

「0 息任分期」條款及細則:

1. 此計劃有效期至 2010 年 6 月 30 日(以交易日期計算), 並適用於富邦白金卡或 Titanium 卡(不包括一田 Visa 白金卡)之客戶(“客戶”)於本地或海外進行之零售簽賬交易; 惟並不包括現金透支、免息分期、所有分期之每月供款、賭場交易、結餘轉賬、信用卡年費及罰款、利息、財務費用及手續費。
2. 客戶需於簽賬後之 7 個工作天內(包括簽賬之交易日)致電富邦銀行(香港)有限公司(“本行”)辦理申請手續。所有簽賬必須已誌賬方被接納。本行有權隨時要求客戶提供有關之簽賬存根並附有有效授權號碼。
3. 客戶可合併簽賬單據申請此計劃, 惟合併後申請此計劃之分期金額必須為 HK\$500 (或等值的外幣)或以上。此計劃之推廣期共分為兩期: 第一期由 2008 年 7 月 23 日至 2009 年 7 月 31 日止; 及第二期由 2009 年 8 月 1 日至 2010 年 6 月 30 日止, 於每一期(以申請日為準)之總批核金額可達 HK\$50,000 或客戶信用額之 50%(以較低者為準)。每項零售簽賬交易只可申請此計劃 1 次。
4. 每項分期之每期付款金額及分期月數, 均以本行發出之批核通知為準。
5. 客戶以富邦信用卡簽賬所賺取之信用卡積分, 將於分期申請獲接納後被扣回; 而客戶每期之供款將可獲取信用卡積分。
6. 客戶可寄回或傳真申請表格予富邦銀行信用卡中心或透過電話申請。如傳真申請表格, 本行有權視已收到之傳真在任何方面皆為真確及對客戶有約束力。若經電話申請, 本行有權將該電話通話當作為客戶本人或經完全授權及對客戶有約束力, 而本行毋須作任何查詢以確認通話人之權力或其身份, 不論涉及金額的數目或當時的情況及無論有任何錯誤、誤解或有任何不清晰之處。
7. 電話申請不適用於附屬卡客戶。附屬卡客戶如欲申請此計劃, 可填回申請表格, 而表格須由主卡客戶共同簽署方可。
8. 申請一經批核後, 客戶所需繳付之簽賬交易金額, 將先於客戶之信用卡賬戶中可用信用額內扣除。透過每月供款, 信用卡之可用信用額將獲得相等數額的調整及增加。
9. 申請之批核視乎客戶之信用額、信用狀況及該賬戶之可用結餘而定, 而客戶之賬戶亦必須正常。本行有權決定批核申請與否而毋須提供理由。
10. 申請一經批核後, 客戶不得取消或更改供款內容。
11. 在以下情況下, 包括 i) 客戶取消其信用卡賬戶或其信用卡賬戶被本行終止; ii) 客戶取消或撤銷此計劃; iii) 客戶未能於到期繳款日或之前繳付信用卡之應付最低金額; iv) 違反本條款及細則; 本行保留權利終止此計劃及要求客戶清還剩餘每月供款總額及本行可在其獨有及絕對酌情權下收取及更改此計劃須支付的一切款項、費用及收費連同 HK\$120 之終止此計劃的手續費(以每項辦理此計劃之申請計算), 此一切款項將即時到期及一次過誌賬於信用卡賬戶內。
12. 每月供款額將以零售交易方式誌賬於信用卡賬戶內, 若刊於月結單之總結欠於到期繳款日或之前已清還, 本行將不會另行收取額外財務費用。否則, 本行將根據《富邦銀行 VISA/萬事達卡信用卡持有人合約》(“信用卡持有人合約”)的條款及細則收取有關財務費用, 而該條款及細則將構成本條款及細則一部份。若有任何衝突, 一切以本條款及細則為準。
13. 若客戶未能於到期繳款日或之前繳付信用卡之應付最低金額或信用卡戶口被本行取消, 剩餘每月供款總額將立即以現金貸款交易方式一次過誌賬於信用卡賬戶內, 該款項並會由該交易日起按客戶現行之現金貸款年利率徵收財務費用。
14. 所有產品 / 服務均由供應商提供及銷售。本行只負責安排此計劃之分期付款事宜, 及不會為有關產品/服務負上任何責任及義務。一切其他有關產品 / 服務事宜及責任: 包括供應、銷售、送貨、安裝、保用、其他有關之法律責任及附屬性服務等, 概由供應商負責。本行亦不會作陳述或保證任何服務及產品之質素或知識產權之擁有權。於此計劃尚未完成供款期間, 假如有關之產品(及其保養) / 服務之供應商出現任何問題, 本行恕不負責, 而客戶則仍需繳付此計劃餘下之分期付款。
15. 客戶確認其已詳閱及明白本條款及細則及同意遵守信用卡持有人合約內所載的一切條款及細則。
16. 本行保留權利隨時暫停、更改或終止此計劃及修訂其有關之條款及細則而毋須另行通知。如有任何爭議, 本行保留最終決定權。
17. 中英文版本若在文義上有任何差異, 概以英文版本為準。

Terms and conditions for 0% Interest fee Purchase Installment Plan:

1. The promotion period of the Plan is valid until 30 June 2010 (based on transaction date) and is applicable to local or overseas retail transactions made by the Cardholder of Fubon Platinum card / Titanium card (except YATA Visa Platinum card), ("Cardholder") other than cash advance, interest free installment plan, monthly installment of all installment plans, chips transaction, balance transfer, credit card annual fee and charges, interest, finance charges and handling fee.
2. Cardholder has to apply for the Plan to Fubon Bank (Hong Kong) Limited (the "Bank") within 7 working days (including the day of transaction) after the Transaction. The Transaction must be posted and the Bank reserves the right to request Cardholder to submit the relevant sales slip with valid authorization code.
3. Cardholder may combine sales slips to apply for the Plan although after combination, the amount of the Plan applied should be HK\$500 or above (or its equivalent in other currencies). The promotion period of the Plan is divided into 2 phases: phase 1 is from 23 July 2008 to 31 July 2009 and phase 2 is from 1 August 2009 to 30 June 2010. In each phase (based on application date), the approved amount can be up to 50% of the approved credit limit of the Cardholder and is capped at HK\$50,000 (whichever is lower). Each retail transaction can be applied for the Plan once. Transaction in currencies other than HK Dollars, the Bank's exchange rate at the date of application approved will be used as the standard conversion rate of foreign currencies to Hong Kong Dollars.
4. The repayment amount for monthly installment and number of installments should be based on the confirmation letter issued by the Bank.
5. For transactions made via Fubon credit card, the bonus points originally earned will be reversed upon the Bank's acceptance of Cardholder's application for the Plan. Each monthly repayment made by the Cardholder under the Plan will earn bonus points.
6. Cardholder can mail or fax application form to Fubon Bank Credit Card Centre or apply by telephone. In case the application form is sent to the Bank by fax, the Bank shall be entitled to treat the faxed copy received as true and correct in all respects and shall be binding on Cardholder. Where any application is made by telephone, the Bank shall be entitled to treat such communication as made or fully authorized by and binding on the Cardholder without enquiry on the Bank's part as to the authority or identity of the person making or purporting to make such communication and regardless of the amount of money involved or circumstances prevailing and notwithstanding any error or misunderstanding or lack of clarity.
7. Application by telephone is not applicable to supplementary cardholder. Supplementary cardholders who wish to apply for the Plan shall complete the application form, which must be co-signed by the principal cardholder.
8. Upon approval of the Cardholder's application, the available credit limit of the Cardholder's credit card account ("the Card Account") will be withheld to the extent of the aggregate of the Transaction amount. With each monthly installment being debited to the Card Account and settled by the Cardholder, an amount equal to the installment amount so settled will be released from the credit limit withheld.
9. Approval of application is subject to the credit limit and credit history of Cardholder and available balance of the Card Account. Besides, the Card Account must be in normal status. The Bank has the right to accept or reject an application without the need to provide reason.
10. Once the application is approved, the Plan is irrevocable and the terms approved cannot be amended.
11. Under the following circumstances, including i.) cancellation or termination of the Card Account either by Cardholder or the Bank; or ii.) cancellation or suspension of the Plan by Cardholder; or iii.) Cardholder fails to settle the minimum payment on or before the payment due date of the monthly credit card statement of the Card Account;

or iv.) breaches any provision of these Terms and Conditions, the Bank reserves the rights to terminate the Plan and request the Cardholder to settle all outstanding Monthly Installment Amounts and the Bank, as its sole and absolute discretion, to debit all other payable sum under the Plan, fee and charge, together with the early termination fee of HK\$120 (for each Transaction under the Plan) to the Cardholder's Card Account and in such case be immediately due and payable.

12. The monthly installment amount will be debited to the Card Account as retail purchase transaction. No additional finance charge will be applied if the total balance shown in the monthly credit card statement of the Card Account is paid on or before the statement due date. Otherwise, a finance charge will be levied in accordance with the Terms and Conditions of Fubon Bank Visa/MasterCard Cardholder Agreement applicable to the Card Account ("Cardholder Agreement"), which shall also form part of these Terms and Conditions. In case of any conflict, these Terms and Conditions shall prevail.
13. If the Cardholder fails to pay the minimum payment on or before the payment due date of the monthly credit card statement of the Card Account or the Bank terminates the Card Account, all outstanding Monthly Installment Amount will be debited to the Card Account immediately as cash advance transaction. Finance charge will be levied on such amount from the transaction date at the Cardholder's prevailing cash advance interest rate.
14. The Bank is only responsible for arranging payment facilities via the Plan and disclaim any liability or duty relating to the product(s)/service(s) sold or provided by the merchant(s). The merchant(s) and the related supplier(s) will be solely responsible for all obligations and liabilities relating to the supply, sale, delivery, installation, warranty, other common law or statutory provisions, of the product(s)/service(s) and the ancillary services if any. The Bank will not guarantee the quality and possession of intellectual property of the product(s)/service(s). The Bank shall not be responsible for any problem(s) occur to the relevant product(s) (including its/their maintenance)/service(s), the merchant(s) and the related supplier(s) and the Cardholder shall continue to be responsible for any amount that is still outstanding and payable by the Cardholder under the Plan.
15. The Cardholder confirms that he has read and understood the Terms and Conditions and agrees to be bound by the Cardholder Agreement.
16. The Bank reserves the rights to suspend, vary or cancel the Plan and amend the relevant Terms and Conditions at any time without prior notice. In case of dispute, the decision of the Bank is final and conclusive.
17. In the event of any conflict between the English and Chinese translation of these Terms and Conditions, the English version shall prevail.