Fubon Bank 富邦銀行

“Fubon Credit Cards x WeChat Pay HK WePoints Spending Reward” Terms and Conditions

1. “Fubon Credit Cards x WeChat Pay HK WePoints Spending Reward” (“Promotion”) is co-organized by Fubon Bank (Hong Kong) Limited (“the Bank”) and WeChat Pay Hong Kong Limited ("WeChat Pay Hong Kong").
2. The promotion period for the Promotion is from 10 August 2026 to 30 November 2026 (both dates inclusive) ("Promotion Period").
3. “WeChat Pay HK” is a mobile-based stored value facility managed and operated by WeChat Pay Hong Kong.
4. This Promotion is only applicable to the WeChat Pay HK users who have bound a Fubon credit card issued by the Bank in Hong Kong (“Applicable Credit Card”) to his/her WeChat Pay HK account before or during the Promotion Period (“Cardholders”).
5. To participate in this Promotion, Cardholder’s WeChat Pay HK account and the Applicable Credit Card ("Linked Applicable Credit Card") linked thereto shall remain in normal and good status. Cardholders whose WeChat Pay HK accounts are in abnormal, protected or restricted status are not eligible to participate in this Promotion.
6. Unless otherwise specified, rewards received under this Promotion cannot be used in conjunction with other discounts or promotional offers, nor transferred or exchanged for cash.
7. To avoid any dispute, in the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same Cardholder:
    a. logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or
    b. logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices; or
    c. the same Applicable Credit Card being connected to multiple WeChat Pay HK accounts.

    In the case of any of the above, WeChat Pay Hong Kong and the bank reserve rights to suspend or terminate the release of any rewards rewarded to the relevant WeChat Pay HK account and to take legal action it deems fit.
8. For the purpose of this Promotion, “Eligible Transaction(s)” refers to the designated offline and online retail transaction settled and posted in Hong Kong Dollars (excluding tax payment, credit card repayments, charitable donations, FPS transfers, Person-to-Person (P2P) payment transfer, telecom payment, utilities payment, local or international remittance, top-up for any stored value facilities or WeChat Red Packets), using the Linked Applicable Credit Card to pay through WeChat Pay HK at merchants in Chinese Mainland, Macau or Hong Kong which accepting

WeChat Pay HK as payment method ("Designated Merchant", the list of Designated Merchants to be determined by WeChat Pay Hong Kong at its sole and absolute discretion from time to time) during the Promotion Period. The Bank and WeChat Pay Hong Kong have the sole discretion to define the scope of Eligible Transactions. For the avoidance of doubt, transaction made with WeChat Pay HK at merchants accepting WeChat Pay HK as payment method located other than the above three regions (Chinese Mainland, Macau and Hong Kong) shall not qualify for any WePoints rewards under this Promotion.

Note: all cross-border transaction via WeChat Pay HK made outside Hong Kong will be automatically converted to and settled in Hong Kong Dollars.

9. During the Promotion Period, Cardholders can enjoy the corresponding reward upon fulfilling the designated requirement as follows:
   a. **"8X WePoints Spending Reward in Chinese Mainland and Macau"**: During the Promotion Period, upon completion of the Eligible Transactions at Designated Merchants in Chinese Mainland or Macau with the Linked Applicable Credit Card via the WeChat Pay HK account of the Cardholder will get 8X WePoints (WePoints will be distributed to the integer value of the Eligible Transaction amount only, while no WePoints will be distributed to the decimal value) for every HK$1 spending, i.e. HK$1 spending will be rewarded with 8 WePoints upon successful payment.

   b. **"3X WePoints Spending Reward in Hong Kong"**: During the Promotion Period, upon completion of the Eligible Transactions at Designated Merchants in Hong Kong with the Linked Applicable Credit Card via the WeChat Pay HK account of the Cardholder will get 3X WePoints (WePoints will be distributed to the integer value of the Eligible Transaction amount only, while no WePoints will be distributed to the decimal value) for every HK$1 spending, i.e. HK$1 spending will be rewarded with 3 WePoints upon successful payment.

10. **During the Promotion Period, Cardholders make eligible transaction with a Linked applicable credit card can earn up to 50,000 WePoints per Cardholder per single transaction, up to 100,000 WePoints per Cardholder per day, and up to 500,000 WePoints per Cardholder per month (Aggregated across all Linked Applicable Credit Cards of Fubon Bank held by the same Cardholder).**

11. For refund after the payment is completed, the WePoints already received by a Cardholder for the relevant transactions under this Promotion will be automatically deducted according to the

following rules without prior or separate notice to the Cardholders: WePoints deducted due to refund=(Refund Amount / Transaction Amount) x WePoints earned from that transaction, rounded down to the nearest integer. For illustration: if a Cardholder spends HK$100 and earns 100 WePoints, a partial refund of HK$55.4 will result in deduction of 55 WePoints (rounded down). In the event of multiple refunds for the same transaction, where with the last refund, the total amount paid by a Cardholder for the transaction is refunded in full, the WePoints earned from that transaction shall be deducted in full at the time of the last refund. Where the Cardholder's WePoints balance is insufficient for any WePoints deduction as a result of refund, such balance will be reduced to negative numbers by the amount of WePoints that is to be deducted. Any negative WePoints balance will be offset against future WePoints collected by the Cardholder until the balance is fully repaid.

12. Please contact the relevant merchant directly for a refund. The Bank and WeChat Pay Hong Kong is not in a position to intervene in any refund arrangement, and is not responsible for the performance and quality of products/services offered by the relevant merchants.
13. The Bank and WeChat Pay Hong Kong are not the supplier or service provider of the products and services provided by a merchant and shall not be responsible for any matters relating to a merchant’s product and services provided. The respective merchant is solely responsible for all obligations and liabilities in relation to such products or services.
14. In case of any ambiguity, doubts or disputes arising out of or under any of these T&Cs or any communications, the decision of the Bank and WeChat Pay Hong Kong is final. This Promotion is also subject to the relevant terms and conditions of the "WePoints Rewards Programme" operated by WeChat Pay Hong Kong (“the Programme T&C”). In the event of any inconsistency or conflict between these T&Cs and the Programme T&C, the Programme T&C shall prevail.
15. The Bank and WeChat Pay Hong Kong will carry out this Promotion in accordance with applicable laws of Hong Kong. In the event this Promotion is stopped by government agency’s orders or must be suspended due to server network attack or system failure or any circumstances beyond the Bank’s and WeChat Pay Hong Kong’s control, such event shall be regarded as a force majeure event, and the Bank and WeChat Pay Hong Kong shall not be liable for any damage, loss or dispute therein.
16. The Bank has absolute discretionary rights to determine the validity and/or the Cardholder's eligibility for rewards based on the Bank's records regarding transaction details (including time and date). If the Cardholder's transaction records do not match the Bank's records, the Bank's records shall be conclusive and binding on the Cardholder.

17. The Cardholder shall not abuse this Promotion or violate any provisions of this Promotion; otherwise, the Bank may deduct the value of the rewards from the Cardholder's bank account without notice and/or take action to recover the related amount.
18. The Promotion is also subject to the applicable terms and conditions specified by WeChat Pay Hong Kong. For further details, please visit WeChat Pay Hong Kong's website or contact them directly.
19. The Bank and WeChat Pay Hong Kong reserve the right, without prior or separate notice, at any time to amend or change any terms and conditions of this Promotion, or terminate this Promotion.
20. In case of any dispute in connection with this Promotion, the decision of WeChat Pay Hong Kong and the Bank shall be final and conclusive. For any enquiries about details of the Promotion, please contact WeChat Pay Hong Kong Customer Service Hotline at 3929 1666.
21. No person other than the Cardholders, the Bank or WeChat Pay Hong Kong will 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 T&Cs.
22. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong. 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. The Chinese version shall prevail if there is any inconsistency between the English and Chinese versions.

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