cardholder's statement address within 4 to 6 weeks. For cash credit redemption, the amount will be credited directly to the principal card account and offset against the next statement balance.
14. The use of cash coupons is subject to the terms and conditions on the redemption letter or cash coupons. The Bank is not the product supplier or service provider of the relevant merchant offers. All product / service details and photos are provided by the merchants. The Bank makes no representation or guarantee as to the quality or availability of the products, services or information, 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 cardholders and the relevant product supplier or service provider.
15. The operation of Points enquiry and/or redemption in credit card account is only applicable to principal cardholder.
16. The acceptance or rejection of rewards redemption applications shall be at the discretion of the Bank. The Bank reserves the right to suspend, vary or cancel the Program and amend the relevant

terms and conditions (including but not limited to the rewards items and required Points) at any time without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive.

17. The use of the Card (including principal and supplementary cards) shall also be governed by the terms and conditions of [“Fubon Bank VISA/MasterCard Cardholder Agreement”](#).

Terms and Conditions of “Fubon Credit Card Upgrade Reward Program”:

18. Unless otherwise specified, the promotion period of the Fubon Credit Card Upgrade Reward Program (“Upgrade Program”) is from 1 January 2026 to 31 December 2026, both dates inclusive (“Validity Period”).
19. The Upgrade Reward Program is only applicable to all Fubon Credit Card issued by the Bank, excluding Fubon YATA Credit Cards, Fubon iN VISA Platinum Credit Card, Gold Card, Classic Cards, Corporate cards, Debit cards, and any reward cards. Cardholders who, within the Validity Period, make local online merchant transactions (“Eligible Transactions”) with an Eligible Credit Card and accumulate HK\$1,000 or more in Eligible Transactions in a calendar month will be entitled to an extra 8X Bonus Points for each valid transaction. Details are as follows:

Transaction Category	Bonus Points Reward	Maximum Monthly Bonus Reward for an Eligible Credit Card
Local Online Merchants	8X Points	Fubon Visa Infinite Card: 80,000 points Other designated Credit Card: 50,000 points

20. Eligible transactions refer to transactions made online with official transaction records and official payment records, which will be determined by the merchant codes/transaction types as defined by VISA International or a merchant's acquiring bank, regardless of the transaction country but must be in a currency of Hong Kong dollar. **If the transaction in Hong Kong dollar is made with any merchant that is not registered in Hong Kong, surcharge on cross-border transactions will be applied in accordance with “Fubon Credit Card List of Service Charges”.** Regarding the country of registration of individual merchants, please make enquiry to the merchant, the Bank is not directly or indirectly responsible or liable for the related information.
21. The following types of transactions are not eligible, 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, mobile banking or ATM, “Interest-free Cash Installment Plan”, “Any-can-do Purchase Installment Plan”, retail purchases with installment plans, transactions specified in program(s) and any transactions involving abuse or fraud. Retail and/or re-loading transactions made via stored value facilities (SVF) (including but not limited to Alipay, WeChat Pay, and PayMe) will not be eligible for the extra Bonus Points. Transactions are determined based on the merchant category codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited of the relevant countries or regions. No Point will be awarded for unposted, cancelled or refunded transactions.
22. Supplementary card's Valid Transactions will be combined with principal card in calculation.

23. To be entitled to extra 8X Points, cardholder is required to successfully perform registration using the principal card of Eligible Card via the automated voice response system of Fubon Bank Integrated Customer Service Hotline at 2566 8181 (press 1 > 7 > 2 after language selection). Separate registration is required if the cardholder has more than one principal card of Eligible Cards.
24. The extra Points entitled to the corresponding card account under this program will be started from the month of registration made, and will be credited to the account of the principal cardholder according to the below schedule:

Period	Transaction Period	Date of Crediting Point
Phase 1	1 January 2026 to 31 March 2026	On or before 30 June 2026
Phase 2	1 April 2026 to 30 June 2026	On or before 30 September 2026
Phase 3	1 July 2026 to 30 September 2026	On or before 31 December 2026
Phase 4	1 October 2026 to 31 December 2026	On or before 31 March 2027

25. General terms and conditions of the Fubon Credit Card Bonus Point Program apply.

Terms and Conditions of "Overseas Transaction Extra Bonus Point Program":

26. Unless otherwise specified, the promotion period of the Overseas Transaction Rewards Program ("Overseas Rewards Program") is from 1 January 2026 to 31 December 2026, both dates inclusive (the "Validity Period").
27. The Overseas Spending Bonus Points Program is only applicable to Fubon Visa Infinite Card, Ambassador Banking Visa Platinum Card, Fubon Platinum Card and Titanium Card issued by the Bank which do not include Fubon YATA Credit Card, Fubon iN VISA Platinum Card, Gold Cards, Classic Cards, Corporate Cards, Debit Cards, and any Reward Cards. ("Eligible Credit Cards").
28. Customers who make designated overseas transactions ("Designated Overseas Transactions") with their Eligible Credit Card (including Principal Card and Supplementary Card) within the validity period will be entitled to extra credit card bonus points ("Points"), which will be counted on each valid transaction. Details are as follows:

Transaction Category	Bonus Points Rewards	Maximum Monthly Bonus Reward for an Eligible Credit Card	Maximum Extra Reward for the Entire Validity Period [#]
New Taiwan Dollar	15X Points	Fubon Visa Infinite Card: 120,000 points Other designated Credit Card: 80,000 points	Fubon Visa Infinite Card: 480,000 points Other designated Credit Card: 240,000 points
Yen / Won	5X Points		

[#]between 1 January 2026 to 31 December 2026.

29. Designated overseas transactions refer to transactions settled in New Taiwan Dollar/ Yen/ Won , and are not applicable to foreign currency transactions settled in Hong Kong dollars.
30. The following types of transactions are not eligible, 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, mobile banking or ATM, "Interest-free Cash Installment Plan", "Any-can-do Purchase Installment Plan", retail purchases with installment plans, any transactions specified in program(s) and any transactions involving abuse or fraud. Retail and/or re-loading transactions made via stored value facilities (SVF) (including but not limited to Alipay, WeChat Pay, and PayMe) will not be eligible for the extra Bonus Points. Transactions are determined based on merchant category codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited of the relevant countries or regions. No Point will be awarded for any unposted, cancelled or refunded transactions.
31. The bonus points earned under the Program will be combined (including the principal card and supplementary card). The maximum of 120,000 bonus points per month and 480,000 bonus points for the entire validity period between 1 January 2026 to 31 December 2026 for Fubon Visa Infinite Card, and 80,000 bonus points per month and 240,000 extra points for the entire validity period between 1 January 2026 to 31 December 2026 for other Designated Credit Card. The bonus points will be credited to the principal cardholder's credit card account within 2 months after the completion of the relevant transaction.
32. Customers are also subject to the General Terms and Conditions of the Fubon Credit Card Bonus Points Program.

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