

富邦一田信用卡 20 週年客戶專享優惠條款及細則

1. 富邦一田信用卡客戶專享優惠（「本優惠」）之推廣期為 2025 年 10 月 23 日至 2025 年 11 月 18 日（包括首尾兩日）（「推廣期」）。
2. 本優惠只適用於由富邦銀行（香港）有限公司（「本行」）所發出之一田聯營信用卡之主卡及附屬卡持卡人（「合資格信用卡」，持卡人為「合資格客戶」）。一田聯營信用卡戶口之附屬卡零售簽賬，將被計算作主卡之簽賬。
3. 推廣期內合資格信用卡於全線一田實體店進行合資格簽賬（定義見第 4 條），並累積以下指定零售消費金額，即可獲得如下所示相應的現金回贈、禮券及/或 20 週年紀念禮品（「獎賞」）。

累積合資格零售簽賬金額	可獲獎賞	獎賞價值合計
HK\$420 或以上	現金回贈 HK\$20	HK\$20
HK\$820 或以上	現金回贈 HK\$60	HK\$60
HK\$2,000 或以上	現金回贈 HK\$60 及 一田現金禮券 HK\$50 ¹	HK\$110
HK\$3,000 或以上	現金回贈 HK\$60 及 一田現金禮券 HK\$50 ¹ 及 二十週年紀念禮品 (建議零售價 HK\$318)	HK\$428
HK\$5,000 或以上	現金回贈 HK\$260 及 一田現金禮券 HK\$50 ¹ 及 二十週年紀念禮品 (建議零售價 HK\$318)	HK\$628
註 1: 「月月多簽多賞」計劃：於全線一田每月累積簽賬每滿 HK\$2,000，可獲贈 HK\$50 一田現金禮券，無須登記或即場換領，以每月計算並隨月結單及 Fubon+ 手機應用程式通知換領。簽賬之過賬截數日為每月之 15 日。詳情請瀏覽「富邦銀行(香港)網頁>個人理財>信用卡>信用卡申請>一田 Visa 白金卡>專享禮遇」。		

4. 「合資格簽賬」包括：於推廣期內以合資格信用卡於一田實體店透過實體信用卡及/或適用於所有富邦一田 VISA 信用卡之 Apple Pay / Google Pay 的簽賬作零售簽賬交易。其他交易包括但不限於相關一田網店之交易、購買禮券、分期付款、以儲值支付工具付款及

/或充值之簽賬交易、售後服務費用，及其他非於一田實體店簽賬之零售交易，均不計算為獎賞簽賬要求。卡戶於進行簽賬交易前，本行恕不負責澄清該項交易是否為合資格簽賬。本行保留對簽賬是否符合資格之最終決定權。

5. 合資格簽賬以交易日計算，而交易須於不遲於推廣期後 7 天內誌賬方為有效。所有未誌賬 / 取消 / 退款的交易均不視為合資格簽賬。
6. 本行將根據本行紀錄之簽賬日期及詳情，以決定合資格客戶是否符合獲享相關獎賞回贈之資格。
7. 合資格客戶必須保留所有合資格消費紀錄正本。本行保留權利要求合資格客戶在推廣期間或推廣期後提供有關交易存根正本及 / 或其他相關文件，以作核實。所有向本行遞交的有關文件將不獲發還。
8. 本行將於 2026 年 2 月 28 日或之前派發獎賞予合資格客戶(「月月多簽多賞」計劃除外)。客戶如在發放日期後 1 個月仍未收妥所獲享之獎賞，須自行通知本行；否則，本行恕不承擔有關責任，也不會作任何賠償。
9. 所有透過本推廣優惠所獲得的現金回贈及/或 20 週年紀念品（「換領禮品通知」），將存入及/或發送予合資格信用卡之主卡戶口及/或主卡持卡人。
10. 推廣期內累積合資格零售簽賬金額達 HK\$3,000 或以之合資格客戶，將可獲二十週年紀念禮品一份。
11. 每位合資格客戶於推廣期內最多可獲二十週年紀念禮品一次。
12. 合資格客戶將於 2026 年 2 月 28 日或之前收到本行之換領禮品通知，合資格客戶需按有關換領禮品通知之指示領取二十週年紀念禮品一份。
13. 換領禮品通知將透過電郵及 / 或短訊及 / 或郵寄方式，發送至合資格客戶所提供的電郵地址及 / 或手機號碼及 / 或通訊地址。
14. 本行不會因電郵地址、手機號碼或通訊地址錯誤而導致換領禮品通知寄失或未能成功送達而負責，亦不會再次補發。
15. 合資格客戶如未能按換領禮品通知上之指示領取二十週年紀念禮品，其獲獎資格將被視作被取消，本行保留以任何適當方式處理未被領取的二十週年紀念禮品獎賞之權利。
16. 若有關二十週年紀念禮品出現缺貨或其他情況，本行有權以其他禮品代替而毋須預先通知，代替禮品之價值或種類有可能與原本的二十週年紀念禮品不相同。有關之二十週年紀念禮品（或其他代替禮品）不可轉讓予他人、兌換現金、其他服務或禮品。

17. 獲得的有關之二十週年紀念禮品（或其他代替禮品）由個別商戶提供，本行並非該商品或服務提供者，有關資料及相片由個別商戶提供，本行概不對商戶所提供的貨品和服務之質素和供應量，或其提供的資料作出任何陳述或保證。本行在任何情況下毋須就有關貨品、服務或資料的各方面引起或與其有關的事宜負上任何責任。任何對有關貨品、服務及優惠之分歧、投訴或索償，合資格客戶應直接聯絡有關商品或服務提供者。
18. 除另有訂明外，獎賞不可與其他優惠或折扣同時使用，亦不能兌換現金或其他貨品。
19. 合資格信用卡持卡人賬戶於獲享獎賞時必須仍然有效及沒有任何拖欠記錄，方可獲享有關獎賞。
20. 寵物或酒類產品(部份寄售商及指定產品除外)尊享之額外 5%折扣由一田有限公司（「一田」）直接提供及銷售予客戶，相關優惠不可與逢星期一/二之超市 95 折優惠同時使用，亦不能兌換現金或其他貨品。**所有相關貨品及服務均視乎供應情況而定**，詳情請參閱一田之宣傳單張。
21. 每位富邦一田信用卡持卡人可於推廣期內逢星期五、六及日下午 4 時至 8 時於一田沙田店享用免費 IMADEYA 日本酒品酒體驗(30ml)乙次，須先登記成為一田會員，並向職員出示有關信用卡(電子/實體卡)及一田會員號碼方可享有優惠。
22. 每位富邦一田信用卡持卡人於推廣期內以富邦一田信用卡簽賬，可享額外 1X The Point 積分，條款及細則如下：
 - i 顧客必須為一田會員方可享此額外積分優惠。
 - ii 所有於星期三進行的訂單將不適用於此推廣活動。
 - iii 一田金會員專享 5X 積分的產品優惠將不適用於此推廣活動。
 - iv 額外積分將以購物淨額（扣除所有折扣、優惠券、現金券、推廣及不適用於此活動之指定產品）作計算。
 - v 如有任何退貨或換貨，相關交易所獲得之積分將會作出相應調整。
 - vi 相關優惠不可與其他優惠或折扣同時使用，亦不能兌換現金或其他貨品。
 - vii 一田保留隨時更改、暫停或終止此推廣活動及其條款的權利，恕不另行通知。
 - viii 如有任何爭議，一田有限公司保留最終決定權。
23. 本行保留權利隨時暫停、更改或終止本優惠及修訂其條款及細則，而毋須另行通知。如有就本優惠之合資格客戶的資格、優惠細節及一切有關事項有任何爭議，本行保留最終決定權。

24. 本行並不是 Apple Pay / Google Pay 的供應商，我們不能保證 Apple Pay / Google Pay 能有效使用。客戶須明白及接納 Apple Pay 由蘋果亞洲有限公司 / Google Pay 由谷歌有限公司或其關聯公司等（「電子錢包供應商」）提供，銀行概不承擔任何責任。一切與 Apple Pay / Google Pay 有關之責任（包括但不限於其質素、穩定性）均由電子錢包供應商承擔。如因客戶之個人電子設備不支援或其他系統問題而導致無法享有獎賞，本行及電子錢包供應商恕不補發或承擔任何未能享有獎賞所引起的責任。
- 25. 如本行發現合資格客戶於本優惠中有任何不誠實及 / 或欺詐行為，本行保留權利取消其參加本優惠的資格。本行亦保留權利直接於該合資格客戶的戶口扣除所獲得的獎賞等值金額，或採取行動追討任何未償付金額。**
26. 除合資格持卡人、富邦銀行及商戶外，任何人均不可根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條文。
27. 本條款及細則受香港特別行政區法律所管轄並按其詮釋。
28. 本條款及細則受現行監管規定約束。
29. 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。

Fubon YATA Credit Card Exclusive Offer Terms and Conditions

1. The promotion period for the Fubon YATA Credit Card Exclusive Offer ("this Offer") is from 23 October, 2025 to 18 November, 2025, both dates inclusive ("Promotion Period").
2. This Offer is only applicable to the principal cards and supplementary cardholders of the Fubon Bank (Hong Kong) Limited ("the Bank") issued YATA co-branded credit cards ("Eligible Credit Cards" , such holders are "Eligible Customer(s)"). Retail transactions made with supplementary cards under the YATA co-branded credit card account will be counted as transactions made by the principal card.
3. During the promotion period, Eligible Credit Cards used for eligible transactions (as defined in Clause 4) at any YATA physical stores, and reaching the specified cumulative retail spending amounts, will entitle cardholders to receive corresponding rewards ("Rewards") in the form of cash rebate, cash vouchers, and/ or 20th Anniversary gifts as designated below.

Accumulated Eligible Retail Spending Amount	Reward	Total Reward Value
HK\$420 or above	Cash Rebate HK\$20	HK\$20
HK\$820 or above	Cash Rebate HK\$60	HK\$60
HK\$2,000 or above	Cash Rebate HK\$60 and YATA Cash Voucher HK\$50 ¹	HK\$110
HK\$3,000 or above	Cash Rebate HK\$60 and YATA Cash Voucher HK\$50 ¹ and 20th Anniversary Gift. (Suggested Retail Price HK\$318)	HK\$428
HK\$5,000 or above	Cash Rebate HK\$260 and YATA Cash Voucher HK\$50 ¹ and 20th Anniversary Gift.	HK\$628

	(Suggested Retail Price HK\$318)	
Remark¹: 「Monthly Reward」 Program : For every HK\$2,000 cumulative monthly spending at all YATA stores, customers will receive a HK\$50 YATA Cash Voucher. No registration or on-site redemption is required. Rewards are calculated monthly and redemption notifications will be sent via monthly statements and the Fubon+ mobile app. The transaction posting cut-off date is the 15th of each month. For details, please visit: Fubon Bank (Hong Kong) website > Personal Banking > Cards > Credit Cards Application > YATA Visa Platinum Card > Privileges.		

4. “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 VISA credit cards during the Promotion Period. Other transactions, including but not limited to YATA online store purchases, cash coupon purchase, installment, transactions paid for and/or topped up using stored value facilities (SVF), after-sales service charges, and any other transactions not made at YATA stores, are not applicable and not 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.
5. Eligible Transactions are based on the transaction date, and must be posted within 7 days after the Promotion Period to be valid. Transactions that are not posted, cancelled, or refunded will not be considered Eligible Transactions.
6. The Bank will determine the eligibility of cardholders for the relevant rewards based on the Bank’s records on the transaction dates and transaction details.
7. Eligible Customers must retain the original records of the relevant transactions. The Bank reserves the right to request Eligible Customers to provide such original records and/or other relevant documents during or after the Promotion Period for verification purpose. All documents submitted to the Bank will not be returned.
8. The Bank will distribute the Rewards to Eligible Customers on or before 28 February 2026 (excluding the “Monthly Reward” Program). If a customer does not receive the entitled Reward within one month after the distribution date, they must notify the Bank directly. Otherwise, the Bank will not be held responsible and will not provide any compensation.

9. All cash rebates and/or 20th Anniversary Gift ("Redemption Notification") earned under this Promotion will be credited and/or delivered to the principal card account and/or the principal card cardholder of the Eligible Credit Card.
10. During the Promotion Period, Eligible Customers who accumulate Eligible Retail Spending Amounts of HK\$3,000 or above shall be entitled to receive one 20th Anniversary Gift.
11. Each Eligible Customer is entitled to receive the 20th Anniversary Gift once only during the Promotion Period.
12. Eligible Customers will receive a Redemption Notification from the Bank on or before 28 February 2026. Eligible Customers must follow the instructions stated in the Redemption Notification to redeem the 20th Anniversary Gift.
13. The Redemption Notification will be sent will be sent to Eligible Customers via email and/or SMS and/or postal mail, using the email address, mobile number, or mailing address provided.
14. The Bank shall not be responsible for any loss or failure to receive the Redemption Notification due to incorrect contact information, nor will it reissue the Redemption Notification under such circumstances.
15. If an Eligible Customer fails to redeem the 20th Anniversary Gift according to the instructions stated in the Redemption Notification, his/her entitlement to the gift will be forfeited. The Bank reserves the right to handle any uncollected 20th Anniversary Gift in any appropriate manner without prior notice.
16. In the event of stock shortage or other circumstances relating to the 20th Anniversary Gift, the Bank reserves the right to replace the gift with an alternative of different value or type without prior notice. The 20th Anniversary Gift (or replacement gift) is non-transferable, non-exchangeable for cash, services, or other gifts.
17. The 20th Anniversary Gift (or replacement gift) is provided by individual merchants. The Bank is not the supplier of such products or services. Product information and images are provided by the respective merchants. The Bank makes no representation or warranty as to the quality or availability of the products or services and shall not be held liable for any matters arising from or in connection with such products, services, or information. Any disputes, complaints, or claims regarding the relevant products, services, or offers should be directed to the respective merchant directly.

18. Unless otherwise specified, the Reward cannot be used in conjunction with other offers or discounts, and cannot be exchanged for cash or other goods.
19. To receive the Reward, the Eligible Credit Card account must be valid and in good standing (i.e., no overdue payments) at the time of reward distribution.
20. The additional 5% discount on Pet or Wine products(Not eligible for designated consignment merchants and selected products) is directly offered and sold to customers by YATA Limited ("YATA"). Offer cannot be used in conjunctions with 5% discount at supermarkets on Mondays/Tuesdays, and cannot be exchanged for cash or other goods. **All relevant goods and services are subject to availability.** For details, please refer to the promotional materials issued by YATA.
21. Each Fubon YATA Credit Card cardholder can enjoy a free IMADEYA Japanese sake tasting experience (30ml) at YATA Shatin Store once every Friday, Saturday and Sunday from 4 pm to 8 pm during the promotion period. Prior registration as a YATA member is required, and the relevant credit card (electronic/physical card) and YATA membership number must be presented to enjoy the offer.
22. Each Fubon YATA Credit Card cardholder who settle payment using a Fubon YATA Credit Card during the promotion period can earn extra 1X The Point points on eligible transactions. Terms & Conditions are shown below:
 - i Customers must be YATA members to enjoy this extra points offer.
 - ii Orders placed on Wednesdays are not applicable to this promotion.
 - iii The 5X Points offer on designated products for YATA GOLD members is not applicable to this promotion.
 - iv Extra points are calculated based on the net transaction amount, after deducting all discounts, coupons, promotions, and designated products not applicable to this campaign.
 - v In case of return or exchange, the related points earned from the original transaction will be adjusted accordingly.
 - vi This promotion is not applicable in conjunction with other offers, and cannot be exchanged for cash or other goods.
 - vii YATA reserves the right to amend, suspend, or terminate the campaign and its terms without prior notice.
 - viii In case of any dispute, YATA Limited' s decision is final.

23. 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.
24. 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.
- 25. 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.**
26. No person other than the Eligible Cardholders, the relevant merchants or the Bank 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.
27. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
28. These terms and conditions are subject to current regulatory requirements.
29. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.