

「富安家」家居保險計劃積分優惠（「積分優惠」）條款及細則：

1. 推廣期為 2025 年 1 月 9 日至 2026 年 3 月 31 日，包括首尾兩天（「推廣期」）。
2. 此積分優惠只適用於富邦銀行（香港）有限公司（「本行」）發行之富邦 Visa/Mastercard 信用卡（「合資格信用卡」）之主卡及附屬卡持有人（「合資格客戶」）。
3. 合資格客戶須於推廣期內透過富邦銀行（香港）有限公司（「本行」）網站或透過本行指定電話投保熱線，成功投保三井住友海上火災保險（香港）有限公司（「三井住友保險」）之「富安家」家居保險計劃（「指定保單」），並使用合資格信用卡以月繳形式繳付首 6 個月保費，方可獲 75,000 信用卡積分獎賞（「獎賞」）。
4. 每份成功投保之指定保單只可獲享上述獎賞一次。
5. 如合資格客戶以年繳形式繳付指定保單保費，將不可獲享獎賞。
6. 合資格客戶必須以合資格信用卡繳付整份保單之所有月繳款項，如合資格客戶於指定保單承保年期內，曾更改以非合資格信用卡或/及其他方式繳付保費，均不可獲享獎賞。
7. 經本行核實紀錄後，此優惠所獲贈之獎賞（包括主卡及附屬卡）將於 2026 年 12 月 31 日或之前直接存入合資格信用卡之賬戶並顯示於月結單上。附屬卡之獎賞將於主卡賬戶內派發。
8. 合資格客戶於本行名下所有信用卡戶口須於獲獎賞當日仍屬有效及戶口狀況正常，方可獲贈有關獎賞。
9. 除非另有說明，上述優惠不可與其他信用卡推廣優惠同時使用。
10. 除非另有說明，獎賞不可兌換現金、禮券/現金券或其他產品/服務。
11. **若合資格客戶於獲贈獎賞後，更改以非合資格信用卡或/及其他方式繳付保費，本行有權立即於合資格客戶之信用卡戶口扣除或取消已存入之獎賞金額而毋須另行通知。**
12. 上述條款及細則僅有關上述推廣優惠，並無提及指定保單或三井住友保險其他保單的保障範圍或內容，建議客戶於投保相關保障計劃前先閱讀及明白其保單之保障範圍及內容/或瀏覽富邦銀行網站了解更多：<https://fubonbank.com.hk/tc/insurance/general-insurance/fortunesafe.html>。
13. 本行保留權利隨時暫停、更改或終止此優惠及修訂其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
14. 除於本條款及細則有持明確相反規定，任何人士若非本條款及細則的一方不可根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條文。
15. 本條款及細則受香港法律規管，並按照香港法律詮釋。
16. 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。

Terms and Conditions for FortuneSafe Home Insurance Plan Bonus Points Promotion ("Bonus Points Promotion"):

1. The promotion period is from 9 January 2026 to 31 March 2026, both dates inclusive ("Promotion Period").
2. The Bonus Points 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. Eligible Customer(s) must successfully enroll FortuneSafe Home Insurance Plan ("Designated Policy") of MSIG Insurance (Hong Kong) Limited ("MSIG Hong Kong") through the website of Fubon Bank (Hong Kong) Limited ("the Bank") or the Bank's designated enrollment hotline within the Promotion Period, and pay the first 6 months' premiums in monthly payment mode with the Eligible Credit Card, can enjoy 75,000 Bonus Points("Reward").
4. Each Designated Policy is entitled to the above Reward once.
5. Eligible Customer(s) pay the premiums in annual payment mode will NOT be entitled to enjoy the Reward.
6. All monthly premiums for the Designated Policy must be settled via an Eligible Credit Card. Should an Eligible Customer change the payment method to a non-Eligible Credit Card or any alternative payment method during the coverage period, they will forfeit their entitlement to the Reward.
7. Upon verification, the Reward will be credited to Eligible Credit Card account on or before 31 December 2026 and displayed on the credit card statement. Only Eligible Transactions posted during the Promotion qualify for this Promotion. Rewards earned via supplementary cards shall be credited to the principal card account.
8. The credit card account(s) maintained by Eligible Cardholder(s) should remain valid and in good standing at the time the Rewards are credited.
9. Unless otherwise specified, the above Bonus Point Promotion offer cannot be used in conjunction with other credit card promotion offers.
10. Unless otherwise specified, the Reward cannot be exchanged for cash, gift/cash vouchers, or other products/services.
11. **The Bank reserves the right to reverse or forfeit any Reward credited to the Eligible Customers' credit card account without prior notice if, after receiving the Reward, the Eligible Customer changes the payment method to a non-Eligible Credit Card or any other payment methods for the premiums.**
12. These terms and conditions are related to the above Promotion only and no reference has been made to any coverage or content of the Designated Policy or any other insurance policy of MSIG Hong Kong. Customers are advised to read and understand the policy before enrolling for the relevant insurance or visit Fubon Bank website for more details: <https://fubonbank.com.hk/en/insurance/general-insurance/fortunesafe.html>.
13. The Bank reserves the right to suspend, vary or cancel the Promotion and amend the relevant terms and conditions at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive.
14. Unless expressly provided to the contrary in these terms and conditions, a person who is not a party has no right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provision of these terms and conditions.
15. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
16. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.