Fubon Bank 富邦銀行

Terms and Conditions of FBHK x INNOTIER Spending Promotion ("Promotion"):

1. The promotion period is from 18 September 2026 to 31 October 2026 (both dates inclusive) ("Promotion Period").
2. The 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. During the Promotion Period, Eligible Customers who make a single net transaction with an Eligible Credit Card at the physical store of INNOTIER ("Merchant") and reach the designated amounts set out below are entitled to enjoy the corresponding offers:

Offer	Offer Details
Offer 1	Receive a complimentary "Antiviral Lucky Horse Charm Blind Box" (valued at HK$238) upon a single net transaction of HK$1,000 or above
Offer 2	Receive an instant HK$500 discount upon a single net transaction of HK$5,000 or above
Offer 3	Receive an instant HK$1,000 discount upon a single net transaction of HK$10,000 or above

4. This Promotion may be used in conjunction with the "Bank x INNOTIER Joint Promotion"; for the terms and conditions of the that Joint Promotion, please refer to the Bank's website (Personal > Cards > Latest Local Offers > INNOTIER). For the purpose of this Promotion, "single net transaction" means the amount paid in full in one transaction by an Eligible Customer with one Eligible Credit Card at the Merchant, calculated on the actual amount after deduction of the discount under the "Fubon Hong Kong x INNOTIER Joint Promotion" (such amount being before deduction of the instant discount under "Offer 2" or "Offer 3"); a single net transaction may not be split or aggregated.
5. "Offer 1" may be enjoyed together with "Offer 2" or "Offer 3"; however, "Offer 2" and "Offer 3" may not be enjoyed together. In respect of the same single net transaction, an Eligible Customer may enjoy either "Offer 2" or "Offer 3" only, determined by the higher offer threshold met by that single net transaction. In addition, "Offer 1" is subject to a daily redemption limit and is limited to a maximum of once per Eligible Customer per day.
6. The "Antiviral Lucky Horse Charm Blind Box" is distributed by the Merchant at random and cannot be designated. Once redeemed, it cannot be returned, exchanged or converted into cash. The stated value of HK$238 is calculated based on the Merchant's recommended retail price and is for reference only.
7. **The Promotion is only applicable at the Merchant's Store and does not apply to the Merchant's online shop or any other sales channel. The quotas for each of the offers under the Promotion are provided and determined by the Merchant, are limited in number and are offered on a first-come, first-served basis until the quotas are exhausted.** Customers are advised to contact the Merchant directly before visiting the Merchant's Store to confirm quota availability and the applicability of the Promotion. Advance reservation is required for certain services or goods. Customers must contact the Merchant directly when making a reservation to confirm the availability of the Offer.
8. Cancellation, change, or refund of products or services purchased by Eligible Customer(s) is restricted by the Merchant's policy. Certain reservations or purchases may be non-cancellable, non-modifiable, or non-refundable upon confirmation. For further details, please refer to the relevant Merchant's terms and conditions.

9. The Promotion is non-transferable, cannot be exchanged for cash, gift/cash vouchers, or other products/services. Save for the "Bank x INNOTIER Joint Promotion", the Promotion cannot be used in conjunction with other promotional offers and discounts.
10. The Bank is not the product supplier or service provider of the Promotion, and the promotional details and photos are provided by the relevant product suppliers or service providers. 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, services or information provided by the product supplier or service provider. Any claims, complaints, or disputes arising out of, or in connection with, the said products, services or benefits shall be resolved between the customers and the relevant product supplier or service provider.
11. The Promotion is subject to these Terms and Conditions and other terms and conditions stipulated by the Merchant. The Bank and the Merchant reserve the right to suspend, vary or terminate the Promotion and amend the relevant Terms and Conditions at any time without any prior notice. Please consult the Merchant for the latest details, availability and terms and conditions of the Promotion.
12. In case of any disputes, the decision of the Bank and the Merchant shall be final and conclusive.
13. No person other than the Bank, the Merchant and the 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.
14. These terms and conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region. Any disputes arising out of or in connection with this promotion shall be submitted to the courts of Hong Kong.
15. Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.

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

Fubon Bank 富邦銀行

Terms and Conditions of Bank x INNOTIER Joint Promotion ("Offer"):

1. The promotion period of is from 20 October 2025 to 31 December 2026 (both dates inclusive) ("Promotion Period").
2. The 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 Cardholder(s)").
3. Eligible Cardholder(s) can enjoy the following offers on the purchase of regular-priced items when using an Eligible Card at INNOTIER ("Merchant") physical stores during the entire Promotion Period.

Eligible Card	Discount Offer Details
Fubon Visa Infinite Card	8% off
Other Fubon Credit Cards	5% off

4. To enjoy the Offer, Eligible Cardholder(s) must settle the full payment using the physical card of an Eligible Card within the Promotion Period ("Eligible Transactions").
5. **The Offers are subject to the availability of the relevant products and services as determined by the Merchant.**
6. The Offer cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor can it be used in conjunction with other promotional offers and discount.
7. The Bank is not the product supplier or service provider of the relevant Offer and the offers 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, 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 benefits shall be resolved between cardholders and the relevant product supplier or service provider.
8. The Bank and the Merchant reserve the right to suspend, vary or cancel the 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.
9. Eligible Cardholder(s) are to be bound by the terms and conditions of the Offer. For enquiry, please contact the Merchant for details.
10. No person other than the Eligible Cardholder(s), the relevant merchants or the Bank will have any 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 provisions of these terms and conditions.
11. Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.

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Terms and Conditions of Bank x INNOTIER Acquisition Promotion ("Promotion"):

1. The promotion period is from 20 October 2025 to 31 December 2026 (both dates inclusive) ("Promotion Period").
2. The Promotion is only applicable to customers who have successfully applied for the principal card of Fubon Credit Card issued by Fubon Bank (Hong Kong) Limited ("the Bank") ("Eligible Credit Card", such holders are "Eligible Cardholder(s)") and at the time of the application via Fubon GO Mobile Application or the Bank's website ("Designated Platform") by entering the Promotion Code "FBINNO2025" ("Designated Promo Code") in Promotion Code / Referral Code field during the Promotion Period.
3. Eligible Cardholder(s) can enjoy HK$200 ("Rebate") upon any spending with the Eligible Credit Card at INNOTIER ("Merchant") within the first 1 month from the card issuance date.
4. Each Eligible Cardholder(s) can only receive the Rebate once during the Promotion Period.
5. To enjoy the Rebate, Eligible Cardholder(s) must settle the full payment with Eligible Credit Card within the Promotion Period ("Eligible Transactions").
6. The Rebate cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor can it be used in conjunction with other promotional offers and discount.
7. Upon verification by the Bank based on its own records, the Rebate awarded under this Promotion will be combined (including the principal card and supplementary card) and the Rebate will be credited to the principal cardholder's Eligible Credit Card account according to the below schedule and then shown on the credit card statement. Only Eligible Transactions posted within the Promotion Period will be counted for this Promotion.

Period	Transaction Period	Date of Crediting Reward
Phase 1	20 October 2025 to 31 December 2025	On or before 31 March 2026
Phase 2	1 January 2026 to 31 March 2026	On or before 30 June 2026
Phase 3	1 April 2026 to 30 June 2026	On or before 30 September 2026
Phase 4	1 July 2026 to 30 September 2026	On or before 31 December 2026
Phase 5	1 October 2026 to 31 December 2026	On or before 31 March 2027

8. Eligible Cardholder(s) must keep the original sales or transaction slips for records. In case of any dispute, the Bank reserves the right to request the Eligible Cardholder(s) to provide the relevant original sales slips for verification.
9. The Eligible Credit Card account(s) maintained by Eligible Cardholder(s) should remain valid and in good standing when the relevant Rebate is credited to the account.
10. The Bank has the right to debit the Eligible Credit Card account(s) and charge the value of the Rebate back to the account without prior notice if the Eligible Transactions have been refunded or cancelled after the Rebate has been credited.
11. In case of any fraud or abuse of the Eligible Transactions, the Bank reserves the right to cancel the Eligible Cardholder's eligibility to receive the Rebate and his/her credit card, and to pursue any action as it deems necessary and appropriate to recover any outstanding amount.
12. For all records of services and applications in this Promotion, the Bank's record shall prevail.
13. The Bank is not the product supplier or service provider of the relevant Merchant Offer and the Promotion 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

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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, 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 benefits shall be resolved between the cardholders and the relevant product supplier or service provider.

14. The Bank reserves the right to suspend, vary or terminate this Promotion or amend the relevant terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank and the Merchant shall be final and conclusive.
15. Eligible Cardholder(s) are to be bound by the terms and conditions of the Promotion. For enquiry, please contact the Merchant for details.
16. These terms and conditions shall be read in conjunction with the Bank's Global Terms and Conditions for Accounts and Services (Global T&C", which is available at www.fubonbank.com.hk). In the event of any inconsistency between these terms and conditions and the Global T&C, these terms and conditions shall prevail.
17. Other than the Bank and Eligible Cardholder(s), no one shall have the right to enforce or enjoy the benefits of any of these Terms and Conditions under Contracts (Rights of Third Parties) Ordinance (Cap 623, Laws of Hong Kong).
18. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
19. Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.

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