Fubon Bank 富邦銀行

Terms and Conditions of FBHK x CAFEMCM Year-Round Promotion ("Promotion"):

1. The promotion period is from 1 October 2026 to 30 September 2027 (both dates inclusive) ("Promotion Period").
2. The Promotion is only applicable to the principal and supplementary cardholders of Fubon Visa / Mastercard Credit Card issued by Fubon Bank (Hong Kong) Limited ("The Bank") ("Eligible Credit Card", such holders are "Eligible Customer(s)").
3. Eligible Customer(s) must settle the full payment with an Eligible Credit Card to enjoy below benefits at CAFEMCM ("Merchant").

Offer	Offer Details
Offer 1	Regular-priced items (except HK$50 cash vouchers) discount offer: 1. Fubon Visa Infinite can enjoy 20% discount 2. Other Fubon Credit Cards can enjoy 10% discount
Offer 2	CAFEMCM HK$428 coffee card discount offer: 1. Fubon Visa Infinite can enjoy 40% discount and 1 pc of HK$100 cash voucher (cash voucher can only be used in purchasing regular priced items) 2. Other Fubon Credit Cards can enjoy 20% discount

4. To enjoy the Offer, Eligible Customer(s) must settle the full payment using the physical card of an Eligible Card within the Promotion Period ("Eligible Transactions").
5. Offer 1 is not applicable to the purchase of CAFEMCM cash voucher. **Offer 1 and 2 are subject to product availability, and on a first-come-first-served basis while stocks last.** The Merchant has the sole determination on whether a specific product is eligible for the Promotion. For any queries related to the product, service or the Promotion in general, please contact the Merchant directly.
6. CAFEMCM coffee card under Offer 2 will not be reissued if there is any damage or lost.
7. **The Promotion is subject to the availability of the relevant products and services as determined by the individual Merchant, on a first-come, first-served basis. Advance reservation is required for certain services or goods. Customers must contact the Merchant directly when making a reservation to confirm the availability of the Offer.**
8. Cancellation, change, or refund of products or services purchased by Eligible Customer(s) is restricted by the Merchant's policy. Certain reservations or purchases may be non-cancellable, non-modifiable, or non-refundable upon confirmation. For further details, please refer to the relevant Merchant's Terms and Conditions.
9. The Promotion is non-transferrable, cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor can it be used in conjunction with any other promotional benefits or discounts.
10. The Bank is not the product supplier or service provider of the Promotion, and the promotional details and photos are provided by the relevant product suppliers or service providers. The Bank makes no representation or guarantee as to the quality and availability of the products, services

or information provided by the product supplier or service provider, and shall not be liable for any matters arising from or in connection with the products, services or information provided by the product supplier or service provider. Any claims, complaints, or disputes arising out of, or in connection with, the said products, services or benefits shall be resolved between the Eligible Customer(s) and the relevant product supplier or service provider.

11. The Promotion is subject to these Terms and Conditions and any other Terms and Conditions stipulated by the Merchant. The Bank and the Merchant reserve the right to suspend, vary or cancel the Offer and amend the relevant Terms and Conditions at any time without any prior notice. Please consult the Merchant for the latest details, availability and Terms and Conditions of the Promotion.
12. In case of any disputes, the decision of the Bank and the Merchant shall be final and conclusive.
13. No person other than the Eligible Customer(s), the relevant merchants or the Bank will have any right under Chapter 623 of the Laws of Hong Kong (Contracts (Rights of Third Parties) Ordinance) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
14. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.
15. Should there be any inconsistency between the English and Chinese versions of the Terms and Conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!