Fubon Bank 富邦銀行

富邦 iN ShopBack Visa 白金卡積分獎賞計劃（「獎賞計劃」）條款及細則：

1. 獎賞計劃分為兩部份，第一部份為富邦 iN ShopBack Visa 白金卡富邦積分獎賞計劃（「富邦積分獎賞計劃」）；第二部份富邦 iN ShopBack Visa 白金卡之 ShopBack 現金回贈計劃（「ShopBack 現金回贈計劃」）。
2. 除特別註明外，獎賞計劃之推廣期由 2026 年 6 月 29 日起至 2026 年 12 月 31 日（「推廣期」）。
3. 本計劃只適用於富邦銀行（「本行」）在香港發行之富邦 iN ShopBack Visa 白金卡（「合資格信用卡」）。
4. 富邦積分獎賞計劃之獎賞由本行提供；而 ShopBack 現金回贈計劃之獎賞由 ShopBack Hong Kong Limited（「ShopBack 」）提供。

富邦積分獎賞計劃之條款及細則：

1. 所有合資格信用卡持卡人（「合資格客戶」）於推廣期內以合資格信用卡進行以下類別簽賬（「合資格交易」），可就每 HK$1 合資格交易金額獲享 1X 基本積分獎賞（「**基本**積分獎賞」）。如合資格客戶每曆月累積合資格交易及/或網上簽賬（定義見條款 2 及 3）達 **HK$1,000 或以上**，更可按下表就合資格網上簽賬獲享額外積分獎賞（「額外積分獎賞」），詳情如下：

簽賬類別	基本積分獎賞	額外積分獎賞	現金回贈總值高達
網上簽賬	1X 積分	19X 積分	8%
其他零售簽賬		-	0.4%

每 HK$1 合資格網上簽賬金額最多可獲享 20X 積分獎賞，包括 1X 基本積分獎賞及 19X 額外積分獎賞。額外積分獎賞只適用於合資格網上簽賬，其他零售簽賬不可獲享額外積分獎賞。
2. 「合資格交易」指於推廣期內所有已誌賬之零售簽賬及透過流動支付*所作之零售簽賬交易。以下類別之交易將不被視為合資格交易，包括但不限於：現金貸款、手續費、財務費用、年費；稅務局之繳費、保險或公積金服務類別有關之繳費、賭博交易、八達通自動增值服務之交易、透過網上銀行或自動櫃員機繳付的費用/ 水電費/ 保險或公積金服務交易、「0 息分期零用錢」、「自由式分期計劃」、分期付款的商戶簽賬、其他活動特別註明之簽賬及有濫用或欺詐行為之交易。本行保留對簽賬是否符合資格之最終決定權。

   * 有關流動支付詳情，請瀏覽富邦銀行網頁 > 「個人理財」>「信用卡」>「其他服務」。

3. 「網上簽賬」指於優惠期內所有已誌賬，並於網上以港幣或外幣付款已誌賬之合資格簽賬。不論交易的簽賬貨幣或交易結算地點為何，簽賬金額以信用卡月結單上的簽賬貨幣及已折算為港幣之金額為準。透過儲值支付工具所作之零售交易及/或充值交易（包括但不限於 支付寶、微信支付 、PayMe、Autotoll 及 Paypal）將不符合獲取額外積分獎賞。
4. 合資格客戶每次使用八達通自動增值服務，不論增值金額，均可獲得 100 分信用卡積分。詳情請參閱本行網站 > 信用卡 > 其他服務 > 八達通自動增值服務。
5. 本行對有關合資格交易、指定簽賬類別及商戶名單有絕對的酌情權，並根據 Visa International 所設定的國家代碼及商戶編號釐定於指定類別的合資格交易。
6. 基本積分獎賞及額外積分獎賞(「積分獎賞」）以每個曆月計算，即以每月的第 1 天至每月的最後 1 天計算。所有交易以誌賬日期計算。
7. 合資格客戶於每月月結單所獲贈之基本積分獎賞最高可達其信用額之 3 倍（「網上簽賬」所獲贈之額外積分除外）。合資格客戶每曆月於「網上簽賬」類別所獲贈之額外積分獎賞最多為 **62,500 積分**。
8. 積分獎賞將以每筆合資格交易單一計算及以整數為單位，不足 HK$1 之積分則不獲計算。
9. 基本積分獎賞將以該項合資格交易正式獲有效授權號碼之當日日期計算，並於交易誌賬日存入合資格信用卡主卡賬戶；額外積分獎賞將於每次結算後三個月內自動存入合資格信用卡主卡賬戶。客戶的合資格信用卡賬戶在推廣期內或誌入積分獎賞時必須正常、有效及信用狀況良好，方可獲發積分獎賞。如客戶違反持卡人合約條款、客戶賬戶已取消、有欠款逾期未清還或有不良紀錄，將不獲發積分獎賞，有關積分獎賞將自動取消。
10. 主卡及附屬卡（如有）的合資格簽賬交易將被視為同一信用卡賬戶的交易，附屬卡客戶的簽賬積分獎賞將與主卡客戶合併計算。
11. 任何虛假、未經許可、未誌賬、已取消、已退款或退回（包括購物退稅）的交易款項均不適用於此計劃。
12. 本行將核實合資格客戶的信用卡交易紀錄，以確定合資格客戶在富邦積分獎賞計劃中可獲積分獎賞。如合資格客戶的簽賬交易與本行的資料有任何差異，將以本行的紀錄為準。
13. 積分獎賞不能退款或轉讓。
14. 如任何經本行核實為不合資格，或已獲贈積分之簽賬被取消或已退款，本行將於該信用卡戶口內扣除有關積分。若有關積分已被換領而無法扣除，本行保留權利於該戶口內，按 1 積分=HK$0.004^之比率直接扣除相等金額，而毋須另行通知。若客戶之信用卡戶口終止(不論任何原因)，所有已累積之積分即時失效。

    ^本行有權於持卡人賬戶扣除相當於積分獎賞價值的金額。

15. 合資格客戶如有任何舞弊或欺詐成分，本行將即時取消合資格客戶所獲積分獎賞資格並於該信用卡直接扣除已獲發的積分獎賞而毋須另行通知。本行亦保留取消該信用卡的權利，及/或採取任何其認為適當的法律行動。

ShopBack 現金回贈計劃之條款及細則：

1. 合資格信用卡持卡人（「合資格客戶」）須持有 ShopBack 帳戶（「ShopBack 帳戶」，即透過 ShopBack 手機應用程式及網站（www.shopback.com.hk）註冊）。
2. 合資格客戶於推廣期內完成以下條件，方可獲享 ShopBack 現金回贈優惠（「現金回贈優惠」），詳情如下：
    a. 於 **ShopBack 帳戶綁定合資格信用卡**，及
    b. 成功於 ShopBack 內指定商戶完成以下類別簽賬（「合資格交易」）

簽賬類別（只限網上消費）	**現金回贈優惠**
旅遊	無上限 1%
30 間指定 ShopBack 合作商戶*	無上限 1%
其他 ShopBack 之合作商戶	無上限 0.2%

*30 間指定 ShopBack 合作商戶：詳情請瀏覽 ShopBack 手機應用程式及網站。30 間指定 ShopBack 合作商戶名單將不時作出修訂，而不作另行通知。

3. 所有優惠不適用於透過任何第三方支付平台或電子錢包（包括但不只限於八達通、支付寶、微信支付、拍住賞、Apple Pay 及 PayPal）簽賬之交易。如現金回贈優惠相連之訂單被 ShopBack 合作商戶拒絕，現金回贈優惠亦會同時被拒絕。
4. 除特別註明外，此現金回贈優惠不可與其他非此推廣計劃之優惠同時使用/享用。
5. 所有的合資格交易須於 2027 年 1 月 7 日或之前誌賬，有關日期以合資格信用卡之月結單上之簽賬日期計算。
6. 當訂單被追蹤後及經合作商戶核實，合資格客戶可獲 ShopBack 發放訂單之現金回贈及此現金回贈優惠。
7. 合資格客戶每次進行新交易，需重新從 ShopBack 手機應用程式導向至合作商戶之平台，以符合獲取 ShopBack 現金回贈優惠資格。
8. 在 ShopBack 購物後，現金回贈優惠會於 48 小時至 14 天內顯示在合資格客戶的 ShopBack 帳戶中。
9. 此優惠不可兌換現金 / 服務、其他商品或折扣及不得轉讓。

10. 是否符合優惠資格將依照現金回贈追蹤時間為主（非訂購時間）。當合資格訂單所賺取之現金回贈成功被追蹤，此優惠的進度將同步更新。
11. 優惠說明：現金回贈優惠將於合資格客戶符合活動資格後，顯示於合資格客戶的 ShopBack 帳戶之現金回贈記錄中，並於現金回贈狀態為「已確認」時發放。
12. 合資格客戶如在應獲發優惠（14 天內）後 30 天內仍未收妥所獲享之現金回贈優惠，須自行通知 ShopBack；否則，在適用法律允許的範圍內，本行及 ShopBack 恕不承擔有關責任，也不會對任何損失作任何賠償。
13. 訂單若有取消、退換貨等異動，恕無法獲得此優惠之現金回贈；隸屬於 0%回贈現金層級或現金回贈及結帳金額為 0 元之訂單不列入優惠計算。
14. 個別優惠附有額外條款及細則，詳情請向有關合作商戶查詢。
15. 如對現金回贈優惠有任何查詢，請以電郵聯絡 ShopBack 的客戶服務中心 (help@shopback.com.hk)，ShopBack 未有提供客戶服務熱線。有關訂單查詢或退換貨要求，請參考相關商戶的官方網站。
16. 如合作商戶停止合作，客戶透過 ShopBack 所購買之訂單並獲成功追蹤亦會按實際情況發放現金回贈。
17. 合資格客戶如有任何舞弊或欺詐成分，ShopBack 將即時取消合資格客戶所獲現金回贈資格並於該 ShopBack 帳戶直接扣除已獲發的現金回贈而毋須另行通知。ShopBack 亦保留取消該 ShopBack 帳戶的權利，及/或採取任何其認為適當的法律行動。
18. **現金回贈優惠由 ShopBack 提供。本行並非現金回贈優惠、ShopBack 平台、ShopBack 服務或相關合作商戶所提供產品或服務之供應商，亦不會就現金回贈優惠、ShopBack 平台、相關合作商戶之產品或服務之質素、供應、描述、適用性、合法性、履行、延誤、取消、退款、退貨、保養、售後服務或任何相關事宜承擔任何責任。ShopBack 及/ 或相關合作商戶須全權負責其各自之產品、服務及相關義務與責任。**
19. **本行不會就合資格客戶與 ShopBack 或相關合作商戶之間的任何交易或安排承擔任何責任，包括但不限於交易金額、交易準確性、訂單處理、現金回贈追蹤、現金回贈確認、服務提供、優惠派發、終止服務、暫停營業、清盤、破產或收款人無法履行相關義務等事宜。**
20. 除本條款及細則外，賺取、追蹤、確認、領取及使用現金回贈須同時受 ShopBack 現金回贈計劃、ShopBack 帳戶條款及細則，以及相關 ShopBack 合作商戶所訂定之條款及細則約束。詳情請向 ShopBack 查詢。

Fubon Bank 富邦銀行

獎賞計劃之一般條款及細則：

1. 合資格客戶使用信用卡（包括主卡及附屬卡）仍須受《富邦銀行 VISA / 萬事達卡信用卡持有人合約》、本行之《統一賬戶及服務條款》，以及任何其他本行有效的條款及細則（可於富邦銀行網站查閱）之條款及細則約束。若本條款與條件與通用條款與條件之間存在任何不一致，概以本條款與條件為準。
2. 本行及 ShopBack 保留更改、暫停或取消上述優惠或修訂其條款及細則的酌情權。本行及 ShopBack 對所有事宜及爭議保留最終決定權。
3. 若因獎賞計劃相關事項引發任何爭議，本行及 / 或 ShopBack（視情況而定）的決定將為最終且具有約束力的決定。
4. 合資格客戶必須保留有關交易的收據或電郵。如有任何爭議，本行及 ShopBack 保留要求客戶於推廣期內或之後，提供有關簽賬之有關文件或證據的權利，以作核實。
5. 除合資格客戶、ShopBack 及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
6. 本條款及細則受香港法律規管，並按照香港法律詮釋。
7. 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。

提示：借定唔借？還得到先好借！

富邦銀行 Fubon Bank

Fubon iN ShopBack Visa Platinum Card Bonus Points Reward Program ("Reward Program") Terms and Conditions:

1. The Reward Program consists of two parts: the first part is the Fubon iN ShopBack Visa Platinum Card Fubon Bonus Points Reward Program ("Fubon Bonus Points Reward Program"); the second part is the ShopBack Cash Rebate Program for the Fubon iN ShopBack Visa Platinum Card ("ShopBack Cash Rebate Program").
2. Unless otherwise specified, the Promotion Period of Reward Program is from 29 June 2026 until 31 December 2026, both dates inclusive ("Promotion Period").
3. The Program is only applicable to the Fubon iN ShopBack Visa Platinum Card ("Eligible Credit Card") issued by Fubon Bank (the "Bank") in Hong Kong.
4. Rewards under the Fubon Bonus Points Reward Program are issued by the Bank, while rewards under the ShopBack Cash Rebate Program are issued by ShopBack Hong Kong Limited ("ShopBack").

Fubon Bonus Points Reward Program Terms and Conditions:

1. Eligible Credit Card Cardholders ("Eligible Customers") who make transactions in the categories specified below with the Eligible Credit Card during the Promotion Period ("Eligible Transactions") shall be entitled to receive 1X Basic Bonus Point Reward ("Basic Bonus Point Reward") for every HK$1 of Eligible Transaction amount. In addition, if an Eligible Customer accumulates Eligible Transactions and/or Online Spending (as defined in Clauses 2 and 3) of **<u>HK$1,000 or above</u>** on each calendar month, the Eligible Customer shall be entitled to additional bonus points rewards ("Additional Bonus Points Reward") for eligible Online Spending in accordance with the table below, as detailed below:

Transaction Category	**Basic Bonus Points Reward**	**Additional Bonus Points Reward**	**Equivalent Cash Rebate Up To**
Online Spending	1X bonus point	19X bonus points	8%
Other Retail Transactions		-	0.4%

A maximum of 20X Bonus Points Reward can be earned for every HK$1 of Eligible Online Transaction amount, comprising 1X Basic Bonus Points Reward and 19X Additional Bonus Points Reward. The Additional Bonus Points Reward is applicable to Eligible Online Spending only; Other Retail Transactions are not eligible for the Additional Bonus Points Reward.

2. "Eligible Transactions" refer to include the retail transactions and the retail spending via mobile payment* posted during the Promotion Period. The following types of transactions are not considered eligible, including but not limited to: cash advances, administration fees, finance charges, annual fees; payments to the Inland Revenue Department, payment relating to the category of insurance or Pension Services, casino and gambling transactions Octopus Automatic Add-Value Service, online bill payment / utilities bill / insurance or pension services transactions made with credit card via internet banking or ATM, "Interest-free Cash Installment Plan", "Any-can-do Purchase Installment Plan", retail purchases with installment plans, any transactions may

specified in program(s) and any transactions involving abuse or fraud are not applicable. The decision of the Bank as to what constitutes an Eligible Transaction shall be final and conclusive.
*For mobile payment details, please visit Fubon Bank's website > Personal > Cards > Other Services.

3. "Online Spending" refer to the posted Eligible Transactions conducted via online channels, regardless of the transaction country or currency, including both local and foreign currencies. The transaction amount will be based on the amount in Hong Kong Dollars after conversion posted in the credit card statement. Retail and/or re-loading transactions made through stored value facilities (SVF) using stored-value payment tools (including but not limited to Alipay, WeChat Pay, PayMe and PayPal) will not be eligible for the additional Bonus Points.
4. For Octopus Automatic Add-Value (AAVS) transaction, Eligible Customers will receive 100 bonus points for each transaction, regardless of the top-up amount. For details, please visit the bank's website > Cards > Other Services > Octopus Automatic Add-Value Service.
5. The Bank may from time to time at its sole discretion define the meaning of "Eligible Transactions", designated spending categories and merchant list, with reference to Visa International for properly defining the above-mentioned designated categories.
6. Basic Bonus Points Reward and Additional Bonus Points Reward ("Bonus Points Rewards") accrual is counted on a calendar month basis, starting from the first day of the month until the last day of the month. All transactions will be counted based on the transaction posted date.
7. The maximum Basic Bonus Points Reward to be earned by Eligible Customers on each monthly statement will be triple of their Cards' credit limit (except the Additional Bonus Points Reward under "Online Spending"). The maximum number of Additional Bonus Points entitled under "Online Spending" category will be capped at **62,500 Bonus Points** for each Eligible Credit Card account per month.
8. The Bonus Points Rewards will be calculated on each transaction and rounded down to the nearest dollar. Any Bonus Points of less than HK$1 will not be rewarded.
9. Basic Bonus Points Reward will be calculated based on the issuance date of the approval code of the Eligible Transactions and credited to the Principal Card of Eligible Credit Card account on the posting date. The Additional Bonus Points Reward will be credited to the principal Card of Eligible Credit Card account automatically within 3 months after each settlement. Only Eligible Customer whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the Bonus Points Reward are being awarded will be eligible for the Bonus Points Reward. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Bonus Points Reward entitlement will be forfeited automatically forthwith.
10. Eligible Transactions of a supplementary card (if any) will be combined with those from the main card to calculate towards the total Bonus Points Reward under the same credit card account.
11. All fraudulent, unauthorised, unposted, cancelled or refunded (including Shopping tax refund) transactions will be excluded from the Program.
12. The Bank will verify the transaction record to confirm the Bonus Points Reward entitlement of each Eligible Customers. In the event of discrepancy between the Bank's record and details recorded on the credit card sales slip, the Bank's record shall prevail.

13. The Bonus Points Rewards are non-refundable and non-transferrable.
14. If any transaction is verified by the Bank as ineligible, or if a transaction for earning Bonus Point(s) is cancelled or refunded after it is posted, the Bank will reverse the relevant Bonus Point(s) from the Card account. If the Bonus Point(s) have already been redeemed and cannot be reversed, the Bank reserves the right to debit an equivalent amount in accordance with the ratio of 1 Bonus Point = HK$0.004^ from the Card account without prior notice. All accumulated Bonus Points will be forfeited immediately upon termination of the Card account (regardless of any reason).
^The Bank should be entitled to charge an amount equal to the value of the Bonus Points Reward to the Eligible Customers' account.
15. If an Eligible Customers commits any dishonest or fraudulent act, the Bank shall cancel the eligibility of the respective cardholder for the offer and reverse any awarded Bonus Point(s) from the related card account without prior notice. The Bank also reserves the right to cancel the respective credit card account and/or take such legal actions as the Bank may deem necessary.

ShopBack Cash Rebate Program Terms and Conditions:

1. Eligible Credit Card Cardholders ("Eligible Customers") is required to have a ShopBack account ("ShopBack account" which is validly registered on the ShopBack mobile application and website (www.shopback.com.hk)).
2. Eligible Customers shall be entitled to receive ShopBack Cashback offers (the "Cashback Offers") upon fulfilling the following conditions during the Promotion Period, the details of which are set forth below:
   a. **Binding the Eligible Credit Card to their ShopBack account;** and
   b. Successfully completing transaction in the categories specified below (the "Eligible Transactions") with designated merchants within ShopBack.

Transaction Category (only applicable for online purchase)	Cashback Offers
Travel	Unlimited 1%
30 Designated ShopBack Partner Merchants	Unlimited 1%
Others ShopBack Partner Merchants	Unlimited 0.2%

*30 Designated ShopBack Partner Merchants: Please visit ShopBack mobile application and website for details. 30 Designated ShopBack Partner Merchant lists are subject to change from time to time without prior notice.
3. All the Cashback Offers are NOT applicable to transactions made via any third-party payment services providers or e-wallets (including but not limited to Octopus, Alipay, WeChat Pay, Tap & Go, Apple Pay and PayPal). The Cashback Offers will be forfeited if the order(s) placed at the Partner Merchants' Sites through ShopBack is being rejected.
4. Unless otherwise specified, the Cashback Offers under this ShopBack Cash Rebate Program cannot be enjoyed in conjunction with other promotional offers.
5. All transactions made with the Eligible Credit Card through ShopBack during the Promotion Period must be posted on or before 7 January 2027 based on the transaction date as shown on the credit card monthly statement of the Eligible Credit Card.

6. Once the order is tracked and verified by the Partner Merchants, Eligible Customers can earn ShopBack cashback and the additional cashback will be credited.
7. To qualify for the Cashback Offers, Eligible Customers are required to click through ShopBack App each time before being redirected to the Partner Merchants' Sites to make the transaction with the Eligible Credit Card.
8. Eligible Customers shall notify the ShopBack if they do not receive the Cashback Offer(s) within 30 days after the fulfilment date (being within 14 days of the transaction date). Otherwise, the Bank and ShopBack accept no liability and will not be liable for any loss or compensation.
9. Unless otherwise stated, the Offers cannot be exchanged for cash/services, other goods, or discounts, nor can it be transferred.
10. Eligibility for the Cashback Offers will be determined based on the cashback tracking time (not the order time). Once the cashback earned from Eligible Transaction is successfully tracked, the progress for this Cashback Offer will be updated accordingly.
11. Offer Details: The reward cashback will be displayed in your ShopBack account's cashback record once Eligible Customers meet the activity requirements, and it will be credited when the cashback status is "Confirmed."
12. The relevant Offer(s), if entitled, would be credited in Eligible Customers' ShopBack accounts within 48 hours to 14 days after the transaction date.
13. Transactions involving cancellations, returns, or exchanges will not qualify for reward cashback under this Offer. Transactions that fall under the 0% cashback tier or have a cashback and checkout amount of $0 will not be included in the activity calculation.
14. The Offers may be subject to additional terms and conditions as set out by the Partner Merchants, please contact the Partner Merchants for details.
15. For any inquiries regarding the Cashback Offers, please contact ShopBack's Customer Service by email (help@shopback.com.hk). No customer service hotline of ShopBack to be provided. For order-related queries or requests on returns/exchanges, please refer to the respective merchant's official website.
16. In the event of the closure of a Partner Merchant, Cashback Offers for successfully tracked transactions made via ShopBack shall still be credited based on actual circumstances.
17. If Eligible Customers commits any dishonest or fraudulent act, ShopBack shall cancel the eligibility of the respective Eligible Customer for the offer and reverse any awarded Cashback from the related ShopBack account without prior notice. ShopBack also reserves the right to cancel the respective ShopBack account and/or take such legal actions as ShopBack may deem necessary.
18. **The Cashback Offers are provided by ShopBack. The Bank is not the supplier of the Cashback Offers, the ShopBack platform, ShopBack services, or any products or services provided by the relevant partner merchants, and shall not be responsible or liable for the quality, availability, accuracy of description, suitability, legality, performance, delay, cancellation, refund, return, warranty, after-sales services, or any other matters relating to the Cashback Offers, the ShopBack platform, or the products or services provided by the relevant partner merchants. ShopBack and/or the relevant partner merchants shall be solely responsible for their respective products, services, obligations and liabilities.**
19. **The Bank shall not be responsible or liable for any transactions or arrangements between Eligible Customers and ShopBack or the relevant partner merchants, including but not limited to transaction amounts, transaction accuracy, order processing, cashback tracking, cashback**

confirmation, service provision, reward fulfilment, termination of services, suspension of business, liquidation, bankruptcy, or any failure of the payee or relevant parties to fulfil their obligations.

20. In addition to these Terms and Conditions, the earning, tracking, confirmation, redemption and use of Cashback Offers shall also be subject to the ShopBack Cashback Programme, the terms and conditions of the ShopBack account, and the applicable terms and conditions imposed by the relevant ShopBack partner merchants. For details, please inquire with ShopBack.

General Terms and Conditions of Reward Program:

1. The use of the Card (including principal and supplementary cards) shall also be governed by the terms and conditions of "Fubon Bank VISA/MasterCard Cardholder Agreement", the Bank's Global Terms and Conditions for Accounts and Services and any other prevailing terms and conditions of the Bank (which are available at Fubon Bank's website). In the event of any inconsistency between these terms and conditions and the generic terms and conditions, these terms and conditions shall prevail.
2. The Bank and ShopBack reserves the right to change, suspend or terminate the offer or amend the terms and conditions at its sole discretion. The Bank and ShopBack reserve the right of final decision in case of any dispute.
3. In case of any dispute arising from any matters in relation to the Reward Program, the decision of the Bank and/or ShopBack (as applicable) shall be final and conclusive.
4. Eligible Customers must retain all receipts or email of transaction for reference. The Bank and ShopBack reserves the right to request an Eligible Customers to provide the transaction documentation or evidence for verification and inspection at any time during or after the promotion.
5. No person other than the Eligible Customers, ShopBack and the Bank will have any rights under the Contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
6. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
7. In the event of any discrepancy between English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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