

PRESS RELEASE

IMMEDIATE RELEASE

Fubon Bank Credit Card Bonus Point Programme Easy Ways to Earn Bonus Points and Redeem Fabulous Rewards Anytime and Anywhere

(Hong Kong: 1 March 2012) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of a new round of Fubon Credit Card Bonus Points Programme, enabling customers to earn credit card bonus points at ease throughout the year to redeem fabulous rewards.

To earn the bonus points¹, customers who spend HK\$300 or above on Saturdays or Sundays will be eligible to earn 2X bonus points. Fubon Platinum / Titanium Card cardholders’ spending overseas or in Taiwan will be eligible to receive up to 20X bonus points². Moreover, customers do not have to register for the aforementioned bonus points earning and there is no restriction on the spending categories. Furthermore, customers can participate in the “Sure Win Spending Rewards” programme with the same spending, giving them a minimum of guaranteed 12,000 bonus points³ every month, or even up to 120,000 bonus points. As for the fabulous rewards, customers can redeem HK\$100 cash credit / cash coupon with bonus points as low as 20,000 points, or convert their bonus points into Asia Miles, allowing customers to enjoy such an attractive Bonus Point Programme anytime and anywhere.

Highlights of Fubon Credit Card Bonus Points Programme

✓ < **Easy to Earn** > 1

■ **Earning Bonus Points Throughout the Year, No Registration is required**

Local transaction amount of HK\$300 or above made on Saturdays and Sundays	Spend HK\$1 = 2 bonus points
Octopus Automatic Add-Value Service and other transactions	Top-up / Spend HK\$1 = 1 bonus point
Exclusive to Platinum or Titanium Cardholders	
Taiwan transactions	Spend HK\$1 = 20 bonus points²
Other overseas transactions	Spend HK\$1 = 4 bonus points
Local transaction amount of HK\$300 or above made by principal card on Saturdays and Sundays in birthday month	Spend HK\$1 = 3 bonus points

Remarks:

1. The promotion period is valid from 1 March 2012 to 28 February 2013 (with both dates inclusive). For details of the Bonus Point Programme, please call 24-hour Customer Service Hotline at 2566 8181 or contact the staff of the Bank. For the fees related to overseas spending, please refer to the Bank's website www.fubonbank.com.hk for the <Fubon Credit Card List of Service Charges>.
2. 20X Bonus Point Programme is only applicable to Fubon Platinum / Titanium Card cardholders and New Taiwan Dollar transaction in Taiwan. Fourfold Points under "Overseas Transactions Bonus Point Programme" and extra Sixteenfold Points under 20X Bonus Point Programme will be awarded for every HK\$1 spent. The maximum extra Sixteenfold Points earned by cardholder under 20X Bonus Point Programme is 80,000 bonus points in each month. The extra bonus points awarded will be credited to the Customers' principal card accounts in 2 months after the transaction.

✓ < Easy to Earn > 2

 ■ **"Sure Win Spending Rewards" Programme enables Customers to win up to 120,000 Extra Bonus Points**

Customers spending HK\$500 or more with Fubon Credit Card during the designated transaction period and call the 24-hour "Sure Win Spending Rewards" Hotline 8226 2663 for registration and lucky draw to win up to 20,000 extra bonus points each time. Each credit card is entitled to a maximum of 6 registration chances in each phase to receive a minimum of 12,000 extra bonus points³, or even up to 120,000 extra bonus points. The prizes are guaranteed!

Remarks:

3. Assume the customer spends HK\$500 or more with Fubon Credit Card within the designated transaction period, registers and proceeds to the lucky draw for 6 times and wins 2,000 bonus points each time.

✓ < Fabulous Rewards >

 ■ **Redeem HK\$100 Cash Rewards with Bonus Points as low as 20,000 Points, Enabling Customers to get Fabulous Rewards at Fingertips**

Bonus Point	Reward
20,000 bonus points ⁴	\$100 Cash Credit / Cash Coupon
5,000 bonus points	\$20 Cash Coupon
12 bonus points	1 Asia Mile ⁵

Remarks :

4. The above offer is only applicable to Fubon Platinum / Titanium Card cardholder. Fubon Gold / Classic Card cardholder can redeem HK\$100 cash credit or cash coupon by using 25,000 accumulated bonus points. For details, please contact the staff of the Bank.
5. Until 30 June 2012, designated Platinum / Titanium credit cards issued by Fubon Bank (Except YATA Visa Platinum Card and Bonluxe Visa Platinum Card) are eligible for Asia Miles conversion. For details, please contact the staff of the Bank.

Example of “Easy to Earn Fabulous Rewards”

Customers can redeem a round-trip air ticket to Taiwan with accumulated spending of as low as HK\$4,600⁶:

	Instant Bonus Point	Maximum Extra Bonus Point Earned from “Sure Win Spending Reward”	Maximum Earning in total	
Local transaction HK\$1,000 (HK\$500 X 2 times)	2,000 (2X Bonus Points)	40,000 (lucky draw x 2)	194,000 bonus points	Round trip air ticket to Taiwan x 1 (16,000 miles) or Approximately HK\$940 cash credit / cash coupon
Taiwan Transaction HK\$3,600 (HK\$900 X 4 times)	72,000 (20X Bonus Points)	80,000 (lucky draw x 4)		

Remarks:

- Applicable to Fubon Platinum / Titanium Credit Card cardholders only.
- The above example is for reference only as bonus point earning and redemption would be different for each cardholder. For details, please contact the staff of the Bank.

Customers who are interested to find out more about the promotion can call Fubon Bank’s Enquiry Hotline 2566 8181, visit any Fubon Bank branches, or visit the Bank’s website www.fubonbank.com.hk.

Terms and Conditions of Fubon Credit Card Bonus Points Programme (Summary):

- Fubon Credit Card Bonus Points Programme (the "Bonus Point Programme") is only applicable to principal cardholder(s) of Fubon Credit Card / Co-branded Card (except Corporate Cards, Debit Cards and any Reward Cards) (the "Card(s)") issued by Fubon Bank (the "Bank") (the "Customer(s)").
- Bonus Point Programme is not applicable to YATA Visa cardholders.
- Unless otherwise specified, the promotion period of this Programme commences from 1 March 2012 to 28 February 2013, both days inclusive ("Promotion Period"). Gift redemption is subject to the receipt of the application by the Bank.
- Customer can earn bonus point (the "Point(s)") for every HK\$1 card spending made by the Cards (including principal and supplementary cards), the details are as follows:

Transaction	Fubon Platinum / Titanium Card	Fubon Gold / Classic Card
Local transaction amount of HK\$300 or above made on Saturdays and Sundays	2X Points	2X Points
Local transaction amount of HK\$300 or above made on Saturdays and Sundays in birthday month (For principal card only)	3X Points	2X Points

Other local transactions	1X Point	1X Point
Taiwan transactions in New Taiwan Dollar	20X Points	1X Point
Other overseas transactions in foreign currencies	4X Points	1X Point

Bonus Point Programme is only applicable to retail purchase, other transactions including but not limited to cash advance, administration fee, finance charges, annual fee, payment to Inland Revenue Department and chips transactions are inapplicable (the "Eligible Transactions"). All double / triple / fourfold / twentyfold Points earning are inapplicable to all retail purchases with installment plans, Octopus transactions and other specified transactions. The calculation of the Points will be based on the issue date of the authorized approval code of the transaction and will be credited to the Customer's Card account on the posting date (except Taiwan Transactions 20X Bonus Point Programme ("20X Bonus Point Programme")). No Points will be offered to any unposted, cancelled or refunded transactions. Each Eligible Transaction of each Customer can only enjoy any one of the above-mentioned offers of Bonus Point Programme once.

- 20X Bonus Point Programme is only applicable to Fubon Platinum / Titanium cardholders and New Taiwan Dollar transaction in Taiwan. Fourfold Points under "Overseas Transactions Bonus Point Programme" and extra sixteenfold Points under 20X Bonus Point Programme will be awarded for every HK\$1 spent. The award is only applicable to Eligible Transactions.
- The maximum extra sixteenfold Points earned by cardholder under 20X Bonus Point Programme is 80,000 Points in each month. The extra bonus points awarded will be credited to the Customers' principal card accounts in 2 months after the transaction.
- The maximum Points earned by Fubon Platinum / Titanium cardholder in each month is triple of their Cards' credit limit (excluding the extra Sixteenfold Points under 20X Bonus Point Programme); while for Fubon Gold / Classic cardholder, the maximum Points earned is twice of the Card's credit limit. The cap of Points is inapplicable to temporary credit line increase.
- For details of the Terms and Conditions, please refer to related promotional leaflets or contact the staff of the Bank.

Terms and Conditions of Bonus Points Conversion to Asia Miles (Summary):

- The Programme is only applicable to Fubon Platinum or Titanium cardholders, excluding YATA Visa Card and Bonlux Visa Card.
- To convert Points into Asia Miles, the conversion rate is 12 Points to 1 mile. Each Asia Miles conversion must be a minimum of 1,000 Asia Miles and subsequently in a multiple of 500 Asia Miles. If the converted amount is less than 1,000 Asia Miles, application will not be accepted. If the conversion is not made in multiples of 500 miles, it will be rounded down to the nearest multiples of 500 miles by the Bank without further notice.
- Customer can only convert Points into Asia Miles via mail-in or fax-in. Administrative fee charged for redemption of other gift items will not be applied.
- A handling fee of HK\$150 will be charged for each Asia Miles conversion (regardless of the miles converted). The required Points being converted to Asia Miles and the handling fee will be deducted from the customer's credit card account and the related transaction will be shown on the coming customer's credit card statement.
- For details of the Terms and Conditions, please refer to related promotional leaflets or contact the staff of the Bank.

Fubon Bank (Hong Kong) Limited

Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd., a leading financial services group in Taiwan which is engaged in corporate and investment banking, financial markets, consumer finance, wealth management, investment management and insurance. Fubon Bank operates 24 retail outlets in Hong Kong including 22 branches and 2 Securities Services Centres, and provides a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, securities brokerage and investment services. Fubon Bank holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

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