

Terms and Conditions of Partner Merchant Exclusive Offer for Fubon Credit Cards ("Offer"):

1. The 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").
2. Promotion period is from 1 October 2026 to 3 January 2027 (both dates inclusive) ("Promotion Period").
3. Eligible cardholders must settle the full payment with an Eligible Credit Card to enjoy the following offers at designated participating merchants within Nina Mall Phase 1 & 2, D-PARK and Lucky Plaza ("Merchant") during the Promotion Period.

Nina Mall Phase 1

Merchant	Offer	Specified Terms
Duan Chun Zhen	Enjoy one Chilled Cucumber Salad upon reaching HK\$300 dine-in spending	• The offer is valid for dine-in only • The offer is calculated based on the spending amount before applying service charge • The offer cannot be used in conjunction with any other promotions, restaurant offers, discounts, CDG Privilege year-round offer or cash vouchers
Chow Sang Sang	Enjoy 5% off for regular-priced jewelries or 18K gold accessories and 20% off on craftsmanship fee of Pure Gold products	• Must be registered as a Chow Sang Sang Star Shopper to be eligible for the offer • Only applicable to regular-priced gem set jewellery, 18K gold jewellery and the labour charge for gold jewellery • Not applicable to selected styles, collections and brands. Please check with store staff for details • This offer cannot be used in conjunction with any other discounts or promotional offers • Not applicable to trade-in items • Personalised jewellery orders must be placed and the transaction completed within the promotion period to enjoy the offer

		• Subject to terms and conditions. Please check with store staff for details • Chow Sang Sang Jewellery Co., Ltd. reserves the right of final decision in case of any dispute
Chow Tai Fook	Enjoy 50% off on Craftsmanship & Design fee of Pure Gold products	• This offer cannot be used in conjunction with other promotion offers (including any offer, Gold Club/Jewelry Club redemptions and CTF Points) • This offer cannot be used in connection with the purchase of corporate gifts orders and other customer orders • This offer is not applicable to the purchase of pure gold nuggets

Nina Mall Phase 2

Merchant	Offer	Specified Terms
Jumpin Gym	Purchase 250 tokens for HK\$500 and receive an additional 180 tokens plus 10 prize tokens	• The offer cannot be redeemed for cash nor used in conjunction with other promotional offers (including but not limited to game card campaign) • Token is not applicable for some games and machines. Please refer to in-store announcements
Parsons Music	1. Purchase Roland KF-20 at exclusive price of HK\$29,800 (Original Price HK\$32,200) 2. Enjoy free membership on Parsons Band Club plus 17% off on guitars 3. Receive one pop-music sheet upon spending HK\$100 on books	/

D-PARK

Merchant	Offer	Specified Terms
BODYCARE	1. Enjoy 25% off for the Multi-	/

	functional Cervical Stretching Device 2. Enjoy 25% off for Spinal Cushion (Black/ Orange) 3. Enjoy 20% off for HighTrainer	
Cheers Living	Enjoy 5% off on all regular-priced products	/
Colourmix	Enjoy 5% off on designated regular-priced products	The offer cannot be used in conjunction with any other promotions
Eu Yan Seng	Signature Baby Healthcare Set HK\$268 (Original price HK\$434) [Include: Bo Ying Compound (6 Bottles), Children's Cough Powder (1 Bottle), Pure Pearl Powder (1 Bottle), Infant's Digestive Support Formula (12 Sachets), Infant's Calming Herbal Tea (12 Sachets)]	/
Jumpin Gym	Purchase 250 tokens for HK\$500 and receive an additional 180 tokens plus 10 prize tokens	- The offer cannot be redeemed for cash nor used in conjunction with other promotional offers (including but not limited to game card campaign) - Token is not applicable for some games and machines. Please refer to in-store announcements
MeokBang BBQ Kidzone	Enjoy HK\$50 instant discount upon reaching HK\$500 dine-in spending	/
Chow Tai Fook	Enjoy 50% off on Craftsmanship & Design fee of Pure Gold products	- This offer cannot be used in conjunction with other promotion offers (including any offer, Gold Club/Jewellery Club redemptions and CTF Points) - This offer cannot be used in connection with the purchase of corporate gifts orders and other customer orders - This offer is not applicable to the purchase of pure gold nuggets

Lucky Plaza

Merchant	Offer	Specified Terms
Beijing Tong Ren	Enjoy 20% off on Designated Products	Designated Products refer to

Tang		Ultra Fine Pearl Powder, Marine Collagen Peptide, Ginseng-Anтроdia Campharata Capsule, Schisanda-Anтроdia Campharata Capsule, Reviving Prebiotics, Cranberry Collagen Prebiotics, Rhodiola Rosea Capsules and Blueberry Rhodiola Rosea Capsules
Cherry	Enjoy 10% off for regular-priced products	/
Nam Pei Hong	Buy 2 get 1 free for Nam Pei Hong Pure Sea Cucumber Extract Capsules (Regular price HK\$438 per box)	/
Signal Hearing Centre	Enjoy 10% off for regular-priced products	This offer is not applicable to the purchase of batteries and accessories
Sunflower Travel	Sign up or join tours within birthday month for 2 people to enjoy HK\$100 discount for whole order	This offer is not applicable to the discounted tours
Thermos	- Enjoy 10% off for regular-priced products - Enjoy 5% off for designated shuttle chefs and gift sets	Offer 1 is not applicable to shuttle chef or gift sets

- The Offers are subject to the availability of the relevant products and services as determined by the Merchant.**
- Cancellation, change or refund of the products or services purchased by the Eligible cardholders is subject to the Merchant's policy.
- The Offer cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor can it be used in conjunction with other promotional offers or discounts.
- The Bank is not the product supplier or service provider of the relevant Offer and the offers details and the relevant photos are provided by the relevant product supplier or service provider. 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 claim, complaint, or dispute arising out of, or in connection with, the said products, services or benefits shall be resolved between cardholders and the relevant product supplier or service provider.
- 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. In case of any disputes, the decision of the Bank and the Merchant shall be final and conclusive.
- The Offers are also subject to relevant terms and conditions of the Merchants. For enquiries, please contact the Merchants for details.

10. No person other than the Eligible Cardholders, the relevant merchants or the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
11. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region. All disputes arising out of or in connection with this Promotion shall be submitted to the exclusive jurisdiction of the courts of Hong Kong.
12. These terms and conditions are subject to current regulatory requirements.
13. 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!