

**限時優惠 – 八達通自動增值服務 (經信用卡) 優惠活動 (「優惠」) 之條款及細則：**

1. 推廣期由 2025 年 11 月 13 日至 2026 年 1 月 31 日 (包括首尾兩天) (「推廣期」)。
2. 優惠只適用於所有持有富邦銀行 (香港) 有限公司 (「本行」) 發行之富邦 Visa/Mastercard 信用卡 (「合資格信用卡」) 之主卡及附屬卡持有人 (「合資格持卡人」)。
3. 「合資格八達通」為任何於 2025 年 11 月 12 日或之前未以合資格信用卡成功設立八達通自動增值服務 (經信用卡) 的八達通或手機八達通，包括八達通在 iPhone 及 Apple Watch、Android 版八達通、Huawei Pay 八達通、Samsung Pay 八達通 (統稱「八達通」)，如八達通卡有限公司發出並不時修訂之八達通發卡條款所定義。為免存疑，所有有關更改八達通自動增值金額之申請，均不被視為合資格八達通。
4. 合資格持卡人必須以合資格信用卡完成下列條件，方可獲得相應的獎賞。
  - a. 於推廣期內，透過富邦銀行網站為本人及/或年滿 12 歲的親友的合資格八達通遞交八達通自動增值服務申請，或填妥申請表格並寄回本行辦理，及
  - b. 於自動增值交易期間 (詳見下表)，成功完成至少三次自動增值交易。

| 於推廣期間設定之自動增值金額                | 獎賞           | 自動增值交易期間<br>(包括首尾兩天)                 |
|-------------------------------|--------------|--------------------------------------|
| HK\$250 或 HK\$500 或 HK\$1,000 | HK\$200 現金回贈 | 2025 年 11 月 13 日至<br>2026 年 2 月 28 日 |

5. 首次申請八達通自動增值服務費用全免，而轉換銀行或重新啟動自動增值功能之客戶，須繳付由八達通卡有限公司收取之 HK\$20 手續費。
6. 附屬卡的申請及交易將被視為同一主卡賬戶的申請及交易，附屬卡的獎賞將被合併計算於主卡賬戶內。
7. 若合資格持卡人於批核八達通自動增值服務申請後的 18 個月內，取消本優惠中成功申請自動增值服務之合資格八達通自動增值服務，本行保留權利向合資格持卡人用以申請自動增值的合資格信用卡戶口收取與現金回贈相同價值的行政費用而毋須另行通知。
8. 每個合資格信用卡戶口只可獲贈獎賞一次。
9. 獎賞數量有限，送完即止。
10. 有關八達通自動增值服務之條款及細則，請瀏覽  
(<https://www.fubonbank.com.hk/tc/cards/service/octopus-add-value-service.html>)。本行及八達通卡有限公司保留權利接受或拒絕任何自動增值服務申請而毋須給予任何理由。

11. 合資格持卡人於本行名下所有信用卡戶口須於獲獎賞當日仍屬有效及戶口狀況正常，方可獲贈有關獎賞。
12. 所有獎賞不可兌換現金或其他禮品。
13. 合資格持卡人可否獲贈獎賞之資格須經本行核實及作最終決定。一經本行核實及確認，獎賞將於 2026 年 5 月 31 日或之前派發。
14. 如合資格客戶符合簽賬要求而未有獲享現金回贈，可於上述現金回贈日期起計一個月內通知本行。
15. 如合資格簽賬有任何欺詐/舞弊成分，本行保留從賬戶中扣除獲贈獎賞之權利而毋須另行通知，並採取其認為適當之行動以追回任何未償還金額。
16. 本行保留權利隨時暫停、更改或終止本優惠獎賞及修訂其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
17. 除合資格持卡人及本行外，任何人均不可根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行或享有本條款及細則的任何條文或利益。
18. Apple Pay、iPhone 及 Touch ID 均為 Apple Inc.商標，已於美國及其他國家/地區註冊。  
Samsung Pay 是 Samsung Electronics Co., Ltd.的註冊商標。Huawei Pay 為華為公司的商標，已於中國及其他國家/地區提交商標註冊。有關支援 Huawei Pay 的裝置，請瀏覽 Huawei Pay 香港網站。
19. 本條款及細則受香港法律規管，並按照香港法律詮釋。
20. 如本條款及細則的中英文版本有任何歧異，概以英文版本為準。

八達通卡有限公司牌照號碼: SVF0001

**借定唔借？還得到先好借！**

**Terms & Conditions of Octopus Automatic Add-Value Service (via Credit Card) Promotion ("Offer"):**

1. The Promotion Period is from 13 November 2025 to 31 January 2026 (both dates inclusive) ("Promotion Period").
2. Offer is only applicable to the principal cardholders and supplementary cardholders of Fubon Visa/Mastercard Credit Card issued by Fubon Bank (Hong Kong) Limited (the "Bank") ("Eligible Credit Card"), such holders, ("Eligible Cardholders").
3. The "Eligible Octopus" refers any valid Octopus or Mobile Octopus, including Octopus on iPhone or Apple Watch, Octopus on Android, Huawei Pay Octopus and Samsung Pay Octopus, as defined in the Conditions of Issue of Octopus published by Octopus Cards Limited from time to time that has not been linked to any Eligible Credit Card as the Octopus Automatic Add Value Service (via Credit Card) (the "AAVS") account on or before 12 November 2025. For the avoidance of doubt, an application for changing the AAVS auto-reload amount on an Octopus shall not be regarded as an Eligible Octopus for the Offer.
4. Eligible Cardholders must complete the below conditions with Eligible Credit Card to enjoy relevant rewards.
  - a. During the promotion period, apply the AAVS for your Eligible Octopus for his/her Eligible Octopus and/or Eligible Octopus for his/her family member(s) or friend(s) aged 12 or above via the Fubon Bank website, or complete the application form and mail it back to the Bank for processing; and
  - b. During the Auto-Reload Transaction Period (as set forth in the table below), complete at least three Auto-Reload Transactions for the successfully linked Eligible Octopus.

| Auto-Reload Amount set up during the Promotion Period | Reward              | Auto-Reload Transaction Period (both dates inclusive) |
|-------------------------------------------------------|---------------------|-------------------------------------------------------|
| HK\$250 or HK\$500 or HK\$1,000                       | HK\$200 cash rebate | 13 November 2025 – 28 February 2026                   |

5. There is no application fee for the first time of AAVS application. A handling fee of HK\$20 will be charged by Octopus Cards Limited for customers who transfer the AAVS from one bank to another, or reactivate the AAVS following suspension.
6. Application and Eligible Transactions made with a supplementary card will be regarded as part of the same principal card account. The Reward earned from the supplementary card will be combined and calculated under the principal card account.
7. **If the Eligible Cardholders cancels the AAVS that is linked to his/her Eligible Credit Card on the Eligible Octopus within 18 months from the date of the relevant AAVS activation letter received by the Eligible Customer upon approval of the AAVS application, the Bank reserves the right to charge an administration fee equivalent to the value of the Reward without prior notice.**
8. Each Eligible Credit Card Account only receive the Reward once.
9. **Rewards are limited while supplies last.**
10. For the Terms & Conditions of Octopus Automatic Add-Value Service, please visit (<https://www.fubonbank.com.hk/en/cards/service/octopus-add-value-service.html>). The bank and Octopus Cards Limited reserve the right to accept or refuse any AAVS applications without giving any reasons therefor.

11. The credit card account(s) maintained by the Eligible Cardholders should remain valid and in good standing when the relevant reward is credited.
12. The reward cannot be exchanged for other gifts or cashed out.
13. The Eligible Cardholders' entitlement to the relevant reward is subject to verification and final decision made by the Bank. Once it is confirmed and verified by the Bank, the reward will be credited to the Designated Credit Card account before 31 May 2026 and will be displayed in the credit card statement.
14. Eligible Cardholders can notify the Bank within one month from the above cash rebate date if they meet the spending requirements but do not receive the cash rebate.
15. In case of any fraud or abuse of the Eligible Transactions, the Bank reserves the right to debit the reward from the account without prior notice and to pursue appropriate action to recover any outstanding amounts.
16. The Bank reserves the right to suspend, revise or terminate the Offer Reward and to amend the terms and conditions at any time without prior notice. In case of any disputes, the decision of Fubon Bank shall be final and conclusive.
17. No persons other than the selected customers or the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
18. Apple Pay and the Apple logo are trademarks of Apple Inc., registered in the USA and other countries. For compatible devices and more details about Apple Pay, please refer to [apple.com/hk/apple-pay](https://apple.com/hk/apple-pay). Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay.
19. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.

Octopus Cards Limited Licence Number: SVF0001

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