

Terms and Conditions of the "Fubon Bank X CLP Autopay Rewards" Promotion ("Promotional Offer")

- 1 The "Fubon Bank X CLP Autopay Rewards" ("Promotional Offer") is launched by Fubon Bank (Hong Kong) Limited ("the Bank"). The promotion period is from 1 March 2026 to 31 August 2026, both dates inclusive ("Promotion Period").
- 2 This Promotional Offer is only applicable to individual customers who hold valid individual bank accounts 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 **This Promotional Offer is subject to quota limitation and is only applicable to the first 1,000 Eligible Customers who successfully set up a Direct Debit Authorisation (DDA) for CLP electricity bill payment with the Bank's account during the Promotion Period to enjoy Reward 1 and Reward 2 (if applicable). The quota will be allocated on a first-come, first-served basis according to the chronological order of successful activation of the Direct Debit Authorisation. The offer is available while quota lasts. In the case which the quota is full, the Bank will indicate such information on the Promotional Offer webpage. (Fubon Bank website > Online Services > Latest Offers > Fubon Bank X CLP Autopay Rewards)**
- 5 This Promotional Offer consists of two parts. Eligible Customers who fulfil the specified requirements as set out in these Terms and Conditions may receive the corresponding rewards. Details are as follows:

Reward 1: First-time Direct Debit Authorisation Setup Reward ("Reward 1")

- 6 Details and Eligibility Requirements of Reward 1
 - 6.1 Eligible Customers must fulfil all of the following eligibility requirements to enjoy the First-time Direct Debit Authorisation Setup Reward (Eligible Customers who fully meet the requirements are referred as "Reward 1 Eligible Customer(s)"):
 - Reward 1 Details:**

Customer Category	Reward
Customers holding Fubon Credit Card	25,000 Credit Card Bonus Points
Customers not holding Fubon Credit Card	HK\$25 Cash Rebate

Eligibility Requirements:

- i. On or before 28 February 2026, the Eligible Customer has not set up any Electronic Direct Debit Authorisation (EDDA) and/or Direct Debit Authorisation (DDA) (collectively as "Direct Debit Authorisation") for CLP Power Hong Kong Limited ("CLP") electricity bill payment with the Bank's account; and
- ii. During the Promotion Period, the Eligible Customer sets up a Direct Debit Authorisation for CLP electricity bill payment with the Bank's account; and

- iii. The relevant Direct Debit Authorisation must be activated on or before 15 October 2026 and remain valid until the distribution date of Reward 1; and
 - iv. The Eligible Customer's bank account with the Bank must remain valid and in normal operation from the time of Direct Debit Authorisation application until the distribution of Reward 1; and
 - v. **The Eligible Customer must be among the first 1,000 customers who successfully set up a Direct Debit Authorisation for CLP electricity bill payment with the Bank's account during the Promotion Period (based on the chronological order of successful activation of the Direct Debit Authorisation).**
- 6.2 The type of Reward 1 (credit card bonus points or cash rebate) will depend on whether the Eligible Customer holds a valid principal Fubon Credit Card before the distribution of Reward 1. Principal credit card does not include corporate cards, debit cards, any reward cards and Fubon Credit Card supplementary cards.
- 6.3 Regardless of how many times an Eligible Customer successfully sets up a Direct Debit Authorisation for CLP electricity account with the Bank's account during the Promotion Period, each Eligible Customer can only enjoy Reward 1 once during the Promotion Period.
- 6.4 If a Reward 1 Eligible Customer sets up Direct Debit Authorisations for CLP electricity bill payment with more than one account with the Bank, the Bank will only distribute Reward 1 for the earliest successfully activated Direct Debit Authorisation during the Promotion Period.
- 6.5 Quota allocation is based on the actual activation date and time of the Direct Debit Authorisation, not the application submission date. The Bank reserves the right to determine whether an Eligible Customer is among the first 1,000 according to its records.**
- 6.6 If the quota is full, even if the Eligible Customer fulfils all other requirements, the customer will not be entitled to Reward 1 and Reward 2. The Bank shall not be liable for any failure to receive rewards due to the quota being full.**
- 7 Distribution of Reward 1 Credit Card Bonus Points
- 7.1 25,000 Fubon Credit Card Bonus Points will be credited to the valid principal Fubon Credit Card ("Principal Card") account of the Reward 1 Eligible Customer on or before 31 December 2026 and will be shown on the credit card statement. The bonus points rewards received are non-transferable. 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 at <https://www.fubonbank.com.hk/en/cards/bonus-points-program/extra-reward.html>
- 7.2 If a Reward 1 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.
- 7.3 If the Principal Card account of a Reward 1 Eligible Customer has been cancelled, terminated, suspended or frozen before the distribution of Reward 1, 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 Clause 8 below).

8 Distribution of Reward 1 Cash Rebate

- 8.1 If a Reward 1 Eligible Customer does not hold any principal Fubon Credit Card with the Bank (principal card does not include corporate cards, debit cards, any reward cards and Fubon Credit Card supplementary cards) before the distribution of Reward 1, the 25,000 Fubon Credit Card Bonus Points under Reward 1 will be automatically converted into HK\$25 cash rebate and will be credited to the Eligible Customer's valid individual bank account on or before 31 December 2026, and will be shown on the bank statement.
- 8.2 If the rewarded 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.
- 8.3 If the individual bank account held by the rewarded customer is not denominated in Hong Kong dollars, the Bank will distribute the cash reward in equivalent value in other currency accounts held by the rewarded customer to the account selected by the Bank. The order of crediting the cash reward to the account and the foreign exchange rate 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 2: Autopay Bonus Reward("Reward 2")

9 Eligibility Requirements and Details of Reward 2

- 9.1 **Important Prerequisite:** Only Reward 1 Eligible Customers can participate in Reward 2. This means that Eligible Customers must first fulfil all the requirements set out in Clause 6.1 above (including the quota limitation) to become Reward 1 Eligible Customers before they can be eligible to participate in Reward 2. In other words, only the first 1,000 customers who successfully set up a Direct Debit Authorisation for CLP electricity bill payment with the Bank's account during the Promotion Period can enjoy Reward 2.
- 9.2 Reward 1 Eligible Customers who complete the specified number of "Successful Autopay Transactions" (as defined in Clause 9.3 below) on or before 31 December 2026 can receive the following additional Autopay Bonus Reward:

Reward 2 Details:

Number of Successful Autopay Transactions	Reward	
	Customers holding Fubon Credit Card	Customers not holding Fubon Credit Card
1 transaction	10,000 Credit Card Bonus Points	HK\$10 Cash Rebate
2 or more transactions (cumulative)	25,000 Credit Card Bonus Points	HK\$25 Cash Rebate

- 9.3 "Successful Autopay Transaction" refers to a transaction in which CLP electricity bill payment is successfully made through the Direct Debit Authorisation via the Reward 1 Eligible Customer's bank account with the Bank on or before 31 December 2026. Each Successful Autopay Transaction is counted as one complete debit and payment process. Any failed, returned, cancelled or incomplete transactions will not be counted.
- 9.4 The transaction counting period for Reward 2 is from 1 March 2026 to 31 December 2026, both dates inclusive, based on the actual debit completion date of the transaction.
- 9.5 Regardless of how many Successful Autopay Transactions a Reward 1 Eligible Customer completes during the counting period, each Reward 1 Eligible Customer can only enjoy Reward 2 once in this Promotional Offer, with a maximum cap of 25,000 Fubon Credit Card Bonus Points or HK\$25 cash rebate for Reward 2.
- 9.6 If a Reward 1 Eligible Customer completes 2 or more cumulative Successful Autopay Transactions on or before 31 December 2026, the customer will at most receive 25,000 Fubon Credit Card Bonus Points or HK\$25 cash rebate (depending on whether the customer holds a credit card at the time of Reward 2 distribution), and will not receive duplicate rewards for completing the first Successful Autopay Transaction.
- 10 Distribution of Reward 2 Credit Card Bonus Points
- 10.1 If a Reward 1 Eligible Customer holds a valid principal Fubon Credit Card with the Bank before the distribution of Reward 2, Reward 2 will be distributed in the form of Fubon Credit Card Bonus Points. The relevant bonus points (10,000 points or 25,000 points, depending on the number of Successful Autopay Transactions completed) will be credited to the valid principal Fubon Credit Card account of the Reward 1 Eligible Customer on or before 28 February 2027 and will be shown on the principal card customer's statement. The bonus points rewards received are non-transferable and are also subject to the general terms and conditions of the Fubon Credit Card Bonus Point Program. For details, please visit the Bank's website at <https://www.fubonbank.com.hk/en/cards/bonus-points-program/extra-reward.html>
- 10.2 If a Reward 1 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.
- 10.3 If the Principal Card account of a Reward 1 Eligible Customer has been cancelled, terminated, suspended or frozen before the distribution of Reward 2, 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 Clause 11 below).
- 11 Distribution of Reward 2 Cash Rebate
- 11.1 If a Reward 1 Eligible Customer does not hold a valid principal Fubon Credit Card with the Bank (principal card does not include corporate cards, debit cards, any reward cards and Fubon Credit Card supplementary cards) before the distribution of Reward 2, Reward 2 will be automatically converted and distributed in the form of cash rebate. The relevant cash rebate of HK\$10 or

HK\$25, depending on the number of Successful Autopay Transactions completed, will be credited to the Eligible Customer's valid individual bank account on or before 28 February 2027, and will be shown on the bank statement.

- 11.2 If the rewarded 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.
- 11.3 If the individual bank account held by the rewarded customer is not denominated in Hong Kong dollars, the Bank will distribute the cash reward in equivalent value in other currency accounts held by the rewarded customer to the account selected by the Bank. The order of crediting the cash reward to the account and the foreign exchange rate 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.

12 Direct Debit Authorisation Application and Activation

- 12.1 Eligible Customers must submit the Direct Debit Authorisation application through CLP's designated application channels, including:
 - i. Online application via CLP's website or CLP mobile application; or
 - ii. Application by calling CLP Customer Service Hotline; or
 - iii. Complete the "Direct Debit Authorisation Form" provided by CLP, select Fubon Bank as the payment bank and fill in the Bank's account details, then return it to the Bank for processing.
- 12.2 The Direct Debit Authorisation application will only become effective after confirmation by CLP and approval by the Bank. The activation date of the Direct Debit Authorisation shall be based on the Bank's records. The Bank reserves the right to decide whether to approve the relevant application in accordance with its internal policies and procedures without providing reasons to the customer.
- 12.3 The Bank and CLP shall not be liable for any application failure or delay caused by incorrect or incomplete information provided by the customer.
- 12.4 Eligible Customers must ensure that there are sufficient funds in their bank account with the Bank to pay the CLP electricity bill. The Bank shall not be liable for any autopay transaction failure due to insufficient account balance or any other reasons.
- 12.5 The Direct Debit Authorisation service is subject to the Bank's "Direct Debit Authorisation Service Terms and Conditions" and CLP's relevant terms and conditions. In case of any conflict between these Terms and Conditions and the Bank's or CLP's other terms and conditions, the Bank's "Direct Debit Authorisation Service Terms and Conditions" and CLP's relevant terms and conditions shall prevail.
- 12.6 For details about the Direct Debit Authorisation application, processing time or other enquiries, customers may visit CLP's website <https://www.clp.com.hk/en/residential/bills-payment-tariffs-residential/payment-methods> (Autopay > Bank Autopay)

13 Circumstances of Reward Ineligibility

Eligible Customers will not be entitled to receive Reward 1 and/or Reward 2 (if applicable) under any of the following circumstances:

- 13.1 The Eligible Customer fails to be among the first 1,000 customers who successfully set up a Direct Debit Authorisation for CLP electricity bill payment during the Promotion Period (i.e., the quota is full); or
- 13.2 The Eligible Customer's bank account with the Bank has been cancelled, terminated, suspended or frozen during the Promotion Period or the reward distribution period; or
- 13.3 The Eligible Customer's Principal Card account (if applicable) has been cancelled, terminated, suspended or frozen before the distribution of the reward; or
- 13.4 The Eligible Customer's Direct Debit Authorisation has been cancelled or terminated before the distribution of the reward; or
- 13.5 The Eligible Customer's bank account with the Bank does not have sufficient funds to pay the CLP electricity bill at the time of Autopay Transaction or the Autopay Transaction is cancelled or returned for whatsoever reasons (this situation only affects the transaction count calculation for Reward 2 and does not affect the Eligible Customer's eligibility for Reward 1); or
- 13.6 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
- 13.7 The Eligible Customer violates any of the Bank's account terms and conditions, credit card terms and conditions or relevant terms and conditions of the Direct Debit Authorisation service.

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- 14 The type of reward under Reward 1 and/or Reward 2 (credit card bonus points or cash rebate) will depend on whether the Reward 1 Eligible Customer holds a valid principal Fubon Credit Card with the Bank before the distribution of the reward, and is not selected by the customer. All rewards are non-transferable, non-refundable and cannot be exchanged for other products or services.
- 15 Customers shall notify the Bank if not received the REWARD 1 on or before 31 January 2027. The Bank assume no liability and will not offer any compensation to the cardholder in respect of any failure to receive reward.
- 16 Customers shall notify the Bank if not received the REWARD 2 on or before 31 March 2027. The Bank assume no liability and will not offer any compensation to the cardholder in respect of any failure to receive reward.
- 17 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.
- 18 The Bank shall not be liable for the service quality, errors, delays or any other matters of CLP or any third-party service providers.

- 19 The Bank and CLP reserve the right to suspend, vary or terminate this Promotional Offer and amend its terms and conditions at any time without prior notice. In case of any dispute, the Bank and CLP reserve the right of final decision.
- 20 All services and records related to this Promotional Offer shall be based on the records of the Bank and CLP. The Bank reserves the right of final decision on whether participants in this Promotional Offer are defined as Eligible Customers.
- 21 The Bank shall not be liable for any transaction payment failure caused by the participant's own reasons, network issues or other unforeseen reasons, and will not distribute any rewards or make any compensation for any reason in any form.
- 22 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.
- 23 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.
- 24 These Terms and Conditions are governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 25 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!