

Terms and Conditions of “Open an Account, Get a Credit Card via Mobile — Win-Win Deal!”

1. The promotion period for the “Open an Account, Get a Credit Card via Mobile — Win-Win Deal!” (“Promotional Offer”) runs from 9 March 2026 to 30 June 2026, both dates inclusive (“Promotion Period”). This Promotional Offer is provided by Fubon Bank (Hong Kong) Limited (the “Bank”).
2. This Promotional Offer is exclusive to individual customers who have not held any Individual Bank Account and credit card account with the Bank during the period from 9 March 2025 to 8 March 2026 (both dates inclusive) (“Eligible Customer(s”).
3. During the Promotion Period, Eligible Customers only need to complete the following steps in order to receive a HK\$300 cash rebate:
 - i. Successfully submit account opening application for individual Fubon Bank HKD Statement Savings Account (“Eligible Bank Account”) through Fubon GO Mobile App (“Fubon GO”) and the application is approved by the Bank with bank account opened; and
 - ii. Successfully apply for a principal Fubon Visa Platinum Credit Card (“Eligible Credit Card”) (excluding Fubon YATA Visa Platinum Card and Fubon iN Visa Platinum Card, which are not applicable) issued by the Bank through Fubon GO or the Bank’s website, and enter the Promotion Code “**GOWINWIN**” (“Designated Promotion Code”) in the promotion code/referral code field; and
 - iii. Within three calendar months from the issuance date of the Eligible Credit Card (“Designated Repayment Period”), the cardholder must successfully make a credit card repayment (“Repayment”) by transferring funds from their Eligible Bank Account to their Eligible Credit Card via the Fubon Mobile Banking Application (“Fubon+”). There are no restrictions on the repayment amount or the transfer method; both real-time and scheduled payments will be counted, provided the payment date falls within the Designated Repayment Period.

Example	Principal Credit Card Successful Issuance Date	Last Repayment Date
Example 1	31 March 2026	30 June 2026
Example 2	10 April 2026	9 July 2026

4. Eligible Customer who completes all the requirements set out in Clause 3 during the Promotion Period and is aged between 18 and 35 at the time of submitting the application for Eligible Bank Account and Eligible Credit Card (Must be at least 18 years old but under 36 years old on both dates of successful submission of the bank account application and the credit card application), shall receive an additional HK\$200 cash rebate on top of the HK\$300 cash rebate.
5. This Promotional Offer cannot be used in conjunction with other promotions, except the principal credit cards welcome offer.
6. The Bank staffs, joint-named account customers, corporate account customers, applicants who submit the application for principal Fubon Credit Card or Fubon Individual HKD Statement Savings Account through other channels, and customers who repay their credit card via methods other than Fubon+ are not eligible for this Promotional Offer.
7. Each Eligible Customer can use one promotion code / referral code only when submitting an Eligible Credit Card application on Fubon GO. It cannot be used in conjunction with other promotion code / referral code offers. Once the application is submitted, any change on the promotion code / referral code will not be accepted by the Bank.

8. **The Promotional Offer and Designated Promotion Code have a limited quota and will be available on a first-come, first-served basis.** Each customer can enjoy this Promotional Offer once only during the Promotion Period.
9. Once the eligibility of the customer is verified and confirmed by the Bank, the Bank will credit the relevant cash rebate in the form of cash credit to the Eligible Credit Card on or before 29 January 2027, and it will be shown on the customer's credit card monthly statement. The rewards received are non-transferable. Eligible Customers are not allowed to choose to receive the cash rebate in any other form, and the Bank will not provide the cash rebate in any other manner.
10. Eligible Customers must hold a valid individual bank account with the Bank and a valid good standing of Eligible Credit Card account at the time the cash rebate is credited in order to receive the relevant cash rebate.
11. **If any related transaction(s) for which the cash rebate was awarded is/are later cancelled or reversed, resulting in failure to meet the Promotional Offer's requirement, or if the cardholder cancels the eligible credit card within 14 months after from the date of card issuance, the Bank reserves the right to debit a handling fee to recover the cost of the cash rebate or welcome rewards the cardholder has received against his/her credit card account immediately without prior notice.** For details and General Terms and Conditions of Welcome Gift and Other Benefits, please visit Fubon Bank's website www.fubonbank.com.hk or contact the staff of the Bank.
12. Eligible Customers can notify the Bank within one month from the above cash rebate date if they meet the Promotional Offer's requirements but do not receive the cash rebate.
13. All related dates of this Promotional Offer are based on Hong Kong Time.
14. For all records of services, applications, transactions in this Promotional Offer, the Bank's record shall prevail.
15. These terms and conditions shall be read in conjunction with the Bank's Global Terms and Conditions for Accounts and Services ("Global T&C", which is available at Fubon Bank's website www.fubonbank.com.hk). In the event of any inconsistency between these terms and conditions and the Global T&C, these terms and conditions shall prevail.
16. For details and terms and conditions of the Fubon GO Mobile Accounting Opening Service, Fubon Internet Banking Service, Fubon Mobile Banking Service and the Cardholder Agreement, please visit Fubon Bank's website www.fubonbank.com.hk or contact the staff of the Bank.
17. The Bank reserves the right to suspend, vary or terminate this Promotional Offer or amend the relevant terms and conditions at any time without prior notice to customers. In case of any dispute arising from the reward method, the eligibility of Eligible Customers, the activity details and all related matters of this Promotional Offer, the decision of the Bank shall be final and conclusive.
18. If there are any dishonest and/or fraudulent acts by the Eligible Customer in relation to this Promotional Offer, the Bank reserves the right to disqualify the Eligible Customer from this Promotional Offer. The Bank also reserves the right to deduct the cash rebate directly from the Eligible Customer's credit card account without prior notice, or take any action as the Bank deems appropriate to recover any outstanding amounts.
19. Other than the Bank and Eligible Customers, no one shall have the right to enforce or enjoy the benefits of any of these Terms and Conditions under Contracts (Rights of Third Parties) Ordinance (Cap 623, Laws of Hong Kong).
20. Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.