

富邦一田信用卡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 8 月 29 日至 2025 年 9 月 7 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/或附屬卡（「合資格信用卡」）。
3. 推廣期內合資格信用卡於全線一田實體店單一簽賬淨額滿 HK\$500（「合資格簽賬」）或以上方可獲享 HK\$35 現金回贈，每張信用卡最多可享 4 次獎賞，即總共 HK\$140 現金回贈（「獎賞」）。
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、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 2025 年 10 月 31 日或之前派發獎賞予合資格客戶。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。附屬卡之獎賞將於主卡賬戶內派發。
9. 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。
10. 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。

11. 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。
12. 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。
- 13. 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。**
14. 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。
15. 本條款及細則受香港特別行政區法律所管轄並按其詮釋。
16. 本條款及細則受現行監管規定約束。
17. 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 29 August, 2025 to 7 September, 2025, both dates inclusive ("Promotion Period").
2. This Offer is only applicable to the principal and/or supplementary cards of the Fubon Bank (Hong Kong) Limited ("the Bank") issued YATA co-branded credit cards ("Eligible Credit Cards").
3. During the Promotion Period, cardholders who make a single net retail transaction of HK\$500 or above at any YATA physical store using an Eligible Credit Cards ("Eligible Transactions") will receive HK\$35 cash rebate. Each credit card can enjoy the reward up to 4 times, totaling HK\$140 cash rebate ("Reward").
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, 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. Cardholders must retain the original records of the relevant transactions. The Bank reserves the right to request cardholders 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 Reward to eligible customers on or before October 31, 2025. If customers do not receive the Reward within one month after the distribution date, they must notify the Bank; otherwise, the Bank will not be liable or offer any

compensation. Rewards for supplementary cards will be credited to the principal card account.

9. Unless otherwise specified, the Reward cannot be used in conjunction with other offers or discounts, and cannot be exchanged for cash or other goods.
10. 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.
11. 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.
12. 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.
- 13. 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.**
14. 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.
15. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
16. These terms and conditions are subject to current regulatory requirements.
17. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.