

General Terms and Conditions of "Fubon Bank x KKday Travel Offers" ("Promotion"):

1. This promotion is applicable to principal cardholders and supplementary cardholders of credit cards issued by Fubon Bank (Hong Kong) Limited (the "Bank"). The **"Summer Flash Offer"** and the **"Monday Taiwan Day Offer – Fubon Bank Additional Discount"** are applicable only to Fubon Visa Credit Cards, whereas the **"Monday Taiwan Day Extra Gift Offer"** and the **"Year-Round Travel Offer"** are applicable to all Fubon Credit Cards. Eligible Customers must hold a Hong Kong KKday account (the "KKday Account"), which refers to an account registered via the KKday (the "Merchant") Hong Kong website (the "KKday Website") or its mobile application, and must be a registered member of KKday Hong Kong or Macau.
2. Eligible Customers must book specified products via the KKday Website or mobile application using an Eligible Credit Card during the specified promotional period and comply with the specific terms and conditions of each promotional offer. All transactions must be settled in Hong Kong Dollars (HKD).
3. Eligible Customers must enter the designated promo code (the "Promo Code") at checkout to enjoy the corresponding instant discount (the "Offer"). If the Promo Code is not entered or the transaction amount does not meet the threshold, the Offer will not apply. Upon entering the designated Promo Code, the system will automatically apply it to the applicable order, and the discount will be displayed on the transaction screen.
4. Only one Promo Code may be used per eligible transaction. Promo Codes cannot be applied to any submitted orders; if an order is cancelled for any reason, the Promo Code will not be reissued. If the quota for the Offer is exhausted, the Promo Code will become invalid. If the Offer quota is full, this will be announced on the KKday Website.
5. Once an Eligible Customer enters and uses the designated Promo Code for this promotion, they must complete the payment using the Eligible Credit Card and cannot change the payment method. The Bank and the Merchant shall not be held liable if an Eligible Customer fails to enjoy the Offer due to failure to enter the designated Promo Code during the transaction.
6. This Offer is not applicable to theme park-related products, KKday Cash Vouchers, KKday Points, Food Cash Vouchers, performance tickets, and other related products or activities as announced by KKday from time to time. Please refer to the KKday Website for details.
7. The following categories of transactions shall not be considered as Eligible Transactions: (a) all transactions involving cancellations, claims, returns, and/or refunds; (b) all automatic transfers, unposted transactions, or any payment transactions conducted via other methods designated by the Bank from time to time; (c) all transactions paid via e-wallets or third-party payment programs (including but not limited to PayPal, Payme, Apple Pay, Google Pay, WeChat Pay, Alipay HK, Alipay, and WeChat Pay HK); (d) any other transaction categories as determined by the Bank from time to time.
8. The actual selling price of products is subject to the price displayed on the KKday Website, which may fluctuate due to exchange rate changes. Some currency amounts may include handling fees and/or processing fees. All information, prices, and images are for reference only.
9. Bookings made via the KKday Website and mobile application are non-refundable. Used Promo Codes will become invalid and will not be reissued. If an Eligible Customer fails to successfully enjoy the Offer due to their own reasons (including but not limited to incorrect selection or expiration of e-vouchers), no refund will be granted.

10. Itinerary content and sequence may be adjusted at the sole discretion of KKday due to force majeure factors such as local weather and traffic. Eligible Customers must comply with the user terms attached to the KKday Website when enjoying this Offer. The Offer is provided by KKday, and the relevant offer content and regulations are subject to the actual announcements on the KKday designated website or mobile application, and are governed by the terms and conditions set by KKday. Please read the terms and conditions on the individual product page before purchasing and using individual products.
11. The Offers under this promotion are non-transferable, cannot be exchanged for cash or other offers/products/services, and cannot be used in conjunction with any other promotional offers or discounts (unless explicitly stated that stacking is allowed). Each Promo Code is applicable to a single product in one order only.
12. The Offers under this promotion are only applicable to Eligible Customers whose Eligible Credit Card accounts are valid, up-to-date with payments, and in good standing (as determined at the sole discretion of the Bank) during the promotional period. If an Eligible Customer's Eligible Credit Card account status is unfavorable, the Bank reserves the right to cancel the Eligible Customer's eligibility to participate in this promotion and/or enjoy the Offers.
13. The Bank is not the product or service supplier for the relevant Offers. The Bank makes no representations or warranties regarding the quality and availability of the products, services, or information provided by the product or service suppliers, nor shall it be held liable for any matters arising from or related thereto. Any queries or complaints should be directed to the Merchant. Any claims, complaints, or disputes arising from or related to the above products, services, or Offers shall be resolved between the Eligible Customer and the relevant product or service providers.
14. The Bank has absolute discretion to determine the validity of relevant transactions (including time and date) and/or the Eligible Customer's eligibility to enjoy the Offers based on the Bank's records. If the Eligible Customer's transaction records do not match the Bank's records, the Bank's records shall be definitive and binding on the Eligible Customer. Eligible Customers must retain the original transaction receipts. In case of any dispute, the Bank reserves the right to require the Eligible Customer to provide original transaction receipts, other documents, or evidence for verification.
15. The Bank and the Merchant reserve the right to suspend, change, or cancel this Offer and modify the relevant terms and conditions at any time without prior notice. In case of any dispute, the Bank and the relevant Merchant reserve the final right of decision.
16. No person other than the Eligible Customer, the Bank, and the Merchant shall have any right to enforce or claim any benefit under any provision of these terms and conditions pursuant to the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
17. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
18. In the event of any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Additional Terms and Conditions for Summer Flash Offer

19. The promotional period for this offer is from 3 August 2026 to 14 September 2026 (both dates inclusive) (the "Promotional Period"). Eligible orders must have itineraries ending on or before 30 Nov 2026, otherwise they will be deemed invalid.
20. This Offer is applicable only to **Fubon Visa Credit Cardholders**. During the Promotional Period, Eligible Customers must book specified products via the KKday Website or mobile application using a Fubon Visa Credit Card, and the single transaction amount must meet the "Minimum Specified Transaction Amount" listed in the table below (the "Eligible Transaction").
21. Eligible Customers must enter the designated Promo Code at checkout to enjoy the corresponding instant discount listed in the table below. The minimum specified transaction amounts, instant discount amounts, and designated Promo Codes for different product categories are as follows:

Applicable Product Category	Minimum Specified Transaction Amount	Fubon Bank Credit Card Instant Discount	Quota Per Week	Designated Promo Code
Experience products such as F1 and Japanese fireworks festivals	HK\$1,000	HK\$300	30	26FB300
Global Overseas Travel Products	HK\$800	HK\$200	140	26FB200
Hong Kong and Greater Bay Area Travel Products	HK\$500	HK\$100	50	26FB100

22. Each Eligible Customer is limited to enjoying the Offer for each product category **once** during the Promotional Period. By booking each of the above three products once, you can enjoy a cumulative discount of up to HK\$600. **Offers are subject to availability on a first-come, first-served basis and are limited to the quota recorded by the Merchant's computer system.**

Additional Terms and Conditions for Monday Taiwan Day Offer

23. The promotional period for this offer is from 3 August 2026 to 28 December 2026, every Monday (both dates inclusive) (the "Promotional Period"). Eligible orders must have itineraries ending on or before 31 March 2027, otherwise they will be deemed invalid.
24. This Offer applies only to "Taiwan Travel Products" listed on the "**Monday Taiwan Day Offer**" **exclusive page** on the KKday platform. Customers can enjoy the following two discounts:
 - (a) **KKday Universal Discount:** All Fubon Credit Cardholders are eligible for an **8% discount** with no minimum spend requirement, with a maximum discount amount of **HK\$35**.
 - (b) **Fubon Bank Additional Discount:** Only Fubon Visa Credit Cardholders using an Eligible Credit Card for payment can enjoy an additional **7% instant discount**, with a maximum discount amount of **HK\$55** (subject to the Minimum Specified Transaction Amount requirement in Clause 25).
The combined total discount for eligible customers can reach up to **HK\$90** (equivalent to up to **15% off**).

25. During the Promotional Period (i.e., every Monday), Eligible Customers must book "Taiwan Travel Products" listed on the **"Monday Taiwan Day Offer" exclusive page** via the KKday Website or mobile application using a **Fubon Visa Credit Card**, and the single transaction amount must reach **HK\$600** (the "Minimum Specified Transaction Amount") to enjoy the **7% additional instant discount (up to HK\$55)** provided by the Bank.
26. If the transaction amount is less than HK\$600, the Bank's additional discount shall not apply. However, the customer may still enjoy the universal **8%** discount provided by KKday (subject to KKday's policies at that time).
27. The quota for the Bank's additional discount every Monday is **65**. Offers are subject to availability on a first-come, first-served basis and are limited to the quota recorded by the Merchant's computer system. If the daily quota is exhausted, the Promo Code for that day cannot be used.
28. Each Eligible Customer is limited to enjoying the Bank's additional discount **once per week** during the Promotional Period.
29. Eligible Customers must enter the designated Promo Code announced on the promotional page at checkout to enjoy the **Fubon Bank Additional Discount (7% extra instant discount)**. The quota for this **additional** Discount will be reset and updated on a **weekly** basis, subject to first-come, first-served availability until the quota is exhausted.

Additional Terms and Conditions for Monday Taiwan Day Extra Gift Offer

30. This gift activity runs concurrently with the "Monday Taiwan Day Offer," with a promotional period from 3 August 2026 to 24 August 2026 (or until the quota is exhausted), every Monday (both dates inclusive).
31. Eligible Customers who use any Fubon Credit Card to book any "Taiwan Travel Products" on the KKday "Monday Taiwan Day Offer" exclusive page and complete the transaction during the Promotional Period (every Monday) will receive two (2) physical admission tickets to the **Taipei Fubon Art Museum** (the "Physical Vouchers").
32. Every Monday, the first **25** Eligible Customers (each receiving 2 tickets) are eligible. The total quota is **200** tickets (i.e., 100 customers). **Offers are subject to availability on a first-come, first-served basis and are limited.**
33. KKday will notify Eligible Customers via email upon completion of the Eligible Transaction that they are eligible to redeem the Physical Vouchers. Eligible Customers must collect the Physical Vouchers in person at the KKday office within **one month from the date of receiving the notification email**. Upon collection, Customers must present the notification email and the original Eligible Credit Card used for the transaction for verification purposes.
34. The Physical Vouchers are non-transferable, **non-refundable**, cannot be exchanged for cash and are valid only for use at the Taipei Fubon Art Museum. The terms and conditions for the use of the coupons are subject to those announced by the museum. The Physical Vouchers are valid until 13 April 2027.
35. If a Customer fails to collect the vouchers due to their own reasons (e.g., failure to collect within the specified timeframe, failure to provide the correct notification email or credit card), or if the order is subsequently cancelled or refunded, the Physical Vouchers will automatically become invalid and will not be reissued. For any inquiries regarding redemption, please contact KKday directly.

Additional Terms and Conditions for Year-Round Travel Offer

36. The promotional period for this offer is from 3 August 2026 to 31 July 2027 (both dates inclusive) (the "Promotional Period"). Eligible orders must have itineraries ending on or before 31 Oct 2027, otherwise they will be deemed invalid.
37. This Offer is applicable to **all Fubon Credit Cardholders**. Eligible Customers must book specified products via the KKday website or mobile application using an Eligible Credit Card during the Promotional Period. The single transaction amount must meet the "Minimum Specified Transaction Amount" listed in the table below to enjoy the corresponding instant discount (maximum discount amount as shown in the table).
38. The minimum specified transaction amounts, instant discount rates, and maximum discount amounts for different product categories are as follows:

Applicable Product Category	Minimum Specified Transaction Amount	Fubon Credit Card Instant Discount	Maximum Discount Amount	Designated Promo Code
Japan, Korea, Thailand, China, and Long-Haul Travel Products	HK\$800	5% Off	HK\$100	26KKDFUB100
Overseas Tour and Experience Products	HK\$800	10% Off	HK\$120	26KKDFUB120
Taiwan Travel Products	HK\$400	6% Off	HK\$100	26KKDFUBTW

39. Eligible Customers must enter the designated Promo Code corresponding to the product category at checkout to enjoy this Offer.

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