

Terms and Conditions of “Fubon Bank x HopeGoo Autumn Flash Offer” (“Flash Offer”):

1. The Flash Offer is only applicable to the principal cardholders and supplementary cardholders of Fubon Visa Credit Card issued by Fubon Bank (Hong Kong) Limited (the “Bank”) (“Eligible Credit Card”) (such holders, “Eligible Cardholders”).
2. The promotion period is from 24 September 2026 to 10 December 2026 (both dates inclusive) (“Promotion Period”). The Flash Offer is only available on each Thursday during the Promotion Period, from 12:00 a.m. to 11:59 p.m. Hong Kong time (each, a “Promotion Day”).
3. Eligible Cardholders must have registered an account (the “HopeGoo Account”) with HopeGoo (the “Merchant”) through its website or mobile application (collectively, the “HopeGoo Platform”) in order to participate in the Flash Offer (such Eligible Cardholders, the “Eligible Customers”).

Eligible Customers who book designated category products through the HopeGoo Platform using an Eligible Credit Card on a Promotion Day, with the Net Transaction Amount of a single transaction meeting the specified amount (“Eligible Transaction”), will be entitled to the corresponding instant discount below (respectively, “Offer 1”, “Offer 2”, “Offer 3” and “Offer 4”; and individually or collectively, the “Offer(s)”). For the purpose of the Flash Offer, “Net Transaction Amount” refers to the final amount payable for the relevant transaction after deduction of any applicable discounts, offers or other deductions. All Eligible Transactions must be settled in Hong Kong Dollars.

Offer details are as follows:

- Offer 1: Get HK\$20 instant discount when you spend HK\$100 or above on High-Speed Rail ticket bookings. **(Weekly quota: 60)**
- Offer 2: Get HK\$100 instant discount when you spend HK\$1,500 or above on Air Ticket bookings. **(Weekly quota: 50)**
- Offer 3: Get HK\$50 instant discount when you spend HK\$350 or above on Mainland China Hotel bookings. **(Weekly quota: 80)**
- Offer 4: Get HK\$80 instant discount when you spend HK\$600 or above on Hong Kong, Macau and Taiwan Hotel bookings. **(Weekly quota: 60)**

Offer quotas will be served on a first-use-first-served basis, while quotas last. If the relevant transaction meets all the conditions of these terms and conditions and the relevant Offer quota has not been used up, the HopeGoo Platform will show that the relevant Offer is applicable on the page before the Eligible Cardholder confirms payment; if the relevant Offer quota is full, no such indication will be shown. Whether an Offer quota is full shall be determined based on the computer record of the Merchant, which shall be conclusive.

4. During the Promotion Period, the number of times each Eligible Customer may enjoy the Offers and the cumulative discount amount are calculated on a combined basis across Offer 1 to Offer 4, and are subject to a maximum of four (4) times and HK\$250 respectively, whichever occurs first. Once either maximum limit is reached, the Eligible Customer shall no longer be eligible to enjoy any Offer. If the discount for an Eligible Transaction would cause the cumulative discount amount to exceed HK\$250, such transaction will not be entitled to the Offer, and no partial discount will be granted based on the remaining balance.

The following examples are for the purpose of illustrating Clause 4 only. In case of any discrepancy, these terms and conditions shall prevail. Each example assumes that every transaction is an Eligible Transaction and that the relevant Offer quota is still available at that time.

Example 1: An Eligible Customer has enjoyed Offer 1 twice, Offer 3 once and Offer 4 once, i.e. four (4) times in total, with a cumulative discount amount of HK\$170. Although the cumulative discount amount has not reached HK\$250 and the Eligible Customer has never enjoyed Offer 2, the maximum limit of four (4) times has been reached. The Eligible Customer is therefore not eligible to enjoy any further Offer.

Example 2: An Eligible Customer has enjoyed Offer 2 twice and Offer 3 once, i.e. three (3) times in total, with a cumulative discount amount of HK\$250. Although the Offers have been enjoyed only three (3) times, the maximum limit of HK\$250 has been reached. The Eligible Customer is therefore not eligible to enjoy any further Offer.

Example 3: An Eligible Customer has enjoyed Offer 2 twice, with a cumulative discount amount of HK\$200. The Eligible Customer then books a hotel stay in Taiwan. Although the transaction meets the conditions of Offer 4, the HK\$80 discount would increase the cumulative discount amount to HK\$280, exceeding the maximum limit of HK\$250. Therefore, such transaction will not be entitled to the Offer, and no partial discount of HK\$50 will be granted based on the remaining balance. As no Offer has been enjoyed for such transaction, it will not be counted towards the maximum limit of four (4) times. The Eligible Customer may still enjoy Offer 1 or Offer 3, as the relevant discount would not cause the cumulative discount amount to exceed HK\$250.

5. All photos, product prices and product information relating to the Offers are provided by the Merchant and are for reference only.
6. For the avoidance of doubt, the following types of transactions are not applicable for the calculation of Eligible Transactions:
 - Any transactions that are subject to cancellation, charge-back, return of goods and/or refund;
 - Any autopay transactions, unposted transactions or any payment transactions made by other methods as specified by the Bank from time to time;
 - All payments made via e-Wallets or third-party payment applications/platforms (including but not limited to PayPal, PayMe, Apple Pay, Google Pay, Samsung Pay, WeChat Pay and AlipayHK), all e-Wallet top-up transactions and Octopus Automatic Add-Value Service transactions; or any other type of transaction as determined by the Bank from time to time.
7. Except that it may be used in conjunction with the “Fubon Bank x HopeGoo Year-Round Travel Offer”, the Flash Offer cannot be used in conjunction with the Merchant’s other promotions, discounts or promotional coupons, and cannot be transferred to any other person or exchanged for cash, G-Coins, gift/cash vouchers, other products/services or other offers.
8. The actual selling prices of products are based on the prices listed on the HopeGoo Platform.
9. The Flash Offer may not be applicable to certain products or activities as announced by the Merchant from time to time. Please visit the HopeGoo Platform for details.

10. Cancellation, amendment and refund arrangements for bookings made through the HopeGoo Platform are subject to the terms and conditions of the Merchant and the relevant product suppliers or service providers. Please visit the HopeGoo Platform for details.
11. The Bank shall have the sole and absolute discretion to determine the validity of any transaction and/or the eligibility of an Eligible Cardholder for the Offer based on the details of the relevant transaction (including its time and date) as recorded by the Bank. If there is any discrepancy between the record of transaction held by an Eligible Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Eligible Cardholder.
12. Eligible Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Eligible Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and an Eligible Cardholder's record of any transaction, the Bank's record shall prevail.
13. The Bank is not the product supplier or service provider of the relevant Offers, and the Offer details and the relevant 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, quota, 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 Offers shall be resolved between Eligible Cardholders and the relevant product supplier or service provider.
14. The Bank and the Merchant reserve the right to suspend, vary or cancel the Flash Offer and amend the relevant terms and conditions at any time without any prior notice. In case of any disputes, the decision of the Bank and the Merchant shall be final and conclusive.
15. Eligible Cardholders shall be bound by the terms and conditions of the Merchant in relation to the Offers. For enquiries, please contact the Merchant for details.
16. No person other than the Eligible Cardholders, the Bank and the Merchant will have any right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce any of the provisions of these terms and conditions.
17. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region. All disputes arising out of or in connection with this Promotion shall be submitted to the exclusive jurisdiction of the courts of Hong Kong.
18. These terms and conditions are subject to current regulatory requirements.
19. 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!