

Terms and Conditions for Fubon Credit Card Premium Payment Offer (“Promotional Offer”)

1. Promotional Offer is offered by Fubon Bank (Hong Kong) Limited (“Fubon Bank”).
2. The promotion period is from 1 July 2026 to 31 December 2026 (both dates inclusive) (“Promotion Period”).
3. Promotional Offer is applicable to the principal and supplementary cardholders (“Eligible Customer(s)”) of Visa / Mastercard Credit Card issued by Fubon Bank (Hong Kong) Limited (“Eligible Credit Card”).
4. During the Promotion Period, Eligible Customers who successfully enroll in Designated Insurance Plan(s) underwritten by Fubon Life Hong Kong or China Life Insurance (Overseas) via Fubon Bank, and pay the first-year premium of newly enrolled policy with Eligible Credit Card (“Eligible Transaction(s)”) may enjoy 1 Fubon Credit Card Bonus Point per HK\$1 equivalent payment (“Reward”).

- a. Below are the designated insurance plan(s) applicable to this Promotional Offer (“Designated Insurance Plan(s)”):

Insurer	Designated Insurance Plan(s)
Fubon Life Insurance (Hong Kong) Company Limited	Wealth Leisure Multi-Currency Insurance Plan
	Treasure Elite Insurance Plan
China Life Insurance (Overseas) Company Limited	Joyful Legend Insurance Plan

- b. All Eligible Transactions will be counted based on net spending amount in HKD, net spending amount shall exclude any amount deducted by discount or usage of gift voucher / cash voucher / gift card amount.
 - c. Each Eligible Customer (based on the number on identification proof document) can enjoy up to 1,000,000 Bonus Points during Promotion Period.
 - d. If Eligible Customers make Eligible Transactions with multiple Fubon Credit Cards during Promotion Period, and exceeded the limit of 1,000,000 Credit Card Bonus Points, the order of account to receive Reward will be determined by Fubon Bank without prior notice.
 - e. Fubon Bank will verify Credit Card transaction record of customers to validate receivable Fubon Credit Card Bonus Points by Eligible Customers in this Promotional Offer. In case of discrepancy between customers’ transaction and Fubon Bank’s record, Fubon Bank’s record shall prevail.
 - f. Settlement of premium payment for the Wealth Leisure Multi-Currency Insurance Plan by Fubon Credit Card is subject to the full fulfillment of all of the following conditions:
 - i. The premium payment term is 5 years; and
 - ii. The policy currency is Hong Kong Dollars (HKD) or US Dollars (USD); and
 - iii. The payment mode is annual.
 - g. Settlement of premium payment for the Treasure Elite Insurance Plan by Fubon Credit Card is subject to the full fulfillment of all of the following conditions:
 - i. The premium payment term is 2 years; and
 - ii. The policy currency is Hong Kong Dollars (HKD) or US Dollars (USD); and
 - iii. The payment mode is annual.
 - h. Settlement of premium payment for the Joyful Legend Insurance Plan by Fubon Credit Card is subject to the full fulfillment of all of the following conditions:
 - i. The premium payment term is 2 years or 5 years; and
 - ii. The policy currency is Hong Kong Dollars (HKD) or US Dollars (USD); and
 - iii. The payment mode is annual.
5. Below cases shall be regarded as non-eligible premium transaction, and no Reward will be awarded.
 - a. including but not limited to renewal premium, prepaid premium portion (otherwise specified), cash advance, administration fee, installment plan and finance charges;
 - b. policy cancelled during the cooling-off period;
 - c. transactions failed to be posted to Credit Card account within 14 working days after Promotion Period;

- d. applications for the Designated Insurance Plan that have not been approved by Fubon Life Hong Kong and/or China Life (Overseas) (“Underwriters”) as of 1 February 2027;
 - e. premium payment for Designated Insurance Plan(s) which is not owned by Eligible Customer and/or Eligible Customer’s direct relatives (including parents, children and spouse).
 - f. any other transaction determined by the Fubon Bank in its sole and absolute discretion from time to time.
6. Upon verification by Fubon Bank based on its own records, the Reward under this Promotional Offer will be combined (including the principal card and supplementary card) and will be credited to the principal cardholder's Eligible Credit Card account on or before 31 March 2027 and then shown on the Credit Card statement. Only Eligible Transactions posted within the Promotion Period will be counted for this Promotional Offer. If customer do not hold any valid Principal Card account of Fubon Credit Card at the time Bonus Points are credited, Fubon Bank reserves the right not to grant Bonus Points without prior notice and no compensation in any form or manner will be provided. This Promotional Offer shall also be subject to General Terms and Conditions of Fubon Credit Card Bonus Point Program, [Click here](#) for details.
 7. If an Eligible Customer has not received the Reward by 31 March 2027, the Eligible Customer shall notify the Bank by calling the Fubon Bank Integrated Customer Service Hotline at 2566 8181 on or before 30 April 2027; otherwise, the Reward will be deemed forfeited.
 8. All matters and disputes related to this Promotional Offer will be subject to the final decision of Fubon Bank which reserves the right to amend relevant terms and conditions without prior notice.
 9. **In the event of a refund of policy premium, policy cancellation, policy surrender or policy lapse of the Designated Insurance Plans, Fubon Bank, Fubon Life Hong Kong and China Life (Overseas) reserve the right to deduct the Reward from customer’s relevant Credit Card Account.**
 10. Designated Insurance Plan(s) is not the product of Fubon Bank. Fubon Bank is an appointed licensed insurance agency for Underwriters, and is responsible for the distribution of Designated Insurance Plans. Underwriters are fully responsible for all protection and compensation matters, and reserves the right to final approval of relevant insurance plan applications.
 11. For detailed product features, terms and conditions, key product risks as well as exclusions of the insurance product, please refer to the relevant Product Factsheet and Policy Provisions, such information should be prevailing.
 12. All insurance plan is subject to relevant terms and conditions of Underwriters. All products/ services are provided to customers by Underwriters. In case of any enquiry, dispute or complaint, please contact relevant Underwriters directly.
 13. **In the event of cancellation of the transactions that are used for the offer eligibility, or any illegal or fraudulent act committed by a customer, Fubon Bank reserves the right at its sole discretion to debit the relevant Credit Card with the amount equivalent to the value of the Reward without prior notice, and/or take any further actions as deemed necessary to recover the amount awarded.**
 14. No person other than Fubon Bank, Fubon Life Hong Kong, China Life (Overseas) or Eligible Customers will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
 15. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.
 16. In the event of any discrepancy between the English and Chinese versions of these terms & conditions, the English version shall prevail.

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