

Terms and Conditions of FBHK x Life Young Health Year-Round Promotion (“Offer”):

1. The promotion period is from 30 June 2026 to 31 December 2026 (both dates inclusive) (“Promotion Period”).
2. The Promotion is only applicable to the principal and supplementary cardholders of Fubon Visa / Mastercard Credit Card issued by Fubon Bank (Hong Kong) Limited (“The Bank”) (“Eligible Credit Card”, such holders are “Eligible Customer(s)”).
3. During the Promotion Period, Eligible cardholders must settle the full payment with an Eligible Credit Card to enjoy below offers at Life Young Health (“Merchant”).

| Offer | Offer Details |
|---------|--|
| Offer 1 | Enjoy an instant HK\$100 discount upon every HK\$1,000 spending on any regular health check-up package. |
| Offer 2 | Enjoy a Buy One Get One Free offer on the Liposomal NMN SS+ 21000 Anti-Aging & Slimming Formula (valued at HK\$1,980 per box). |

4. Offer 1 is calculated based on a single eligible transaction. Eligible Customer(s) can enjoy an instant HK\$100 discount for every HK\$1,000 spent on any regular health check-up package, and the discount may be applied in multiples of HK\$1,000, please contact the Merchant for details.
5. **The Offers are subject to the availability of the relevant products and services as determined by the Merchant.** Advance reservation is required. Please contact the Merchant about this offer when making your reservation for confirmation.
6. All products and services are applicable only to individuals who are aged 18 or above.
7. Cancellation, change or refund of the products or services purchased by the Eligible Customer(s) is restricted by the Merchant’s policy. Once confirmed, some reservations cannot be cancelled, changed or refunded. Please contact the Merchant for details.
8. 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 discount.
9. 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.
10. 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. Please consult the Merchant for the latest details, availability and terms and conditions of the Offer.
11. In case of any disputes, the decision of the Bank and the Merchant shall be final and conclusive.

12. 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.
13. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. 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!