

2025 年 3 月 28 日

**富邦銀行(香港)有限公司(「本銀行/富邦」)  
 富邦信用卡服務修訂通知**

富邦銀行信用卡服務(「服務」)將會作出修訂。以下為有關之通知概要及修訂內容及生效日之撮要。客戶可於生效日起瀏覽本銀行網頁查閱或下載有關文件之詳細版本。

項目	更新內容	有關修訂文件	生效日
1	更改網上繳費, 保險交易之積分回贈	a. 「富邦信用卡積分計劃」之一般條款及細則 b. 網上銀行繳付賬單之條款及細則	2025 年 6 月 1 日
2	更改「富邦信用卡升級積分計劃」	「富邦信用卡升級積分計劃」之條款及細則	2025 年 6 月 1 日
3	更改「海外簽賬額外積分計劃」	「海外簽賬額外積分計劃」之條款及細則	2025 年 6 月 1 日
4	更改迎新禮品手續費	迎新禮品及其他優惠之一般條款及細則 <ul style="list-style-type: none"> <li>• 富邦 Visa Infinite 卡</li> <li>• 富邦白金卡</li> <li>• 富邦一田 Visa 白金卡</li> </ul>	2025 年 6 月 1 日
5	更改富邦 Visa Infinite 卡機場貴賓室服務條款及細則	富邦 Visa Infinite 卡機場貴賓室服務推廣之條款及細則	2025 年 8 月 1 日
6	更換指定一田信用卡續卡安排	請參閱富邦銀行網站 個人理財 > 信用卡申請 > 一田 Visa 白金卡	2025 年 6 月 1 日
7	更改禮品換領兌換現金回贈安排	請參閱富邦銀行網站 個人理財 > 信用卡禮遇 > 禮品換領	2025 年 6 月 1 日

刪除內容以刪除線標示而新增內容則以底劃線標示

**1. 更改網上繳費, 保險交易之積分回贈**
**a. 「富邦信用卡積分計劃」之一般條款及細則修訂內容之撮要**

條款5 - 積分計劃只適用於購物簽賬, 其他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及、賭博交易、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均不適用(「合資格交易」)。~~除基本1X積分外, 所有積分計劃不適用於透過富邦網上銀行服務進行之網上繳費交易、分期付款之商戶簽賬及其他特別註明之簽賬。~~交易是根據 VISA 國際組織及 Mastercard Asia/Pacific (Hong Kong) Limited就相關國家或地區所設定的代碼而釐定。

**b. 網上銀行繳付賬單之條款及細則修訂內容之撮要**

條款3 - 以富邦銀行信用卡繳付商戶的賬單, 有關交易的信用卡積分獎賞及手續費如下:

商戶	手續費	信用卡積分獎賞
「銀行或信用卡服務」、「信貸財務」或「證券公司」商戶類別	每筆交易金額的 <del>1%</del> <u>每筆交易金額的 1%</u>	不適用
「稅務局」	免費	不適用
「保險或公積金服務」商戶類別	免費	不適用
其他商戶	免費	適用 (每繳費 HK\$1=1 分) 不適用

## 2. 更改「富邦信用卡升級積分計劃」

條款23 - 此計劃不適用於分期付款之商戶簽賬及以電子錢包所作之交易，其他交易包括但不限於網上繳款、現金貸款、手續費及財務費用均不適用。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、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均不適用。所有未誌賬、已取消或已退款之交易，均不可獲贈積分。交易是根據 VISA 國際組織及 Mastercard Asia/Pacific (Hong Kong) Limited就相關國家或地區所設定的代碼而釐定。

## 3. 更改「海外簽賬額外積分計劃」

條款32 - 此計劃不適用於分期付款之商戶簽賬及以電子錢包所作之交易，其他交易包括但不限於網上繳款、現金貸款、手續費及財務費用均不適用。現金貸款、手續費、財務費用、年費；稅務局、保險或公積金服務類別有關之繳費、賭博交易、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均不適用。所有未誌賬、已取消或已退款之交易，均不可獲贈積分。交易是根據 VISA 國際組織及 Mastercard Asia/Pacific (Hong Kong) Limited就相關國家或地區所設定的代碼而釐定。

## 4. 更改迎新禮品手續費

### 迎新禮品及其他優惠之一般條款及細則

富邦Visa Infinite卡條款1 - 客戶須於2025年12月31日或之前成功申請富邦Visa Infinite卡主卡，方可獲享主卡迎新禮品。富邦銀行(「本行」)將於客戶成功申請後郵寄新卡至客戶之通訊地址或通知客戶到分行取卡。如欲獲享迎新禮品，主卡客戶須符合以下迎新禮品之要求方可換領有關迎新禮品。新卡之簽賬交易以本行發出之月結單上顯示的交易日期為準；如客戶於換領迎新禮品後把有關交易取消或作退款安排以致未能達到簽賬要求，或於信用卡開戶後 14 個月內取消該信用卡，本行有權於客戶之戶口內扣除HK\$100等值已獲享的迎新禮品成本之手續費而毋須另行通知。

富邦白金卡條款1 - 客戶須於2025年12月31日或之前成功申請富邦信用卡主卡，方可獲享主卡迎新禮品。富邦銀行(「本行」)將於客戶成功申請後郵寄新卡至客戶之通訊地址或通知客戶到分行取卡。如欲獲享迎新禮品，主卡客戶須符合以下迎新禮品之要求方可換領有關迎新禮品。新卡之簽賬交易以本行發出之月結單上顯示的交易日期為準；如客戶於換領迎新禮品後把有關交易取消或作退款安排以致未能達到簽賬要求，或於信用卡開戶後 14 個月內取消該信用卡，本行有權於客戶之戶口內扣除HK\$100等值已獲享的迎新禮品成本之手續費而毋須另行通知。

富邦一田Visa白金卡條款1 - 客戶須於2025年12月31日或之前成功申請一田Visa白金卡主卡，方可獲享主卡迎新禮品。富邦銀行(「本行」)將於客戶成功申請後郵寄新卡至客戶之通訊地址或通知客戶到分行取卡。如欲獲享迎新禮品，主卡客戶須於發卡後首3個月內憑該主卡累積認可零售簽賬及/或現金透支滿HK\$2,800方可獲享，其他簽賬包括但不限於繳稅、網上繳款、結欠轉賬、分期付款、手續費、財務費用、年費、自動轉賬交易、八達通自動增值賬項及賭博交易，均不計算為迎新禮品簽賬要求。新卡之簽賬交易以本行發出之月結單上顯示的交易日期為準；如客戶於換領迎新禮品後把有關交易取消或作退款安排以致未能達到簽賬要求，或於信用卡開戶後 14 個月內取消該信用卡，本行有權於客戶之戶口內扣除HK\$100等值已獲享的迎新禮品成本之手續費而毋須另行通知。

## 5. 更改享用機場貴賓室服務條款

### 富邦Visa Infinite卡機場貴賓室服務推廣之條款及細則

#### 主旨 - 富邦Visa Infinite卡機場貴賓室服務條款及細則

條款1- 富邦Visa Infinite卡環亞機場貴賓室(「環亞指定貴賓室服務」)之有效期由即日起至2026年12月31日(「有效期」)。環亞指定貴賓室服務只適用於持有本行所發出之富邦Visa Infinite卡(「合資格信用卡」)主卡及附屬卡之客戶(「合資格客戶」)。

條款2 - 合資格客戶於成功申請後首兩個曆年可免費共同享用指定環亞機場貴賓室設施(「優惠」)4次(「免

費次數」。該卡戶口狀況必須保持有效及正常方可獲享優惠。免費次數以每歷年計算，該歷年內未使用之免費次數將會被取消，並不可以於下一歷年使用。合資格客戶於該曆年成功申請及批核合資格信用卡後，於曆年內可免費共同享用指定貴賓室服務(「免費優惠」)2次。其後每次享用貴賓室設施後當日起計的60天內合資格客戶須憑合資格信用卡進行認可零售簽賬滿HK\$ 4,000元(「簽賬優惠」)。有關合資格簽賬定義請參閱迎新禮品及其他優惠之一般條款及細則之條款2。合資格客戶於曆年內最多可以享用免費優惠及簽賬優惠各2次。非曆年內新申請之續期卡、補發卡或升級信用卡不適用於此優惠。主卡及附屬卡之簽賬將合併計算。如果合資格客戶未能滿足簽賬要求，本行將於合資格客戶享用簽賬優惠當日起計120天內將直接從合資格信用卡主卡賬戶中按次扣除HK\$390的服務費。該卡戶口狀況必須保持有效及正常方可獲享優惠，未使用之免費次數將會被取消並不可以轉讓或累計於下一曆年使用。若合資格客戶在生效日前已享用原有指定貴賓室設施優惠4次，於曆年內生效日起使用貴賓室服務，本行將按次收取HK\$390的服務費。若合資格客戶在生效日前未曾使用原有指定貴賓室服務優惠，將按修訂後之條款及細則繼續享有貴賓室服務優惠。若合資格客戶在生效日前曾使用原有指定貴賓室服務優惠(少於4次)，將按修訂後之條款及細則繼續享用剩餘次數之貴賓室服務免費及/或簽賬優惠。

## 6. 指定一田信用卡續卡更換安排

生效日起，一田 X KUMAMON VISA 白金卡之將更新為一田VISA 白金卡；及一田X KUMAMOTO TITANIUM 之將更新為一田 TITANIUM。而更新信用卡將於續卡時寄出更換。信用卡卡號、信用額、費用及服務將維持不變。有關一田超市簽賬95折優惠日將由星期二改為星期一(折扣由商戶提供及以商戶優惠詳情為準)及日圓高達2.5%簽賬回贈之優惠將被取消。有關一田信用卡最新全年優惠，請參閱富邦銀行網站：個人>信用卡申請>一田Visa白金卡。

收到新的信用卡後，請按信用卡郵件上的指示說明啟動信用卡。本行將視你完成啟動信用卡為接受新信用卡。倘若客戶未接納上述修訂，請參閱《富邦銀行VISA/萬事達卡信用卡持有人合約》有關「終止信用卡服務」及「修訂條款及條件」的內容終止信用卡賬戶，並於生效日前通知本銀行。

## 7. 禮品換領兌換現金回贈更改安排

憑40,000積分兌換HK\$200現金回贈之獎賞不適用於一田Visa白金卡 / 一田X KUMAMON Visa白金卡 / 一田X KUMAMOTO鈦金卡。

適用信用卡	所需積分	禮品
所有富邦信用卡	5,000分	HK\$20 現金回贈(禮品編號 42)
	25,000分	HK\$100現金回贈(禮品編號01)
富邦 Visa Infinite 卡 / Ambassador Banking Visa 白金卡 / 一田 Visa 白金卡 / 一田 X 熊本熊 Visa 白金卡 / 一田 X 熊本熊 Titanium 卡	40,000分	HK\$200 現金回贈(禮品編號 19)

以上僅為有關修訂文件主要更改之撮要，請閣下務必仔細閱讀整份如本修訂通知列表所列之有關修訂文件。

謹請注意，倘若客戶在生效日後繼續使用或保留信用卡，客戶將受上述修訂所約束。惟若客戶不接納上述修訂，本銀行或會無法繼續為客戶提供有關服務。倘若客戶未接納上述修訂，請參閱《富邦銀行VISA/萬事達卡信用卡持有人合約》有關「終止信用卡服務」及「修訂條款及條件」的內容終止信用卡賬戶，並於生效日前通知本銀行。

如欲下載或索取經修訂的文件，請於 2025年6 月 1日起瀏覽本行網頁或於各分行索取。現時的有關文件可於 2025年5月31日或之前於以下網頁或於各分行索取。

有關文件	網頁
本修訂文件	本行網頁 > 通告
「富邦信用卡積分計劃」之一般條款及細則	個人理財 > 信用卡禮遇 > 積分, 海外簽賬及升級積分計劃 > 條款及細則
網上銀行繳付賬單之條款及細則	網上銀行 > 繳付賬單
迎新禮品及其他優惠之一般條款及細則 <ul style="list-style-type: none"> <li>• 富邦 Visa Infinite 卡</li> <li>• 富邦白金卡</li> <li>• 富邦一田 Visa 白金卡</li> </ul>	個人理財 > 信用卡申請 > 富邦 Visa Infinite 卡 個人理財 > 信用卡申請 > 富邦白金卡 個人理財 > 信用卡申請 > 一田 Visa 白金卡
富邦 Visa Infinite 卡機場貴賓室服務推廣之條款及細則	個人理財 > 信用卡申請 > 富邦 Visa Infinite 卡
一田信用卡詳情	個人理財 > 信用卡申請 > 一田 Visa 白金卡
禮品換領兌換現金回贈詳情	個人理財 > 信用卡禮遇 > 禮品換領

客戶亦可於2025年7月31日或以前瀏覽本行網頁（本行網頁 > 通告）下載此修訂通知。有關日子後客戶未必能夠查閱或下載現時的有關文件及此修訂通知。

如有任何疑問，請於辦公時間內致電富邦銀行綜合客戶服務熱線2566 8181。  
 此通知於2025年3月發出。

註：本銀行保留不時修訂及增設任何服務收費之權利。本通知之中英文版本如有任何歧異，概以英文版本為準。

28 March 2025

**Fubon Bank (Hong Kong) Limited (the “Bank” / “Fubon”)**
**Notice of Amendment to Services of Fubon Credit Card**

Services of Fubon Bank Credit Card (the “Services”) will be revised as follows. The summary of changes and respective effective dates (“Effective Date”) are stated below. Cardholder can visit the Bank website for full version of the documents after the Effective Date.

Item	Changes highlight	Amendment of related document(s)	Effective Date
1	Update of rewards on bill payments and insurance transactions	a. General Terms and Conditions of Fubon Credit Card Bonus Point Program b. Terms and Conditions under Bill Payment of Internet Banking	1 June 2025
2	Update of “Fubon Credit Card Upgrade Reward Program”	Terms and Conditions of “Fubon Credit Card Upgrade Reward Program”	1 June 2025
3	Update of “Overseas Transaction Rewards Program”	Terms and Conditions of “Overseas Transaction Extra Bonus Point Program”	1 June 2025
4	Update of Welcome Gift handling fee	General Terms and Conditions of Welcome Gift and Other Benefits <ul style="list-style-type: none"> <li>• Fubon Visa Infinite Card</li> <li>• Fubon Visa Platinum</li> <li>• Fubon YATA Visa Platinum Card</li> </ul>	1 June 2025
5	Update of Fubon Visa Infinite Card Airport Lounges Services terms and conditions	Terms and Conditions of Fubon Visa Infinite Card Airport Lounges Services	1 August 2025
6	Card replacement arrangement upon renewal of designated YATA credit cards	Please refer to the Fubon Bank website.  Personal >Credit Card Application > YATA Visa Platinum Card	1 June 2025
7	Update of Privilege Rewards under Rewards Redemption	Please refer to the Fubon Bank website.  Personal > Credit Card Privileges > Rewards Redemption	1 June 2025

Deleted contents are strikethrough and new contents are underlined below.

**1. Update of rewards on bill payments, and insurance transactions**
**a. Key amendment to the General Terms and Conditions of Fubon Credit Card Bonus Point Program**

Clause 5 - The Program is only applicable to retail purchases, other transactions, including but not limited to cash advances, administration fees, finance charges, annual fees; ~~bill payments to the Inland Revenue Department, payment relating to the category of insurance or Pension Services and, casino and gambling transactions, 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

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(“Eligible Transaction”). ~~All Programs (except the basic 1X Point) are not applicable to online bill payment via Fubon Internet Banking Service, retail purchases with installment plans and other specified transactions.~~ Transactions are determined based on the codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited of the relevant countries or regions.

**b. Key amendment to the Terms and Conditions under Bill Payment of Internet Banking**

Clause 3 - For payments made by Fubon Bank Credit Card to the following merchants are subject to the ~~handling fee~~ **handling fee** and bonus point reward.

Merchant	Handling Fee	Bonus Point Reward
The "Banking and Credit Card Services", the "Credit Services", the "Securities Broker" categories	<del>1% on each transaction amount</del> <b>1% on each transaction amount</b>	Not applicable
Inland Revenue Department	Free of Charge	Not applicable
Insurance or Pension Services category	Free of Charge	Not applicable
Other Merchants	Free of Charge	Applicable (every HK\$1 payment = 1 bonus point) Not applicable

**2. Update of “Fubon Credit Card Upgrade Reward Program”**

Clause 23 – ~~This program is not applicable to all retail purchases with installment plans and transactions made via mobile wallets. Other transactions including but not limited to cash advances, administration fees and finance charges are also not applicable.~~ Transactions, 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, 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. Transactions are determined based on the codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited of the relevant countries or regions. No Point will be offered to any unposted, cancelled or refunded transactions.

**3. Update of “Overseas Transaction Rewards Program”**

Clause 32 – ~~This program is not applicable to all retail purchases with installment plans and transactions made via mobile wallets. Other transactions including but not limited to cash advances, administration fees and finance charges are also not applicable.~~ Transactions, 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, 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. Transactions are determined based on the codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited of the relevant countries or regions. No Point will be offered to any unposted, cancelled or refunded transactions.

**4. Update of Welcome Gift handling fee**

**Key amendment to the General Terms and Conditions of Welcome Gift and Other Benefits**

Clause 1 of Fubon Visa Infinite Card - To be eligible for the principal card welcome gift, customers

are required to successfully apply for a principal card of Fubon Visa Infinite Card on or before 31 December 2025. A new card will be sent to the customer at his/her correspondence address by Fubon Bank (the "Bank") or customer will be contacted to collect the new card at branch. To be eligible for the welcome gift, the principal cardholder is/are required to fulfil the following welcome gift redemption requirements. The transaction date(s) shown in the statement(s) issued by the Bank shall be regarded as the relevant transaction date(s). If any retail transaction(s) is/are later cancelled or reversed after redemption of the welcome gift causing the cardholder not fulfilling the spending requirement, or if the cardholder cancels the eligible credit card within 14 months after opening the account, the Bank reserves the right to debit HK\$100 as a handling fee to recover the cost of the welcome gift the cardholder has received against his/her account immediately without prior notice.

Clause 1 of Fubon Visa Platinum Card - To be eligible for the principal card welcome gift, customers are required to successfully apply for a principal card of Fubon Credit Card on or before 31 December 2025. A new card will be sent to the customer at his/her correspondence address by Fubon Bank (the "Bank") or customer will be contacted to collect the new card at branch. To be eligible for the welcome gift, the principal cardholder is required to fulfil the following welcome gift redemption requirements. The transaction date(s) shown in the statement(s) issued by the Bank shall be regarded as the relevant transaction date(s). If any retail transaction(s) is/are later cancelled or reversed after redemption of the welcome gift causing the cardholder not fulfilling the spending requirement, or if the cardholder cancels the eligible credit card within 14 months after opening the account, the Bank reserves the right to debit HK\$100 as a handling fee to recover the cost of the welcome gift the cardholder has received against his/her account immediately without prior notice.

Clause 1 of YATA Visa Platinum Card - To be eligible for the principal card welcome gift, customers are required to successfully apply for a principal card of YATA Visa Platinum Card on or before 31 December 2025. A new card will be sent to the customer at his/her correspondence address by Fubon Bank (the "Bank") or customer will be contacted to collect the new card at branch. To be eligible for the welcome gifts, the principal cardholder is required to spend HK\$2,800 or above on eligible retail purchase and/or cash advance with the principal card within the first 3 months from the date of card issuance. Other transactions including but not limited to tax payment, online bill payment, balance transfers, installment, administration fee, financial charges, annual fee, autopay transactions, Octopus AAVS reload transactions and casino and gambling transactions will not be counted as welcome gift spending requirement. The transaction date(s) shown in the statement(s) issued by the Bank shall be regarded as the relevant transaction date(s). If any retail transaction(s) is/are later cancelled or reversed after the redemption of the welcome gifts causing the cardholder not fulfilling the spending requirement, or if the cardholder cancels the eligible credit card within 14 months after opening the account, the Bank reserves the right to debit HK\$100 as a handling fee to recover the cost of the welcome gift the cardholder has received against his/her account immediately without prior notice.

## 5. Update of Fubon Visa Infinite Card Airport Lounges Services terms

### Key amendment to the Terms and Conditions of Fubon Visa Infinite Card Airport Lounges Services

Subject - Terms and Conditions of Fubon Visa Infinite Card ~~Airport~~ Lounges Services

Clause 1 - The validity period of Fubon Visa Infinite Card Plaza Premium Lounges Services (the "Plaza Premium ~~Designated Lounges Services~~") is from now to 31 ~~December 2025~~ December 2026 ("Validity Period"). The ~~Plaza Premium Designated Lounges Services~~ is only eligible for Fubon Visa Infinite Card (the "Eligible Credit Card") principal cardholders and supplementary cardholders (the "Eligible Cardholders").

Clause 2 - ~~The Eligible Cardholders can enjoy complimentary lounge access to designated Plaza Premium Lounge facilities ("Offer") for a total of 4 times ("number of free access") per calendar year in the first 2 years upon successful application. To be eligible for the Offer, the relevant credit card account must be still valid and in normal status. Free access counts are calculated per calendar year, and unused free times in that calendar year will be forfeited and cannot be used in the next calendar year.~~ Eligible Cardholders can enjoy total of TWO complimentary lounge access to Designated

Lounges Services (“Complimentary Offer”) per the calendar year upon successful application and approval of card. Eligible Cardholders are required to make eligible retail transactions of HK\$4,000 or above with Eligible Credit Cards (“Spending Offer”) within 60 days of each subsequent visit to Designated Lounges Services. For the definition of eligible retail purchase, please refer to clause 2 of the General Terms and Conditions of Welcome Gifts and Other Benefits. Eligible Cardholders can enjoy the Offer up to 4 times in the calendar year. This Offer is not applicable to the renewed, replaced or upgraded card(s) which are not newly applied and approved in the calendar year. Spending Offer for the principal card and supplementary cards will be combined for calculation. If the Eligible Cardholders fail to meet the Spending Offer, the Bank will deduct the relevant service fee of HK\$390 per access directly from the Eligible Credit Card principal account within 120 days upon using the Offer. The card account status must remain valid and normal to enjoy the offer. Unused Complimentary Offer will be cancelled and cannot be transferred or accumulated for use in the next calendar year. If Eligible Cardholders have used up the original Designated Lounges Services 4 times before the Effective Date, a service fee of HK\$390 will be charged by the Bank per visit starting from the Effective Date in the calendar year. If Eligible Cardholders have not used any original Designated Lounges Services before the Effective Date, the lounge services will still be valid in accordance with the revised terms and conditions. If Eligible Cardholders have used any original Designated Lounges Services (less than 4 times) before the Effective Date, the remaining times of Complimentary Offer and/or Spending Offer on lounge services will still be valid in accordance with the revised terms and conditions.

## 6. Card replacement arrangement upon renewal of designated YATA credit cards

YATA X KUMAMON VISA PLATINUM will be replaced to YATA VISA PLATINUM and YATA X KUMAMOTO TITANIUM will be replaced to YATA TITANIUM upon Effective Date. The new credit card will be mailed upon card renewal. The credit card number, credit limit, fee and service will remain unchanged. The 5% discount promotion day for YATA Supermarket transactions will be changed from Tuesday to Monday (the discount is provided by the merchant and is subject to the merchant's discount details) and the offer of up to 2.5% rebate on Japanese Yen spending will be cancelled. For the change of year-round offers, please refer to the Fubon Bank website: Personal > Credit Card Application > YATA Visa Platinum Card for the latest offers of YATA credit cards.

Please follow the instructions as stated on card mailer upon receipt of the new credit card. Our bank will consider your card activation as your acceptance on the new YATA credit cards. Otherwise, please refer to “Termination of Card Services” and “Amendment of Agreement” in the Cardholder Agreement for Credit Card Services and notify the Bank before the Effective Date if the cardholder/customer does not accept the above amendments.

## 7. Update of Privilege Rewards under Rewards Redemption

The reward of using 40,000 points for the redemption of HK\$200 Cash Credit will no longer be applicable to YATA Visa Platinum Card / YATA X KUMAMON Visa Platinum Card / YATA X KUMAMOTO Titanium Card.

Eligible Card	Required Bonus Point	Rewards
All Fubon credit cards	5,000 points	HK\$20 Cash Credit (Item No. 42)
	25,000 points	HK\$100 Cash Credit (Item No. 01)
<del>Fubon Visa Infinite Card / Ambassador Banking Visa Platinum Card / YATA Visa Platinum Card / YATA X KUMAMON Visa Platinum Card / YATA X KUMAMOTO Titanium Card</del>	40,000 points	HK\$200 Cash Credit (Item No. 19)



The above is intended only to be a highlight of the key amendments to the related documents of respective products. You are advised to read our updated related documents as specified under the summary table of this notice of amendment for details.

Please note that all the above amendments set out in this Notice shall be binding on the cardholder/customer if the cardholder/customer continues to use or retain the Card on or after the Effective Date. The Bank may however not be able to continue providing the relevant services to the cardholder/customer if the cardholder/customer does not accept the above amendments. Please refer to “Termination of Card Services” and “Amendment of Agreement” in the Cardholder Agreement for Credit Card Services and notify the Bank before the Effective Date if the cardholder/customer does not accept the above amendments.

For the revised documents, please visit our website or any of our branches from 1 June 2025. The existing relevant documents are available from the below website or any of our branches until 31 May 2025.

Related documents	Website
This notice of amendment	The Bank front page > Notice
General Terms and Conditions of Fubon Credit Card Bonus Point Program	Personal > Credit Card Privileges > Bonus Points, Overseas Transactions Rewards and Upgrade Rewards Program > Terms and Conditions
Terms and Conditions under Bill Payment of Internet Banking	Internet Banking > Bill Payment
General Terms and Conditions of Welcome Gift and Other Benefits <ul style="list-style-type: none"> <li>• Fubon Visa Infinite Card</li> <li>• Fubon Platinum Card</li> <li>• YATA Visa Platinum Card</li> </ul>	Personal > Credit Card Application > Fubon Visa Infinite Card Personal > Credit Card Application > Fubon Platinum Card Personal > Credit Card Application > YATA Visa Platinum Card
Terms and Conditions of Fubon Visa Infinite Card Airport Lounges Services	Personal > Credit Card Application > Fubon Visa Infinite Card
YATA Card Details	Personal > Credit Card Application > YATA Visa Platinum Card
Rewards Redemption Details	Personal > Credit Card Privileges > Rewards Redemption

Also, cardholder/customer may download this Notice from the Bank’s website (the Bank’s website > NOTICES) on or before 31 July 2025. Cardholder/Customer may not be able to access or download the existing relevant documents and the Notice of Amendment after the relevant date(s).

For any enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181.

This notice is issued in March 2025.

Remarks: The Bank reserves the right to revise and introduce any terms and conditions and service charges from time to time. Should there be any inconsistency between the English and Chinese versions of this Notice, the English version shall prevail.