

Terms and Conditions of the "Fubon Bank X CLP Bill Payment Rewards" Promotional Offer

1. The "Fubon Bank X CLP Bill Payment Rewards" ("Promotional Offer") is launched by Fubon Bank (Hong Kong) Limited ("the Bank"). The promotion period is from 1 May 2026 to 31 December 2026, both dates inclusive ("Promotion Period").
2. This Promotional Offer is only applicable to individual customers who hold valid individual bank account(s) and/or credit card(s) with the Bank during the Promotion Period ("Eligible Customer(s)").
3. Joint-named account customers and corporate account customers are not eligible for this Promotional Offer.
4. Definition of Eligible Bill Payment Transaction

Eligible Customers must fulfil all of the following requirements during the Promotion Period for a transaction to be counted as one "Eligible Bill Payment Transaction":

- (i) Successfully settle a CLP Power Hong Kong Limited ("CLP") electricity bill through the Bill Payment function of Fubon Mobile Banking (Fubon+) / Fubon Online Banking, or through FPS (including Fubon+ QR Payment function and FPS payments conducted on CLP Mobile App via Fubon+, using any account with the Bank (including credit card); and
- (ii) The amount of each bill payment transaction must be HK\$50 or above (or its equivalent); and
- (iii) The relevant transaction amount must be successfully posted to the designated account.

Any failed, returned, cancelled or incomplete transaction will not be counted as an Eligible Bill Payment Transaction.

5. This Promotional Offer consists of three rewards. From Reward 1 and Reward 2, each Eligible Customer may enjoy only one of the two rewards under this Promotional Offer, depending on his/her CLP bill payment record through the Bank's relevant bill payment channels as of 30 April 2026. Details are as follows.
 - (i) **Quota of Reward 1: Reward 1 under this Promotional Offer is subject to a quota of 2,000 eligible customers. The quota will be allocated on a first-come, first-served basis, according to the chronological order in which each customer first completes an Eligible Bill Payment Transaction that satisfies the eligibility requirements of Reward 1. The offer is available while quota lasts. Eligible Customers who have already secured a quota may continue to accumulate Reward 1 during the Promotion Period, subject to the reward cap per customer.**
 - (ii) **Quota of Reward 2: Reward 2 under this Promotional Offer is subject to a quota of 2,000 eligible customers. The quota will be allocated on a first-come, first-served basis, according to the chronological order in which each customer first completes an Eligible Bill Payment Transaction that satisfies the eligibility requirements of Reward 2. The offer is available while quota lasts. Eligible Customers who have already secured a quota may continue to accumulate Reward 2 during the Promotion Period, subject to the reward cap per customer.**

If the quota is full, even if an Eligible Customer fulfils all other requirements, the customer will not be entitled to the relevant reward. The Bank shall not be liable for any failure to receive the reward due to the quota being full.

Reward 1: New Customer Bill Payment Reward

6. Eligibility Requirements of Reward 1

Eligible Customers must fulfil all of the following requirements to enjoy Reward 1:

- (i) Between 1 May 2025 to 30 April 2026, the Eligible Customer has never used any account with the Bank (including credit card) to settle any CLP electricity bill through the Bill Payment function of Fubon Mobile Banking (Fubon+) / Fubon Online Banking or through FPS (including Fubon+ QR Payment function and FPS payments conducted on CLP Mobile App via Fubon+); and
- (ii) Complete at least one Eligible Bill Payment Transaction during the Promotion Period.

Details of Reward 1:

Customer Category	Reward for Each Eligible Bill Payment Transaction	Reward Cap (Entire Promotion Period)
Customers holding Fubon Credit Card	12,500 Fubon Credit Card Bonus Points	25,000 Fubon Credit Card Bonus Points
Customers not holding Fubon Credit Card	HK\$25 Cash Rebate	HK\$50 Cash Rebate

7. Calculation Rules of Reward 1

- (i) For each Eligible Bill Payment Transaction completed by an Eligible Customer, the customer will receive 12,500 Fubon Credit Card Bonus Points (or HK\$25 cash rebate, depending on whether the customer holds a principal Fubon Credit Card with the Bank. Please refer to the reward distribution clauses below for details).
- (ii) At most one Eligible Bill Payment Transaction in each calendar month (i.e. from the 1st day of each month to the last day of the same month) will be counted for reward accumulation.
- (iii) Each Eligible Customer may accumulate Reward 1 for a maximum of 2 times only, subject to a cap of 25,000 Fubon Credit Card Bonus Points (or a corresponding cash rebate cap of HK\$50).

Reward 2: Existing Customer Bill Payment Reward

8. Eligibility Requirements of Reward 2

Eligible Customers must fulfil all of the following requirements to enjoy Reward 2:

- (i) Between 1 May 2025 to 30 April 2026, the Eligible Customer has used any account with the Bank (including credit card) at least once to settle a CLP electricity bill through the Bill Payment function of Fubon Mobile Banking (Fubon+) / Fubon Online Banking or through FPS (including Fubon+ QR Payment function and FPS payments conducted on CLP Mobile App via Fubon+); and
- (ii) Complete at least one Eligible Bill Payment Transaction during the Promotion Period.

Details of Reward 2:

Customer Category	Reward for Each Eligible Bill Payment Transaction	Reward Cap (Entire Promotion Period)
Customers holding Fubon Credit Card	5,000 Fubon Credit Card Bonus Points	10,000 Fubon Credit Card Bonus Points
Customers not holding Fubon Credit Card	HK\$10 Cash Rebate	HK\$20 Cash Rebate

9. Calculation Rules of Reward 2

- (i) For each Eligible Bill Payment Transaction completed by an Eligible Customer, the customer will receive 5,000 Fubon Credit Card Bonus Points (or HK\$10 cash rebate, depending on whether the customer holds a principal Fubon Credit Card with the Bank. Please refer to the reward distribution clauses below for details).
- (ii) At most one Eligible Bill Payment Transaction in each calendar month (i.e. from the 1st day of each month to the last day of the same month) will be counted for reward accumulation.
- (iii) Each Eligible Customer may accumulate Reward 2 for a maximum of 2 times only, subject to a cap of 10,000 Fubon Credit Card Bonus Points (or a corresponding cash rebate cap of HK\$20).

Reward 3: Extra Reward for New Application for Eligible Credit Card

10. Eligibility Requirements and Details of Reward 3

Eligible Customers who fulfil all of the following requirements during the Promotion Period ("Reward 3 Eligible Customer") can enjoy an extra HK\$300 reward ("Reward 3"):

- (i) Successfully apply for a principal Fubon Visa Platinum Card issued by the Bank ("Eligible Credit Card") through the Fubon GO Mobile Application ("Fubon GO") or the Bank's website (Fubon YATA Visa Platinum Card and Fubon iN VISA Platinum Card are not applicable), and enter the designated promotion code "CLPFB" ("Designated Promotion Code") in the Promotion Code / Referral Code field of the application form; and
- (ii) Customer does not hold any of the Bank's credit cards or co-branded cards (including supplementary card) before the Promotion Period and has not cancelled any of the Bank's credit cards or co-branded cards within the past 6 months to the Promotion Period; and
- (iii) The relevant credit card application must be submitted during the Promotion Period, being on or before 31 December 2026 and must be approved by the Bank on or before 28 February 2027; and
- (iv) Within 30 calendar days after the issuance date of the Eligible Credit Card ("Transaction Cut-off Date"), complete at least one Eligible Transaction using the principal card and/or supplementary card of the Eligible Credit Card, in the form of eligible retail spending transaction or cash advance ("Eligible Transaction").

The following transactions will not be counted as Eligible Transaction, including but not limited to tax payments, fund transfers, instalment payments, fees and charges, finance charges, annual fees, autopay transactions, Octopus Automatic Add Value transactions and gambling transactions. Transaction categories are determined according to the merchant category codes designated by VISA International for the relevant country or region. The Bank will only count Eligible Transactions that have been posted on or before the Transaction Cut-off Date. Any unposted, cancelled or refunded transaction will not be counted as an Eligible Transaction. The Bank has the sole discretion to determine whether a transaction qualifies as an Eligible Transaction.

- 11. Eligible Transactions made by supplementary card(s) will be aggregated under the same principal card account.
- 12. Each Eligible Customer can enjoy Reward 3 once only, regardless of the number of Eligible Credit Cards applied for during the Promotion Period.
- 13. Distribution of Reward 3: After the Bank has verified and confirmed that the customer has fulfilled all eligibility requirements, the Bank will credit HK\$300 to the Reward 3 Eligible Customer's Eligible Credit Card account in the form of cash credit on or before 30 April 2027, and it will be shown on the credit card statement. Reward 3 is non-transferable. Reward 3 Eligible Customers may not choose to receive Reward 3 in any other form, and the Bank will not provide Reward 3 in any other manner.

Reward 1 and Reward 2: Determination of Reward Type

- 14. The type of reward (credit card bonus points or cash rebate) will depend on whether the Eligible Customer holds a valid principal Fubon Credit Card with the Bank at the time of distribution of the relevant reward, and is not selected by the customer. Principal credit card does not include corporate cards, debit cards, any reward cards and Fubon Credit Card supplementary cards.

Reward 1 and Reward 2: Distribution of Credit Card Bonus Points

- 15. If an Eligible Customer holds a valid principal Fubon Credit Card with the Bank before distribution of the reward, the relevant reward will be distributed in the form of Fubon Credit Card Bonus Points and will be credited to the Eligible Customer's valid principal Fubon Credit Card account in accordance to the period of Eligible Bill Payment Transaction on the relevant date of crediting the Reward, and will be shown on the principal card customer's statement. The bonus points rewards received are non-transferable.

Period of Eligible Bill Payment Transaction	Date of crediting the Reward
During May to August 2026	On or before 30 November 2026
During September to December 2026	On or before 31 March 2027

- 16. If an Eligible Customer holds more than one valid principal card with the Bank, the order of crediting bonus points to the credit card account will be determined by the Bank without prior notice.

17. If the principal card account of an Eligible Customer has been cancelled, terminated, suspended or frozen before the distribution of the relevant reward, the Bank reserves the right not to distribute the relevant bonus points reward or to convert the bonus points reward into cash rebate (to be processed in accordance with the cash rebate clauses below).
18. The credit card bonus points reward is also subject to the general terms and conditions of the Fubon Credit Card Bonus Point Program. For details, please visit the Bank's website.

Reward 1 and Reward 2: Distribution of Cash Rebate

19. If an Eligible Customer does not hold any principal Fubon Credit Card with the Bank before the distribution of the relevant reward, the reward will be automatically distributed in the form of cash rebate and will be credited to the Eligible Customer's valid individual bank account in accordance to the period of Eligible Bill Payment Transaction on the relevant date of crediting the Reward, and will be shown on the bank statement.

Period of Eligible Bill Payment Transaction	Date of crediting the Reward
During May to August 2026	On or before 30 November 2026
During September to December 2026	On or before 31 March 2027

20. If an Eligible Customer holds more than one valid individual bank account with the Bank, the order of crediting to the bank account will be determined by the Bank without prior notice.
21. If the individual bank account held by an Eligible Customer is not denominated in Hong Kong dollars, the Bank will distribute the cash reward in equivalent value to another currency account held by the Eligible Customer. The order of crediting the cash reward to the account will be determined by the Bank without prior notice. The foreign exchange rate shall be based on the exchange rate determined by the Bank on the day of crediting the cash reward.

Reward 1 and Reward 2: Circumstances of Reward Ineligibility

22. Eligible Customers will not be entitled to receive Reward 1 and/or Reward 2 under any of the following circumstances:
 - (i) The Eligible Customer fails to complete Eligible Bill Payment Transaction before the relevant reward quota is full; or
 - (ii) The Eligible Customer's account with the Bank has been cancelled, terminated, suspended or frozen during the Promotion Period or before the distribution of the reward; or
 - (iii) The Eligible Customer's principal card account (if applicable) has been cancelled, terminated, suspended or frozen before the distribution of the reward, and the customer does not hold any other valid individual bank account with the Bank to receive the cash rebate; or
 - (iv) The Eligible Customer is found by the Bank to have engaged in any fraud, abuse, violation of these Terms and Conditions or any conduct that the Bank considers dishonest or in breach of good faith; or
 - (v) The Eligible Customer violates any of the Bank's prevailing account terms and conditions or credit card terms and conditions.

Reward 3: Circumstances of Reward Ineligibility

23. Reward 3 Eligible Customers will not be entitled to receive Reward 3 under any of the following circumstances:
 - (i) Customer fails to apply for the Eligible Credit Card through Fubon GO or the Bank's website during the Promotion Period; or
 - (ii) Customer fails to enter the Designated Promotion Code "CLPFB" at the time of application; or
 - (iii) The relevant credit card application is not approved by the Bank on or before 28 February 2027; or
 - (iv) Customer has cancelled any of the Bank's credit cards or co-branded cards within the past 6 months to the Promotion Period; or

- (v) The Eligible Credit Card has been cancelled, terminated, suspended or frozen before the distribution of Reward 3; or
- (vi) Customer fails to complete at least one Eligible Transaction using the Eligible Credit Card on or before the Transaction Cut-off Date; or
- (vii) Customer is found by the Bank to have engaged in any fraud, abuse, violation of these Terms and Conditions or any conduct that the Bank considers dishonest or in breach of good faith; or
- (viii) Customer violates any of the Bank's prevailing account terms and conditions or credit card terms and conditions.

General Terms and Conditions

- 24. The Bank's records shall be final and conclusive in determining all Eligible Customer's bill payment records and reward eligibility.
- 25. Customers shall notify the Bank if not received Reward on or before 31 May 2027. The Bank assumes no liability and will not offer any compensation to the cardholder in respect of any failure to receive reward.
- 26. In case of any dispute arising from this Promotional Offer (including but not limited to the eligibility of Eligible Customers, the calculation and distribution of rewards, transaction records and the interpretation of these Terms and Conditions), the Bank reserves the right of final decision.
- 27. The Bank shall not be liable for the service quality, errors, delays or any other matters of CLP or any third-party service providers.
- 28. The Bank and CLP reserve the right to suspend, vary or terminate this Promotional Offer and amend these Terms and Conditions at any time without prior notice. In case of any dispute, the Bank and CLP reserve the right of final decision.
- 29. The Bank shall not be liable for any transaction failure caused by the customer's own reasons, network issues or other unforeseen reasons, and will not offer any compensation for any reason.
- 30. All rewards are non-transferable, non-refundable and cannot be exchanged for other products or services.
- 31. Participation in this Promotional Offer represents understanding, acceptance and willingness to comply with the terms and conditions established by the Bank and acceptance that the Bank has the rights described in these Terms and Conditions. If the Bank discovers any dishonest and/or fraudulent conduct by participants in the Promotional Offer, the Bank reserves the right to cancel their eligibility to participate in this Promotional Offer and reserves the right to directly deduct the rewards received from the participant's Fubon account.
- 32. No person other than the Bank, CLP and Eligible Customers shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
- 33. These Terms and Conditions are governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 34. Should there be any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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