

Fubon YATA Credit Card Exclusive Offer Terms and Conditions

1. The promotion period for the Fubon YATA Credit Card Exclusive Offer ("this Offer") for Fubon YATA Credit Card customers ("Eligible Customers") is from 6 November 2026 to 15 November 2026, both dates inclusive ("Promotion Period").
2. This Offer is only applicable to the principal and/or supplementary cards of the YATA co-branded credit cards ("Eligible Credit Cards") issued by Fubon Bank (Hong Kong) Limited ("the Bank").
3. During the Promotion Period, a single net spending of the designated amount with an Eligible Credit Card at any YATA physical store ("Eligible Transaction") (as defined in Clause 5) will be entitled to the corresponding cash rebate ("Reward") as set out below. Details of the Reward are as follows:

A single net spending of the designated amount (Eligible Transaction)	Reward
HK\$450 – HK\$1,199.9	HK\$35 Cash Rebate
HK\$1,200 or above	HK\$100 Cash Rebate

4. Each principal card and its supplementary card(s) will be regarded as one eligible account ("Eligible Account") for calculating Eligible Transactions and Rewards. Each Eligible Account may have a maximum of 4 Eligible Transactions counted during the Promotion Period, with a maximum total cash rebate of HK\$400. If more than 4 Eligible Transactions are made, the Rewards will be calculated based on the transactions eligible for the highest rebate amounts, in descending order.
5. "Eligible Transactions" include retail transactions made at YATA physical stores using the physical Eligible Credit Cards and/or Apple Pay / Google Pay which are applicable to all Fubon YATA Credit Cards during the Promotion Period. Other transactions, including but not limited to purchases from the YATA online store, purchase of cash coupon, installment payment transactions, transactions paid and/or topped up through stored value facilities ("SVF") (including but not limited to Alipay, WeChat Pay and PayMe), after-sales service charges, and any other retail transactions not made at YATA physical stores, are not applicable and shall not be counted towards the Reward. The Bank is not responsible for clarifying whether a transaction qualifies before it is made. The Bank reserves the right of final decision on transaction eligibility.
6. Eligible Transactions shall be determined based on the transaction date and must be successfully posted to the Eligible Credit Card account on or before 25 November 2026 to be valid. Any transactions that are unposted, cancelled, or refunded will not be considered Eligible Transactions.
7. The Bank will determine the eligibility of Eligible Customers for the relevant Reward based on the Bank's records on the transaction dates and transaction details.
8. Eligible Customers must retain the original records of the relevant transactions. The Bank reserves the right to request customers to provide such original records and/or other relevant documents during or after the Promotion Period for verification purposes. All documents submitted to the Bank will not be returned.
9. The Bank will distribute the Reward to Eligible Customers on or before 31 March 2027. If Rewards are not received by 30 April 2027, customers must notify the Bank directly; otherwise, the Bank will not be liable or offer any compensation.
10. Unless otherwise specified, the Reward cannot be used in conjunction with other offers or discounts, and cannot be exchanged for cash or other goods.

11. To receive the Reward, the Eligible Account must be valid and in good standing (i.e., no overdue payments) at the time of reward distribution.
12. The Bank reserves the right to suspend, change, or terminate this Offer 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, the Bank reserves the right of final decision on all related matters.
13. The Bank is 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 nor the e-Wallet Provider will compensate or be held liable.
14. The Bank is not the supplier or provider of any products or services under this Offer. The product and/or service details and the relevant photos are provided by the relevant supplier(s). The Bank makes no representation or guarantee as to the quality and availability of the products, services or information provided by the relevant supplier(s), and shall not be liable for any matters arising from or in connection with the products, services or information provided by the relevant supplier(s). Any claim, complaint, or dispute arising out of, or in connection with, the said products, services or benefits shall be resolved between the customers and the relevant supplier(s).
15. **If the Bank discovers any dishonest or fraudulent behavior by an Eligible Customer in relation to this Offer, it reserves the right to cancel their eligibility. The Bank also reserves the right to deduct the equivalent value of the Reward from the customer's account or take action to recover any unpaid amounts.**
16. Any form of rebate, reward or bonus point awarded (including but not limited to cash rebate converted from bonus points) may only be used for future retail transactions of the credit card and cannot be refunded, transferred, or exchanged for cash/other products/offers, or be used for cash advance. If the customer cancels the card account, or if the card account is terminated or closed, the Bank reserves the right to forfeit the rebate, reward or bonus point entitlement and/or debit any rebate amount already credited to the card account without prior notice.
17. No person other than the Eligible Customers, the Bank and the Merchant 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.
18. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
19. These terms and conditions are subject to current regulatory requirements.
20. 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!