

“Fubon Bank Bonus Rewards” Promotion Terms and Conditions

1. The “Fubon Bank Bonus Rewards” promotion (the “Promotion”) is organized by Chinachem Agencies Limited (the “Organizer”), in collaboration with Fubon Bank (Hong Kong) Limited (“Fubon Bank” / the “Bank”).
2. The Promotion is only applicable to the principal and supplementary cardholders (“Cardholders”) of Visa / Mastercard credit cards issued by Fubon Bank (the “Eligible Credit Cards”) who are also members of the “CCG Hearts” . This 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 (including Apple Pay and Google Pay only) with a successfully bound Eligible Credit Cards (the “Eligible Mobile Payments”), at designated participating merchants (“Designated Participating Merchants”) within Lucky Plaza (“the Mall”) during the Promotion Period to enjoy the Promotion. Cardholders must have successfully downloaded the latest version of the “CCG Hearts” mobile application and completed registration as a “CCG Hearts” Member to be eligible to receive the rewards under this Promotion.
3. The promotional period is from 30 July 2026 until 6 September 2026, both dates inclusive (“Promotion Period”).
4. Cardholders who make same-day Eligible Spending (defined below) at Designated Participating Merchants in the Mall with the same Eligible Credit Card and reach the designated spending amounts (“Eligible Spending”) set out below can enjoy the designated spending rewards (the “Rewards”). Details are as follows:

	Eligible Spending	Receipt Requirements [#]	Rewards [*]
i	HK\$800 - HK\$1599.99	One or a maximum of two same-day valid receipts issued by different Designated Participating Merchants	One “CCG Hearts Electronic Voucher” with a value of HK\$50
ii	HK\$1,600 - HK\$2,199.99	One or a maximum of three same-day valid receipts issued by different Designated Participating Merchants	Two “CCG Hearts Electronic Voucher” with a value of HK\$50
iii	HK\$2,200 or above	One or a maximum of three same-day valid receipts issued by different Designated Participating Merchants	Four “CCG Hearts Electronic Voucher” with a value of HK\$50

[#] Each spending receipt (printed slips/electronic receipts) must be for a net spending amount (net spending amount is calculated by deducting all discount or cash coupon from spending amount) of HK\$50 or above (the “Eligible Receipt”).

* Cardholders are required to register as “CCG Hearts” members and log in to “CCG Hearts” mobile application to redeem and use the “CCG Hearts Electronic Vouchers”. For the terms and conditions of “CCG Hearts” Loyalty Program and related information, details please refer to <https://www.chinachemgroup.com/en/ccg-hearts/terms-and-condition/>. For the details of terms and conditions of “CCG Hearts Electronic Vouchers”, please enquire at Lucky Plaza Concierge or refer to the relevant instructions of each Electronic Voucher.

5. **Reward quota is limited. The total value of “CCG Hearts Electronic Vouchers” available for redemption under this Promotion is capped at HK\$100,000 throughout the Promotion Period. Rewards are offered on a first-come-first-served basis while stock lasts.**
6. Each Cardholder can only redeem each of the Rewards 4i to 4iii once per day. The Organizer’s staff reserve the right to refuse reward redemption if any Cardholder is found to have redeemed more than once.
7. Receipts used for redeeming Rewards under this Promotion cannot be reused for any other promotions within the Mall, except for other activities under Lucky Plaza’s “Amusing Summer Spending Rewards” programmes, “CCG Hearts” points registration, and parking offers).
8. To redeem the Rewards, Cardholders must visit the Concierge within designated service hours (12:00 noon to 9:00 pm) on 3/F of Lucky Plaza in person on the transaction day. Merchant staff or management office staff are not accepted as representatives to redeem on Cardholders’ behalf. Cardholders must present the physical Eligible Credit Card or the electronic version of such Eligible Credit Card used via Eligible Mobile Payments (Apple Pay / Google Pay only), together with the original transaction slip or electronic proof of transaction and the Eligible Receipts, with the transaction amounts matched. Late redemption will not be accepted.
9. Cardholders must provide the name on the Eligible Credit Card, the last 4 digits of the Eligible Credit Card number, “CCG Hearts” membership number, and Eligible Receipts and electronic payment proof for registration at the Concierge. The Organizer’s staff will verify and stamp the Eligible Receipt(s) immediately and have the right to make copies of Eligible Receipts or electronic payment proof. Information once verified and registered shall not be amended. The Organizer’s staff may request identity proof for verification. All collected personal data is solely used for this Promotion and will be destroyed within three months after the Promotion ends. Provision of the above information constitutes consent to the collection and processing of such data for redemption purposes.
10. In respect of the Promotion, “Designated Participating Merchants” shall mean shops at the Mall that accepting credit card as payment means. For details on merchant list, please contact Lucky Plaza Concierge.
11. In respect of the Promotion, “Eligible Spending” shall mean any retail transactions conducted at Designated Participating Merchants. Payment settled by cash, payments with a handwritten, reprinted or

photocopied receipt or payment slip; purchasing or using merchant vouchers; or other non-retail transactions are not accepted. Sales receipts for the following merchants or transactions are not eligible : cross-border bus services, real estate agencies, car parks, car washing and car beauty services, medical centres / clinics / dental clinics / Chinese medicine clinics, any treatment services (excluding beauty and fitness), travel agencies (including but not limited to air tickets, coach tickets, ferry tickets, travel packages, travel-related taxes and surcharges, hotel reservations, etc.), parking cards, mobile carts, exhibition venues, temporary booths or pop-up stores (merchant list subject to changes without prior notice; please enquire at the Mall Concierge for details), office tenants, banking services, insurance premiums, currency exchange stores, top-up services (including but not limited to Octopus, Alipay, etc.), cash withdrawal, bill payments, mail orders, fax, email, telephone or online orders, table charges, prepaid phone card transactions, ticketing services (including but not limited to mall event tickets or concert tickets), barter transactions, purchase or use of gift vouchers, cash coupons, complimentary vouchers, tokens or discount coupons, mall gift vouchers or cash vouchers, “CCG Hearts” e-gift vouchers or e-cash vouchers, gift cards, membership cards, points cards, discount cards, top-up or use of merchant stored-value cards, all monthly statement payment receipts (including but not limited to telecommunications and government public utilities such as rates, taxes, etc.), EPS cash withdrawal transactions, charity donations, gold bars, gold grains, gold saving plans, transactions under dispute or chargeback, returns and/or refunds, unposted or non-eligible transactions, all transactions paid through e-wallets (except Apple Pay and Google Pay), and any top-up payment transactions through e-wallets, other transactions of stored value facilities (SVF) and/or re-loading (including but not limited to Alipay, AlipayHK, PayMe, WeChat Pay and WeChat Pay HK), Octopus Automatic Add-Value Service transactions, as well as any other transaction categories as determined by the Bank from time to time, and any specific categories or products determined by the Mall or merchants. Eligible Spending amount will be calculated based on the actual paid amount after deducting any merchant cash coupons or gift vouchers, discounts, offers, or credit card rebates recorded on the receipt. For installment payments or deposits, only the actual billed amount on the transaction date will be counted.

12. Fubon Bank, the Organizer, and the Designated Participating Merchants have the absolute right to refuse the provision of any rewards to Cardholders. Fubon Bank, the Organizer, and the Designated Participating Merchants shall not be liable for any loss or damage suffered by Cardholders arising therefrom.
13. Once Rewards have been redeemed or distributed, no returns or exchanges will be accepted. Neither Fubon Bank nor the Organizer will issue replacements or provide any form of compensation.
14. Fubon Bank and the Organizer are not the provider of Apple Pay / Google Pay and cannot guarantee its functionality. Customers must understand and accept that Apple Pay / Google Pay is provided by Apple Asia Limited / Google LLC or its affiliates (“e-Wallet Provider”), and the Bank bears no responsibility. All responsibilities related to Apple Pay / Google Pay (including but not limited to quality and stability) lie

with the e-Wallet Provider. If customers cannot enjoy the Reward due to device incompatibility or system issues, neither the Bank, the Organizer nor the e-Wallet Provider will compensate or be held liable.

15. Fubon Bank and the Organizer makes no representation or guarantee regarding the quality of goods/services provided by Designated Participating Merchants and accepts no liability relating thereto. Cardholders should contact the respective Designated Participating Merchants directly in case of enquiries or complaints.
16. The Reward is only applicable to Cardholders whose Eligible Credit Card accounts are valid, not in default and in good standing (as determined by Fubon Bank at its sole discretion) during the Promotion Period and when the Reward is issued. If the status of a Cardholder's Eligible Credit Card account is not in good standing, Fubon Bank and the Organizer reserve the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Reward and to require the Cardholder to return any Rewards already issued.
17. The Reward entitled by Cardholders shall be determined by Fubon Bank and the Organizer at their sole discretion based on Fubon Bank's and the Organizer's record. If there is any discrepancy between the record held by Cardholders and that held by Fubon Bank or the Organizer, Fubon Bank's record and the Organizer's record shall be conclusive and binding on the Cardholders.
18. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, Fubon Bank and the Organizer reserve the right to require 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 Fubon Bank's record and the Organizer's record with the Cardholder's record of any transaction, the Bank's record and the Organizer's record shall prevail.
19. If Fubon Bank and the Organizer discover any dishonest or fraudulent behavior by a customer in relation to this Promotion, it reserves the right to cancel their eligibility. Fubon Bank and the Organizer also reserve the right to deduct the equivalent value of the Reward from the customer's account or take action to recover any unpaid amounts.
20. Fubon Bank and the Organizer reserve the right to suspend, change, or terminate this Promotion and amend its terms and conditions at any time without prior notice. In case of any dispute regarding customer eligibility, offer details, or related matters, Fubon Bank and the Organizer reserve the right of final decision.
21. No person other than the Eligible Cardholders, Fubon Bank or the Organizer 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.
22. 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.

23. These terms and conditions are subject to current regulatory requirements.
24. 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!