

富邦 iN ShopBack Visa 白金卡積分兌換計劃條款及細則：

1. 除特別註明外，富邦 iN ShopBack Visa 白金卡積分兌換計劃（「計劃」）之有效期由 2026 年 7 月 1 日起至 2026 年 12 月 31 日（「推廣期」）。
2. 本計劃只適用於富邦銀行（「本行」）在香港發行之富邦 iN ShopBack Visa 白金卡（「合資格信用卡」）。
3. 合資格信用卡持卡人（「合資格客戶」）於推廣期內以合資格信用卡進行積分兌換，於以下指定途徑可享相應之現金回贈兌換率。

換領方法	所需積分	獎賞
富邦手機銀行應用程式 Fubon+ HK（「Fubon+ HK」）	250 分或以上	HK\$1 現金回贈*
富邦網上銀行服務（「網上銀行」）	250 分或以上	HK\$1 現金回贈*
	25,000 分	HK\$100 現金回贈^
富邦銀行綜合客戶服務熱線 話音系統	5,000 分	HK\$20 現金回贈#
	25,000 分	HK\$100 現金回贈^

* 每次需最少以 250 積分（即相等於 HK\$1）進行兌換；其後兌換可以 250 積分作基本單位之倍數遞增。

每次需最少以 5,000 積分（即相等於 HK\$20）進行兌換；其後兌換可以 5,000 積分作基本單位之倍數遞增。

^ 每次需最少以 25,000 積分（即相等於 HK\$100）進行兌換；其後兌換可以 25,000 積分作基本單位之倍數遞增。

4. 合資格客戶於本行名下如持有不同信用卡戶口，將獨立累積積分及換領獎賞。積分有效期最長為一年（以客戶之會籍年度計算），到期日將於主卡客戶之月結單上列明。已取消或已過期之積分將自動被註銷，以及不可撥入下年度或用以換領獎賞。已註銷之積分將不會顯示於主卡客戶之月結單上。
5. 合資格客戶於本行名下所有信用卡戶口必須屬有效及信用狀況良好，方可使用其積分。
6. 使用積分換領現金回贈次數不限。所有已遞交之換領申請，合資格客戶均不得更改或取消。
7. 若信用卡戶口之積分不敷換領申請之兌換現金回贈金額，有關換領將自動被取消，恕不另行通知。

8. 若換領之獎賞為現金回贈，有關現金回贈將會直接存入主卡客戶之信用卡戶口，並用作抵銷下一期月結單之結欠。
9. 信用卡戶口之積分查詢及/或換領操作只適用於主卡客戶。
10. 使用積分換領現金回贈之申請接納與否，須由本行最終決定。本行保留權利隨時暫停、更改或終止上述積分計劃及修訂其條款及細則（包括但不限於獎賞項目或所需積分）而毋須另行通知，本行概不承擔任何形式的責任。
11. 合資格客戶使用信用卡(包括主卡及附屬卡)仍須受 [《富邦銀行 VISA / 萬事達卡信用卡持有人合約》](#) 之條款及細則約束。
12. 除合資格客戶及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
13. 本條款及細則受香港法律規管，並按照香港法律詮釋。
14. 一切事宜及爭議，本行保留最終決定權。
15. 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。

提示：借定唔借？還得到先好借！

Fubon iN ShopBack Visa Platinum Card Bonus Points Redemption Program Terms and Conditions:

1. Unless otherwise specified, the promotion period of Fubon iN ShopBack Visa Platinum Card Bonus Points Redemption Program ("Program") is from 1 July 2026 until 31 December 2026 ("Promotion Period").
2. The Program is only applicable to the Fubon iN ShopBack Visa Platinum Card ("Eligible Credit Card") issued by Fubon Bank (the "Bank") in Hong Kong.
3. Eligible Credit Card Cardholders ("Eligible Customer(s)") are entitled to the corresponding redemption rates under the specific redemption channels listed below with the Eligible Credit Card for Bonus Points Redemption during Promotion Period.

Redemption Channels	Required Bonus Points	Rewards
Fubon Bank Mobile Banking App "Fubon+ HK" ("Fubon+ HK")	250 points or above	HK\$1 Cash Credit or above*
Fubon Internet Banking Service ("Internet Banking")	250 points or above	HK\$1 Cash Credit or above*
	25,000 points	HK\$100 Cash Credit [^]
Fubon Bank Integrated Customer Service Hotline Voice Response System	5,000 points	HK\$20 Cash Credit [#]
	25,000 points	HK\$100 Cash Credit [^]

* It is required to redeem a minimum of 250 Bonus Points (equivalent to HK\$1) per redemption. Redemption shall be in multiples of 250 Bonus Points thereafter.

[#] It is required to redeem a minimum of 5,000 Bonus Points (equivalent to HK\$20) per redemption. Redemption shall be in multiples of 5,000 Bonus Points thereafter.

[^] It is required to redeem a minimum of 25,000 Bonus Points (equivalent to HK\$100) per redemption. Redemption shall be in multiples of 25,000 Bonus Points thereafter.

4. The Bonus Points and rewards from different card accounts under the same Eligible Customer will be accumulated and redeemed separately. The Bonus Points accumulated will be valid for up to one year (calculated by Membership year). Due date of the Bonus Points will be shown on the cardholder's principal card monthly statement. Voided or expired Bonus Points will be automatically purged and cannot be carried over to the next Membership Year or used for redemption. Purged Bonus Points will not be shown on the monthly statement of principal cardholder.
5. To be entitled for Bonus Points redemption, all credit card accounts at the Bank under the same cardholder shall be valid and in normal status.
6. Multiple cash rebate redemptions are allowed using Bonus Points. No cancellation or alteration is allowed once the application is submitted.
7. In the event that the credit card account does not have sufficient Bonus Points for Cash Rebate redemption application submitted, the relevant redemption shall be cancelled automatically without prior notice.
8. For cash rebate redemption, it will be credited to cardholder's principal card account directly and will offset the statement balance in the next monthly statement.

9. The operation of Bonus Points enquiry and/or redemption in credit card account is only applicable to principal cardholder.
10. The acceptance or rejection of the application of cash rebate redemption with Bonus Points shall be at the discretion of the Bank. The Bank reserves the right to suspend, vary or cancel the above Program and amend the relevant terms and conditions (including but not limited to the rewards items and the required Bonus Points) at any time without prior notice and without any liability whatsoever.
11. 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”](#).
12. No person other than the Eligible Customer and the Bank will have any rights under the Contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
13. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
14. All matters and disputes are subject to the final and conclusive decision of the Bank.
15. In the event of any discrepancy between English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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