

住宅出租保障計劃保費折扣優惠（「優惠」）之條款及細則

1. 推廣期由 2026 年 1 月 9 日至 2026 年 12 月 31 日，包括首尾兩天（「推廣期」）。
2. 此優惠由三井住友海上火災保險（香港）有限公司（「三井住友保險」）提供。
3. 三井住友保險為住宅出租保障計劃（「指定保單」）之承保人。
4. 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」）。
5. 於推廣期內，合資格客戶凡透過指定連結進入三井住友保險網上銷售平台並使用優惠碼「FBCCPD」成功投保指定保單，並以合資格信用卡全數繳付所需的折扣後首期保費，而保單則需於提交後 1 個月內成功批核（「合資格保單」），方可享以下指定折扣優惠。

投保年期	折扣優惠
首年投保/ 第二年起續保	7 折優惠

6. 每份指定保單只可使用一組優惠碼，申請提交後，恕不接受任何優惠碼的更改。
7. 保費折扣優惠只適用於持有香港身份證明文件及香港居住地址之合資格客戶。
8. 所有保費折扣均不可轉讓、退回、更換其他禮品及折換現金。
9. 就保費折扣優惠有任何爭議，三井住友保險擁有最終決定權。
10. 若您就有關保險產品合約條款的任何投訴或爭議，則須與三井住友保險直接解決。然而在實際可行和合適的情況下，本行在解決爭議的過程中為客戶提供合理協助。
11. 三井住友保險有絕對權利根據申請人於投保時所提供的資料，以決定是否接受或拒絕任何投保計劃之申請。
12. 本網頁只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。所有產品資料只供參考。就有關計劃特點、條款及細則、產品主要風險以及不保事項之詳情，請參閱相關計劃概覽及保單條款。
13. 本行及三井住友保險保留權利隨時暫停、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。

重要事項

富邦銀行（香港）有限公司並非保險產品及保險服務之供應商，概不負責任何有關保費折扣優惠、相關保險產品及服務之事宜。

Landlord Protector Insurance Plan Premium Discount Offer ("Offer") Terms and Conditions:

1. The promotion period runs from 9 January 2026 to 31 December 2026, both dates inclusive ("Promotion Period").
2. This Offer is provided by MSIG Insurance (Hong Kong) Limited ("MSIG Hong Kong").
3. MSIG Hong Kong is the underwriter of "Landlord Protector Insurance Plan" ("Designation Policy").
4. The Offer 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)").
5. Eligible Customer(s) who submit applications for Designated Policy via the designated link to MSIG Hong Kong's online platform with the Promotional Code "FBCCPD", and pay the required initial premium after discount in full with an Eligible Credit Card within the Promotional Period, and have the Policies approved and issued within 1 month after submission ("Eligible Policy"), will be entitled to the following discount offers.

Enrollment Period	Discount Offer
First Year Enrollment/ Renewals from 2 nd year onwards	30% discount

6. The policyholder and the payer of the policy premium must be the same individual. Otherwise, the policy application will not be approved.
7. Each application for the Designated Policy is limited to a single promotional code. Once the application is submitted, the promotional code cannot be changed.
8. The Offer is only applicable to Eligible Customers with Hong Kong Identity documents and a Hong Kong residential address.
9. The Offer is non-transferable and cannot be returned, exchanged for other items or redeemed for cash.
10. Should there be any dispute over the Offer, MSIG Hong Kong's decision shall be final and conclusive.
11. If the complaint / dispute is related to the policy terms and conditions, it should be resolved directly between MSIG Hong Kong and you. Nevertheless, where practicable and appropriate, the Bank will provide reasonable assistance to customers in the dispute resolution process.
12. MSIG Hong Kong reserves the absolute right to accept or decline any application for the Plan based on the information provided by the Applicant at the time of application.
13. The information on this web page contains general information only. It does not constitute an offer and/or insurance product recommendation. All product information is for reference only. For detailed product features, terms and conditions, key product risks as well as exclusions of the insurance product, please refer to the relevant Product Factsheet and Policy Provisions.
14. The Bank and MSIG Hong Kong reserve 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.
15. 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.
16. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
17. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Important notes

Fubon Bank (Hong Kong) Limited is not a provider of insurance products and services, and is not responsible for any matter of the Promotion, relevant insurance products and services.