

Terms and Conditions of “Fubon Bank x HopeGoo Year-Round Travel Offer” (“Year-Round Offer”):

1. The Year-Round Offer is only applicable to the principal cardholders and supplementary cardholders of Fubon Visa / Mastercard 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 31 December 2026 (both dates inclusive) (“Promotion Period”).
3. Eligible Cardholders must have registered an account (the “HopeGoo Account”) on the website or mobile application (collectively, the “HopeGoo Platform”) of HopeGoo (the “Merchant”) in order to participate in the Year-Round Offer (such Eligible Cardholders, “Eligible Customers”).

During the Promotion Period, Eligible Customers who redeem an Offer by entering the designated promotion code (“Promo Code”) on the 【Promo Code】 page of the HopeGoo Platform, and, when using the Offer, book a designated category product using an Eligible Credit Card in a single transaction with a Net Transaction Amount that meets the specified amount (if applicable) (“Eligible Transaction”), will be entitled to the corresponding discount offer below (“Offer 1”, “Offer 2”, “Offer 3” and “Offer 4” respectively, and individually or collectively, the “Offer(s)”). For the purpose of the Year-Round Offer, “Net Transaction Amount” means the final amount payable for the relevant transaction after deducting any applicable discounts, offers or other deductions. All Eligible Transactions must be settled in Hong Kong Dollars.

Details of the Offers are as follows:

- Offer 1: Enjoy 10% off Hong Kong, Macau and Taiwan Hotel bookings, subject to a maximum discount of HK\$188. **Designated Promo Code 【FBHGH1】**
- Offer 2: Enjoy 10% off Mainland China Hotel bookings of HK\$150 or above, subject to a maximum discount of HK\$88. **Designated Promo Code 【FBHGH2】**
- Offer 3: Enjoy 7% off Overseas Hotel bookings, subject to a maximum discount of HK\$100. **Designated Promo Code 【FBHGH3】**
- Offer 4 (New Users Only): Enjoy an instant discount of HK\$80 on International Air Ticket bookings of HK\$299 or above. **Designated Promo Code 【FBHGF1】**

The Hotel Offers (including the offers for Hong Kong, Macau and Taiwan Hotels, Mainland China Hotels and Overseas Hotels, i.e. Offer 1, Offer 2 and Offer 3) are valid for seven (7) days from the date of redemption. During the Promotion Period, each Eligible Customer may redeem each of Offer 1, Offer 2 and Offer 3 up to a maximum of two (2) times, provided that there must be an interval of at least sixty (60) days between each redemption of the same Offer (e.g. if Offer 1 is redeemed on 24 September 2026, it may be redeemed again on 23 November 2026 at the earliest). The International Air Ticket Offer (i.e. Offer 4) is valid for fifteen (15) days from the date of redemption. This Offer is only available for redemption and use by New Users of the Merchant, and can only be redeemed once. A “New User” refers to a user who has registered with the Merchant for the first time, completed identity verification, and has never completed any order transaction on the HopeGoo Platform before.

Each redeemed Offer can only be used once, and any redeemed Offer that expires without being used will still be counted towards the number of redemptions.

4. **The Offers are subject to the availability of the relevant products and services as determined by the Merchant.**
5. The Hotel Offers are only applicable to designated regions and designated hotel products specified by the Merchant. Please refer to the terms and conditions and/or latest announcements of the Merchant for details.
6. The International Air Ticket Offer only applies to prepaid air ticket products. Certain airlines, products or suppliers may not be eligible. Flights departing from and arriving in Mainland China are excluded from this Offer. Please refer to the terms and conditions and/or latest announcements of the Merchant for details.
7. Only one of the above Offers can be used per order.
8. All photos, product prices and product information that relate to the Offers are provided by the Merchant and are for reference purposes only.
9. 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, unposted transactions or any other payment transactions as specified by the Bank from time to time;
 - All payments 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.
10. Except that it may be used in conjunction with the “Fubon Bank x HopeGoo Autumn Flash Offer”, the Year-Round Offer cannot be used in conjunction with the Merchant’s other special promotions, discounts or promotional coupons, nor can it be transferred to any other person or exchanged for cash, G-Coins, gift/cash vouchers, other products/services or other offers.
11. The actual selling prices of products shall be subject to the prices displayed on the HopeGoo Platform.
12. Certain products or activities announced by the Merchant from time to time may not be applicable to the Year-Round Offer. Please visit the HopeGoo Platform for details.
13. 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.
14. The Bank shall have the absolute discretion to determine the validity of any transaction and/or the eligibility of an Eligible Cardholder for the Offers based on the details of the relevant transaction (including the 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.
15. Eligible Cardholders must retain the original transaction slips of all 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 the Eligible Cardholder’s record of any transaction, the Bank’s record shall prevail.

16. 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 the Eligible Cardholders and the relevant product supplier or service provider.
17. The Bank and the Merchant reserve the right to suspend, vary or cancel the Year-Round 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.
18. Eligible Cardholders shall be bound by the Merchant's terms and conditions of the Offers. For enquiries, please contact the Merchant for details.
19. 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.
20. 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.
21. These terms and conditions are subject to current regulatory requirements.
22. 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!