Fubon Bank
富邦銀行

推廣優惠碼之條款及細則:

客戶於相關宣傳廣告所列明的推廣日期內，透過富邦銀行網頁或 Fubon GO 流動應用程式申請及成功申請富邦銀行信用卡，並輸入指定推廣優惠碼，可獲額外指定獎賞。每次只可使用一個優惠碼，每位客戶於指定推廣期內只可獲享優惠碼之指定獎賞一次。如客戶未能於申請信用卡時輸入指定優惠碼，富邦銀行 (香港)有限公司 (「本行」)一概不負責。詳情請參閱相關推廣優惠碼之條款及細則。

富邦 iN ShopBack Visa 白金卡迎新優惠（「優惠」）之條款及細則：

1. 推廣期由 2026 年 6 月 29 日起至 2026 年 12 月 31 日（「推廣期」），合資格客戶須於截至申請日仍未持有任何本行之信用卡或聯營卡（包括附屬卡），並於推廣期內成功申請富邦 iN ShopBack Visa 白金信用卡主卡（「合資格信用卡」）及獲批核，方可合資格獲享優惠（「合資格客戶」）。
2. 該卡戶口狀況必須保持有效及正常方可獲享迎新優惠。若合資格客戶於申請日過往 6 個月內曾經取消本行之信用卡或聯營卡，即使成功申請，亦不可獲享優惠。
3. 合資格客戶須於發卡後首 3 個月內憑合資格信用卡累積合資格交易（「定義見條款 5」）及/或現金透支滿 HK$5,000 或以上，方可享 HK$150 現金回贈（「優惠」）。
4. 本行發出之月結單上顯示的交易日期將被視為相關交易日期。
5. 合資格交易只包括零售簽賬，其他簽賬包括但不限於繳稅、網上繳款、結欠轉賬、分期付款、手續費、財務費用、年費、自動轉賬交易、八達通自動增值賬項、賭場交易及任何虛假、未經許可、未誌賬、已取消、已退款的交易款項均不計算為合資格簽賬要求。本行保留對該簽賬被視為合資格交易之最終決定權。
6. 如該簽賬經本行核實後並確認為合資格享有現金回贈，有關現金回贈將於客戶符合指定簽賬要求後（以交易誌賬日起計算）4 至 6 個星期內存入合資格客戶之新卡戶口（該卡戶口必須為有效之戶口），並將於合資格客戶之月結單上列明。
7. **如合資格客戶於換領現金回贈後把有關合資格交易取消或作退款安排以致未能達到簽賬要求，或於信用卡開戶後 14 個月內取消該信用卡，本行有權於客戶之戶口內扣除等值已獲享的迎新禮品成本之手續費而毋須另行通知。**
8. 每位合資格客戶不論成功申請本行之信用卡或聯營卡次數多寡，每人只可獲享現金回贈一次。
9. 現金回贈不可轉讓、退回、轉換成其他禮品 / 現金券 / 獎賞 / 優惠或兌換成現金。

10. 本行保留對所有信用卡申請之最終批核權，以及隨時暫停、更改或終止上述優惠及修訂其條款及細則（包括但不限於現金回贈金額之價值）之權利而毋須另行通知及本行不承擔任何形式的責任。
11. 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。
12. 本條款及細則受香港法律規管，並按照香港法律詮釋。
13. 涉及本優惠之一切服務、交易及還款記錄，均以本行記錄為準，如有任何事宜及爭議，本行保留最終決定權。
14. 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 Bank 富邦銀行

Promotion Code Terms and Conditions:

Customers who submit application and successfully apply for the Fubon Credit Card via Fubon Bank website or Fubon GO Mobile App within the promotion period as stated in the relevant advertisement, and enter designated promotion code will be entitled extra designated reward. Only one promotion code can be applied for each application. Each customer may enjoy the designated reward of promotion code once only during the designated promotion period. Fubon Bank (Hong Kong) Limited (the "Bank") will not be liable if a customer fails to input the promotion code when conducting the application. For details, please refer to the terms and conditions of the relevant promotional code(s).

Terms and Conditions of Fubon iN ShopBack Visa Platinum Card Welcome Offer (the "Offer"):

1. The promotion period runs from 29 June 2026 until 31 December 2026 ("Promotion Period"). Only Eligible Customer whose principal card of Fubon iN ShopBack Visa Platinum Card ("Eligible Credit Card") application is approved within the promotion period, and who do not hold any of the Bank's credit cards or co-branded cards (including supplementary card) as of the application date are eligible for the Offer ("Eligible Customer").
2. To be eligible for the Offer, the relevant credit card account must be still valid and in normal status. Eligible Customer will not be eligible for the Offer if they have cancelled any of the Bank's credit cards or co-branded cards within the past 6 months of application date even in the case of successful application for the Eligible Credit Card.
3. Eligible Customer is required to make accumulated spending of HK$5,000 or above on Eligible Transactions (as defined in clause 5 below) and/or cash advance with Eligible Credit Card within the first 3 months from the date of card issuance to enjoy HK$150 cash rebate ("Offer").
4. The transaction date(s) shown in the statement(s) issued by the Bank shall be regarded as the relevant transaction date(s).
5. Eligible Transactions only includes retail purchases. 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, casino transactions and all fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be counted as the eligible spending requirement. The decision of the Bank as to what constitutes an Eligible Transaction shall be final and conclusive.
6. If transactions are confirmed to qualify for a cash rebate subject to verification by the Bank at its sole and absolute discretion, the corresponding cash rebate will be credited to the cardholder's new credit card account, which must be a valid account in normal status, within 4 to 6 weeks (from transaction posting date) upon the Eligible Customer fulfilling the specified spending requirement and such credit will then be shown in the Eligible Customer's statement.
7. **If any Eligible Transaction(s) is/are later cancelled or reversed after redemption of the cash rebate 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 a handling fee to recover the cost of the welcome gift the cardholder has received against his/her account immediately without prior notice.**
8. Each customer can only enjoy a cash rebate once regardless of the number of the Bank's credit cards or co-branded cards applications successfully applied for.
9. Cash rebate cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash.
10. The Bank reserves the right for the decision of final approval of all Credit Card application, and to suspend, vary or terminate the above offer and its terms and conditions (including but not limited to the value of the cash rebate amount) at any time without prior notice and without liability in any form whatsoever.

Fubon Bank 富邦銀行

11. 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.
12. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
13. All records relating to the services, transactions and repayments under this Offer shall be based on the Bank's records. In case of any matter and dispute, the Bank reserves the right of final decision.
14. 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!