Fubon Bank
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『Ambassador Banking 迎新獎賞』推廣優惠之條款及細則
Terms and Conditions of the "Ambassador Banking Welcome Reward" Promotion

Terms and Conditions
一般條款及細則：
General Terms and Conditions:

1. 「本行」指富邦銀行(香港)有限公司。。
   The "Bank" means Fubon Bank (Hong Kong) Limited.

2. 「推廣期」由 2026 年 10 月 2 日至 2026 年 12 月 31 日，包括首尾兩天。
   "Promotion Period" is from 2 October 2026 to 31 December 2026, both dates inclusive.

3. 本推廣內之優惠只適用於個人客戶，公司客戶恕不適用。
   All offers in this promotion are only applicable to personal customers and are not applicable to corporate customers.

4. 所有外幣結餘均以本行收市價折算為港元等值計算。
   All foreign currency balances are calculated based on the Bank's closing revaluation rate and then convert to its HKD equivalent.

5. 本推廣涉及的一切服務及交易記錄，以本行之記錄為準。
   For all records of services and transactions in this promotion, the Bank's record shall prevail.

6. 所有優惠不可與其他推廣或優惠同時使用。
   All offers cannot be used in conjunction with other promotional offers.

7. 所有優惠均不可轉讓予他人、不可退回、不可轉換其他產品或任何折扣優惠。
   All privileges and rewards cannot be transferred, returned or exchanged for other products or rewards.

8. 有關 Ambassador Banking 之服務詳情、條款及細則，請參閱有關宣傳單張或向本行職員查詢。
   For the service details and the relevant terms and conditions of Ambassador Banking, please refer to the relevant promotional materials or contact the staff of the Bank.

9. 所有優惠及服務須受相關條款及細則約束，詳情請向本行職員查詢。
   All offers and services are subject to their relevant terms and conditions, please contact the staff of the Bank for details.

10. 除本行及根據本推廣與本行已訂立合同(如有)之客戶外，任何人均無權根據香港法例第 623 章《合約(第三者權利)條例》強制執行本條款之任何條款或享有任何條款中之利益。
    No person other than the Bank and the customer who entered into a contract relating to this promotion (if any) with the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any term under these Terms and Conditions.

11. 本行保留權利隨時暫停、更改或終止上述優惠，以及修訂其條款及細則而毋須另行通知；可於本行網站查詢有關本次優惠之最新詳情，包括有關上述優惠之變更、暫停或取消。如有任何爭議，本行保留最終決定權。
    The Bank reserves the right to suspend, vary or cancel the above privileges and amend the relevant terms and conditions at any time without prior notice. Terms and conditions of the above privileges is available at our website, same as all latest details including the changes, suspension, or cancellation mentioned above. In case of any disputes, the decision of the Bank shall be final and conclusive.

12. 本條款及細則受香港特別行政區法律規管，並按其詮釋。
    These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

13. 有關優惠之資格如有任何爭議，本行保留最終決定權。
    In the event of a dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.

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14. 所有條款及細則之中英文版本如有任何歧異，概以英文版本為準。
Should there be any discrepancies between the English and Chinese versions of the terms and conditions, the English version shall prevail.

「迎新獎賞」之條款及細則：
Terms and Conditions of "Welcome Reward":

15. 此優惠只適用於 2025 年 10 月 2 日至 2026 年 9 月 30 日期間未曾選用 Ambassador Banking 之個人客戶(單名戶)，不適用於聯名戶。
This offer is only applicable to personal customers (sole account) who have not enrolled Ambassador Banking during the period from 2 October 2025 to 30 September 2026, but not applicable to joint account.

16. 客戶須符合以下**全部**條件及要求，方可獲享富邦白金卡現金獎賞 HK$1,688：
To be entitled to HK$1,688 cash reward of Fubon Platinum Card , customer is required to fulfill **ALL** of the below requirements:
    i) 推廣期內成功選用 Ambassador Banking，並同時**提供電郵地址**及**選用電子結單服務**；
    Successfully enrolled Ambassador Banking during the Promotion Period with **email address provided** and **e-Statement service applied**;
    ii) 於「計算期」內之「每日平均全面理財總值」達 HK$1,000,000 等值或以上：
    "Daily Average Total Relationship Balance" during the "Calculation Period" reaches HK$1,000,000 equivalent or above:
    - 「全面理財總值」即客戶於本行相同名下所持有之港元及外幣存款、投資產品(包括基金、結構性投資產品及債券)及透過本行向指定保險公司購買指定人壽保險計劃之預繳或已繳之累積保費金額(上述保費之資料由有關保險公司定期提供予本行，而被納入計算之保險計劃不包括已與本行解除銷售合作關係之保險公司所發行之保險計劃)之每日日終結餘總和。
      "Total Relationship Balance (TRB)" is the aggregate daily day-end balance of all Hong Kong dollar and foreign currency deposits, investment (includes investment funds, structured investment products and bonds) and prepaid/paid premium amount of life insurance plans as provided by the designated insurance company(ies) (excluding those insurance plan(s) underwritten by the insurance company(ies) with which the Bank has terminated the Bancassurance relationships) under the same customer record with the Bank.
    - 若客戶所購買之人壽保險計劃乃中國人壽保險(海外)股份有限公司所承保，有關保險計劃之預繳或已繳之累積保費金額則以計算日前一個月之月終結餘作計算。由於處理需時，部分保險計劃之預繳或已繳之累積保費金額或許不能即時計算在本行「全面理財總值」內，於此情況下，有關保險計劃之預繳或已繳之累積保費金額將由本行全權酌情決定。
      If the life insurance policy is underwritten by China Life Insurance (Overseas) Company Limited, the relevant prepaid/paid premium amount is based on the last month-end balance of the policy. There may be time lag before the prepaid/paid premium amount of insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB. In such circumstances, the Bank has the absolute sole discretion to determine the prepaid/paid premium amount of insurance policies.
    - 聯名戶之結餘不會用作計算個人戶口之「全面理財總值」。而人壽保險計劃之金額只計算為保單持有人之個人戶口之「全面理財總值」。
      Balance in a joint account will not be counted as "TRB" of a sole account. Premium of life insurance policy will only be counted as TRB of the policyholder's sole account.
    - 所有外幣結餘均以本行收市價折算為港元等值計算。有關計算結果概以本行紀錄為準。
      All foreign currency balances are calculated based on the Bank's closing revaluation rate and then convert to its HKD equivalent. The relevant calculation results are subject to the Bank's final record.
    - 「計算期」詳見條款 17。
      For details of "Calculation Period", please refer to Clause 17.
    - 「每日平均全面理財總值」即「計算期」內「全面理財總值」之每日平均值。
      "Daily Average TRB" is the daily average of "TRB" during the "Calculation Period".

iii) 「指定期」內成功選用以下其中一項「指定理財服務」(以交易日計算為準) ，「指定期」詳見條款 17：
Successfully use one of the below "Designated Wealth Management Services" during "Target Period" (based on transaction dates), please refer to Clause 17 for details of "Target Period":

a) 透過本行投保任何人壽保險計劃，單一計劃之年度化保費金額達 HK$50,000 等值或以上，並不包括冷靜期內取消之保單；或
Apply for any life insurance plan through the Bank with annualized premium at HK$50,000 equivalent or above, insurance policy cancelled during the cooling off period will be excluded; OR

b) 透過本行認購基金，單筆交易金額達 HK$200,000 等值或以上；或
Subscribe investment fund through the Bank with single subscription amount at HK$200,000 equivalent or above; OR

c) 透過本行買入或沽出債券(不包括香港特別行政區政府發行之通賬掛鈎債券、銀色債券及綠色債券) 。
Complete a buy or sell transaction of bond through the Bank (excluding iBond, Silver Bond and Green Bond issued by HKSAR Government).

iv) 2027 年 3 月 31 日或之前成功申請富邦白金卡主卡：
Successfully apply for a principal card of Fubon Platinum Card on or before 31 March 2027:

- 已持有有效富邦白金卡主卡之客戶可毋須申請。
  Customer who holds a valid principal card of Fubon Platinum Card does not need to apply.
- 本行有權拒絕客戶之信用卡申請而毋須提供任何原因。
  The Bank reserves the right to reject the application of credit card without providing reason.

v) 推廣期完結當日需持有有效富邦 **magi©**money manager 港元有息支票戶口；
Hold a valid Fubon **magi©**money manager HKD Interest-bearing Current Account at the end of the Promotion Period;

vi) 推廣期完結當日需持有有效投資賬戶。
Hold a valid Investment Account at the end of the Promotion Period.

17. 本行將於下列指定時間(或於本行網頁另行公布之期間)將有關現金獎賞存入合資格客戶之富邦白金卡主卡戶口，惟客戶之Ambassador Banking、電子結單服務及富邦白金卡之主卡戶口必須於存入有關現金獎賞當日仍屬有效及正常。
The Bank will credit the relevant cash reward to principal card account of Fubon Platinum Card of eligible customer according to the below schedule (or other period announced via the Bank's website), yet the eligible customer must still hold valid Ambassador Banking, e-Statement service and principal card of Fubon Platinum Card in normal status).

選用 Ambassador Banking 之月份 Month of Successful Enrollment to Ambassador Banking	「計算期 」(包括首尾兩天) "Calculation Period" (both dates inclusive)	「指定期」(包括首尾兩天) "Target Period" (both dates inclusive)	存入有關現金獎賞之日期 Date of Crediting the relevant Cash Rewards
2026 年 10 月 October 2026	2026 年 11 月 1 日至 2027 年 1 月 31 日 1 November 2026 to 31 January 2027	2026 年 10 月 2 日至 2027 年 1 月 31 日 2 October 2026 to 31 January 2027	2027 年 4 月 30 日或之前 On or before 30 April 2027
2026 年 11 月 November 2026	2026 年 12 月 1 日至 2027 年 2 月 28 日 1 December 2026 to 28 February 2027	2026 年 11 月 1 日至 2027 年 2 月 28 日 1 November 2026 to 28 February 2027	2027 年 5 月 31 日或之前 On or before 31 May 2027
2026 年 12 月 December 2026	2027 年 1 月 1 日至 2027 年 3 月 31 日 1 January 2027 to 31 March 2027	2026 年 12 月 1 日至 2027 年 3 月 31 日 1 December2026 to 31 March 2027	2027 年 6 月 30 日或之前 On or before 30 June 2027

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18. 若客戶同時持有多於一張富邦銀行白金信用卡，則相關的現金獎賞將自動存入最新開立之信用卡帳戶。
If a customer holds more than one Fubon Bank Platinum Credit Card, the relevant cash rewards will automatically be credited to the most recently opened credit card account.

19. 每位合資格客戶於是次推廣中只可獲享「迎新獎賞」一次。
Each eligible customer shall only be entitled to "Welcome Reward" once under this promotion.

20. **有關戶口及其他銀行服務之收費詳情、條款及細則，請參閱本行現行之《統一賬戶及服務條款》、其他相關銀行服務條款及細則及零售銀行服務收費表或向本行職員查詢。**
For the account's fees & charges and terms & conditions of accounts & other banking services, please refer to the existing "Global Terms and Conditions for Accounts and Services", other relevant terms & conditions for banking services and List of Service Charges for Retail Banking Services of the Bank or contact the staff of the Bank for details.

風險披露聲明及重要事項：
Risk Disclosure and Important Note:

以下風險披露聲明不能披露所有涉及的風險。本行建議閣下於進行交易或投資前應尋求獨立的財務及專業意見。
The following risk disclosure statements cannot disclose all the risks involved. You are advised to seek independent financial and professional advice before you trade or invest.

投資涉及風險，投資產品價格可升亦可跌，甚至變成毫無價值。買賣投資產品未必一定能夠賺取利潤，反而可能會招致損失。過往表現並不可作為未來表現的指引。任何人士於作出投資前，應審慎地考慮其本身的財務狀況、投資經驗、投資目標及風險承受程度後再做決定。
Investment involves risks. Prices of investment products may go up as well as down and may even become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment products. Past performance is not indicative of future performance. Before making any investment decisions, a person should carefully consider whether the investment is suitable in light of his/her financial situation, investment experience, investment objectives, and risk tolerance level.

基金、結構性投資產品(包括外幣掛鈎存款)及債券並不等同，亦不應被視為定期存款的代替品。有關產品並非受保障存款，不受香港的存款保障計劃保障。人壽保險計劃並非附送人壽保險之銀行儲蓄計劃，其保費不是銀行儲蓄存款。
Investment funds, structured investment products (including Currency-Linked Deposit) and bonds are not equivalent to, nor should they be treated as a substitute for time deposit. They are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. The life insurance plan is not a bank saving plan embedded with a free life insurance. The premium is not a placement of a savings deposit with the bank.

人民幣的價值須承受因匯率波動而產生的風險。客戶如把人民幣兌換為港幣或其他外幣，可能因人民幣匯率的變動而出現利潤或虧損。目前人民幣受到監管及外匯管制的限制(可不時更改)。
The value of RMB is subject to the risk of currency exchange rate fluctuation. Customer will bear the risk of RMB exchange rate fluctuations which may cause profit or loss if customer chooses to convert RMB to HKD or other currencies. RMB is currently subject to regulatory and foreign exchange restrictions (which might be changed from time to time).

以外幣計算的交易買賣所帶來的利潤或招致的虧損，均會在需要將該交易的單位貨幣兌換成另一種貨幣時受到匯率波動的影響。
Foreign currency investments are subject to exchange rate fluctuations which may provide both returns and risks. The fluctuation in the exchange rate of currency may result in losses in the event that the customer converts the currency into other currency.

本行為基金公司獲委任之基金分銷商，負責有關基金銷售。有關基金並非本行產品，本行概不負責有關基金合約條款之責任。
The Bank is the authorized distributor of the fund house(s), and is responsible for introduction of the investment funds. The investment funds are not the product of the Bank. The Bank is not responsible for any terms or obligations of the investment funds.

本行為富邦人壽保險(香港)有限公司、中國人壽保險(海外)股份有限公司、三井住友海上火災保險(香港)有限公司及蘇黎世保險有限公司委任之持牌保險代理機構，負責有關保險產品銷售。有關保險計劃並非本行產品，本行概不負責有關保

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險產品合約條款之責任。
The Bank is a licensed insurance agency appointed by Fubon Life Insurance (Hong Kong) Company Limited, China Life Insurance (Overseas) Company Limited, MSIG Insurance (Hong Kong) Limited and Zurich Insurance Company Ltd, and is responsible for introduction of the relevant insurance plans. The relevant insurance plans are not the product of the Bank. The Bank is not responsible for any terms or obligations of the relevant insurance plan.

若您就銷售過程或處理相關交易而產生的爭議向本行作出書面投訴，而該投訴符合金融糾紛調解中心職權範圍內有關「合資格爭議」之定義，並且於本行的最後書面回覆亦未能解決該有關「合資格爭議」，本行須與客戶進行金融糾紛調解計劃程序處理此「合資格爭議」。然而，您對於有關基金或保險產品合約條款的任何投訴或爭議，則須與基金公司或保險公司直接解決。然而在實際可行和合適的情況下，本行在解決爭議的過程中為客戶提供合理協助。
In case you file a written complaint regarding the selling process or processing of the related transaction to the Bank and the complaint is an "Eligible Dispute(s)" as defined in the Terms of Reference for the Financial Dispute Resolution Centre, the Bank is required to enter into a Financial Dispute Resolution Scheme process with you if the Eligible Dispute cannot be resolved after the Bank has issued the final written reply. If the complaint/dispute is related to the policy term, it should be resolved directly between the fund house(s) or the insurance company(ies) and you. Nevertheless, where practicable and appropriate, Fubon Bank will provide reasonable assistance to customers in the dispute resolution process.

本網頁所載之資料僅供參考之用，並不構成對任何人作出買賣、認購或交易在此所載的任何投資產品或服務之要約、招攬、建議、意見或任何保證。閣下不應只單獨基於本推廣資料而作出任何投資決定，而應詳細閱讀有關理財產品之銷售文件及風險披露聲明。投資決定是由閣下自行作出的，但閣下不應投資在該投資產品，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。
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本網頁由富邦銀行(香港)有限公司刊發，內容並未經香港證券及期貨事務監察委員會審閱。
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