Fubon Bank 富邦銀行

"Fubon Credit Card x Langham Place Winter Spending Rewards" Promotion Terms and Conditions

1. The "Fubon Credit Card x Langham Place Winter Spending Rewards" promotion (the "Promotion") is only applicable to the principal and supplementary cardholders ("Cardholders") of Visa / Mastercard credit cards issued by Fubon Bank (Hong Kong) Limited ("Fubon Bank" / the "Bank") (the "Eligible Credit Cards") who are also members of LP CLUB. The Promotion is not applicable to corporate cards, debit cards or any reward cards. Cardholders must make full payment with an Eligible Credit Card in physical card form, or via eligible mobile payments (limited to Apple Pay and Google Pay only) ("Eligible Mobile Payments") with a successfully bound Eligible Credit Card, at participating merchants (the "Participating Merchants") in Langham Place (the "Mall") during the Promotion Period.
2. The Promotion is valid from 5 November 2026 to 3 January 2027, both dates inclusive (the "Promotion Period").
3. Cardholders must be existing members of LP CLUB or have successfully registered as members of LP CLUB via the Langham Place mobile application ("Langham Place App") during the Promotion Period ("Eligible Customers") to enjoy the Rewards. Staff of the Mall reserve the right to request identity proof for verification purposes.
4. Eligible Customers who make transactions which constitute Eligible Spending (as defined in Clause 10 of these Terms and Conditions) ("Eligible Transactions") at Participating Merchants with the same Eligible Credit Card and reach the designated same-day accumulated net spending amount (with a maximum of three (3) Eligible Receipts on the same day combined per redemption, each with a net spending amount of HK$100 or above) will be entitled to the following rewards (the "Rewards"):

Reward Tier	Same-day Accumulated Net Spending	Rewards
Tier 1	HK$600	One HK$50 LP e-Voucher
Tier 2	HK$1,500	Three HK$50 LP e-Vouchers
Tier 3	HK$3,000	Eight HK$50 LP e-Vouchers

5. **A total of 3,100 HK$50 LP e-Vouchers (with an aggregate face value of HK$155,000) are available under the Promotion and are shared across all reward tiers, on a first-come-first-served basis while stocks last. The Promotion will end once all LP e-Vouchers have been redeemed.**
6. **Each Eligible Customer (based on LP CLUB membership account) is entitled to redeem a maximum of thirty-six (36) HK$50 LP e-Vouchers (HK$1,800 in aggregate) during the entire Promotion Period.** Multiple redemptions by the same Eligible Customer with different LP CLUB accounts in excess of the above limits will not be accepted. Where the number of LP e-Vouchers remaining under the Promotion, or the number of LP e-Vouchers that an Eligible Customer may still redeem under the above limit, is fewer than the number of LP e-Vouchers of the relevant reward tier, the Eligible Customer may only redeem the

lower of such remaining numbers, and any shortfall will not be issued, exchanged for cash or carried forward to any other redemption.

7. To redeem the Rewards, Eligible Customers must visit L4 Customer Service Centre of the Mall in person on the transaction day during its service hours (10:30 a.m. to 10:30 p.m.), and present (i) the physical Eligible Credit Card, or the Eligible Mobile Payment record showing the Eligible Credit Card used; (ii) the original Eligible Receipts; and (iii) their LP CLUB membership account on the Langham Place App. Late redemption will not be accepted. Transactions made after 10:30 p.m. on the transaction day will not be eligible for Reward redemption. Eligible Customers must redeem the Rewards in person and cannot authorise any third party (including staff of the Mall and sales staff of the Participating Merchants) to redeem the Rewards on their behalf.
8. Upon successful redemption, the LP e-Vouchers will be credited to the Eligible Customer’ s LP CLUB account in the Langham Place App. The LP e-Vouchers are valid for thirty (30) days from and including the date of redemption and are subject to the specific terms and conditions. Please refer to the terms and conditions of the e-Voucher within the Langham Place App for details. For the list of merchants accepting the LP e-Vouchers, please refer to the Langham Place App and website.
9. Staff of the Mall will verify and stamp the Eligible Receipts upon redemption to indicate that they have been used for Reward redemption. Any stamped sales receipts and credit card slips cannot be used for registration of any other promotions (except “The Mall’ s Designated Spending Offer”, which is subject to the relevant terms and conditions of the Mall). Staff of the Mall reserve the right to record the name on the Eligible Credit Card, the first 6 digits and last 4 digits of the Eligible Credit Card number, the LP CLUB membership number and the information stated on the Eligible Receipts, and to make copies of the Eligible Receipts or electronic payment records, for verification purposes. Information once verified and registered shall not be amended. The personal data collected shall be used solely for the purposes of the Promotion. Eligible Customers should read the Personal Information Collection Statement of LP CLUB before providing any personal data. By providing the above information for redemption, Eligible Customers consent to the collection of such data and acknowledge the purposes of use.
10. “Eligible Spending” means retail and Food & Beverages transactions made with Eligible Credit Card at Langham Place during the Promotion Period, but excludes the following categories of transactions: transactions made via e-wallets (including but not limited to Octopus, AlipayHK, WeChat Pay HK, Tap & Go and PayMe) other than Eligible Mobile Payments; transactions at Langham Place Office Tower, transactions at Cordis Hotel, banking services, medical or health services, membership fees, telecommunications services, car parking, Octopus top-up, purchases of cash equivalent (cash coupons/gift voucher/gift card or any value-adding services), purchase and reloading of stored value cards, transactions settled wholly by cash coupons, gift vouchers or prepaid/stored value card, bill payments, online transactions, email/phone order, split sales transactions, exhibition venue, tuition fee/membership fees, any

fraud, false or fraudulent transaction, cancelled/refunded/returned/counterfeit transaction, all unauthorized transaction and any other categories of transactions as the Bank and Langham Place may specify from time to time; also excludes the following transactions at 7-Eleven: stored-value game products, phone cards, mobile data cards, recharge vouchers, stamps, fax and photocopy service, prepaid service, gift cards, ticketing service (including transport and admission tickets) and charity donation. Only the net amount actually paid with the Eligible Credit Card will be counted (i.e. after deducting all discounts and amounts paid by cash coupons, e-vouchers, gift cards or other stored value instruments). The spending of principal cards and supplementary cards will be calculated separately.

11. For instalment transactions and transactions involving a deposit, only the actual amount paid with the Eligible Credit Card on the transaction day (as shown on the relevant Eligible Receipts) will be counted. Any balance amount not yet paid on the transaction day will not be counted towards the same-day accumulated net spending. Where the balance of a transaction involving a deposit is subsequently settled with an Eligible Credit Card, only the actual amount of the balance paid on the day of settlement will be counted.
12. Split transactions will not be accepted, i.e. the full amount of a transaction must be settled with the same Eligible Credit Card (transactions involving a deposit shall be dealt with in accordance with Clause 11 of these Terms and Conditions). Eligible Transactions from the same Participating Merchant cannot be split into multiple invoices or sales slips to participate in the Promotion. Transactions of different dates cannot be combined for redemption, such will become invalid for Reward redemption after the transaction date.
13. "Eligible Receipts" means the original copies of the merchant machine-printed invoices and the corresponding credit card sales slips (or electronic payment records for Eligible Mobile Payments) issued by Participating Merchants in respect of the Eligible Transactions within the opening hours of the Participating Merchants. Merchant machine-printed invoices must clearly state the merchant name, transaction date, spending amount and purchase items, and sales slips must clearly state the credit card number, merchant name, transaction date, spending amount and valid authorisation code. Credit card statements and photocopied, hand-written, re-printed or duplicated sales slips or invoices are not accepted. Eligible Receipts that are damaged or illegible will not be accepted. If an Eligible Customer fails to present the required information or the information presented is incomplete (for any reason), the Eligible Customer will not be entitled to the Rewards.
14. Each set of Eligible Receipts can only be used to redeem one reward tier once and cannot be reused in this Promotion. The transaction amount in excess of the spending requirement (i.e. HK$600, HK$1,500 or HK$3,000) cannot be carried forward to any other redemption under this Promotion or used for other promotions.
15. Staff of the Mall and sales personnel of the Participating Merchants are not eligible to participate in the Promotion.

16. The Rewards cannot be cancelled, altered, transferred, refunded, exchanged for cash or used as change under any circumstances once issued. Rewards that are lost, stolen, expired or forfeited (including as a result of the cancellation of the relevant LP CLUB account) will not be reissued or replaced.
17. If an Eligible Customer requests a refund from the relevant Participating Merchant after having redeemed any Reward, the Eligible Customer must present all relevant transaction receipts in person at the Customer Service Centre of the Mall, and the Mall reserves the right to deduct or recover the Rewards redeemed. Refund arrangements will only be processed in accordance with the merchant's terms and conditions upon completion of the aforesaid procedures.
18. The Bank and the Mall are not the providers of Apple Pay / Google Pay and cannot guarantee their functionality. Apple Pay / Google Pay is provided by Apple Asia Limited / Google LLC or their affiliates (the "e-Wallet Providers"), which shall be solely responsible for all matters relating to Apple Pay / Google Pay. Neither the Bank nor the Mall shall be liable if any Eligible Customer cannot enjoy the Rewards due to device incompatibility or system issues.
19. LP CLUB and the Langham Place App are provided and operated by the Mall and are subject to their own terms and conditions and privacy policy, and are not provided or controlled by the Bank. The Bank shall not be responsible for (i) any inability of Eligible Customers to register as LP CLUB members, or to access or use the Langham Place App or the LP e-Vouchers; or (ii) any matters arising from or in connection with the collection, retention, use, transfer, security of or access to the personal data provided by Eligible Customers to the Mall in connection with LP CLUB or the Langham Place App.
20. The Bank and the Mall make no representation or guarantee regarding the quality of goods and services provided by the Participating Merchants and accept no liability in relation thereto. Eligible Customers should contact the relevant Participating Merchants directly for any enquiries or complaints.
21. The Rewards are only applicable to Cardholders whose Eligible Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Rewards are issued. The Bank and the Mall reserve the right to disqualify any Cardholder whose account is not in good standing and to require the return of any Rewards issued.
22. If an Eligible Customer is found to be ineligible for any Reward after redemption (including where any transaction is subsequently found not to constitute Eligible Spending, or where the Eligible Customer has redeemed LP e-Vouchers in excess of the redemption limit set out in these terms and conditions, whether by using different Eligible Credit Cards or different LP CLUB accounts), the Bank reserves the right to debit the equivalent value of the relevant Rewards from the relevant Eligible Credit Card account without prior notice.
23. Transactions are counted based on the transaction date according to the Bank's records. In case of any discrepancy between the records of a Cardholder and those of the Bank, the Bank's records shall be conclusive and binding.

24. Eligible Customers must retain the original transaction slips of all Eligible Transactions. In case of dispute, the Bank and the Mall reserve the right to require Eligible Customers to submit the relevant original transaction slips, documents or evidence for verification, which will not be returned.
25. In case of any fraud, abuse or dishonest behaviour in relation to the Promotion, the Bank and the Mall reserve the right to disqualify the relevant Cardholder immediately, to recover the Rewards issued or deduct their equivalent value from the Cardholder' s account, and to take legal action.
26. The Bank and the Mall reserve the right to vary, suspend or terminate the Promotion and to amend these terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank (in respect of the Eligible Credit Cards, Eligible Transactions and Cardholders' eligibility) or the Mall (in respect of LP CLUB membership, redemption arrangements and LP e-Vouchers) shall be final and conclusive.
27. No person other than the Eligible Customers, the Bank and the Mall 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 these terms and conditions.
28. 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.
29. These terms and conditions are subject to current regulatory requirements.
30. Should there be any discrepancy 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!