

### Fubon iN VISA Platinum Card Bonus Points Reward Program Terms and Conditions:

1. Unless otherwise specified, the validity period of Fubon iN VISA Platinum Card Bonus Points Reward Program (“Program”) is from 1 July 2026 until 31 December 2026 (“Validity Period”).
2. The Program is only applicable to the Fubon iN VISA Platinum Card (“Eligible Card”) issued by Fubon Bank (the “Bank”) in Hong Kong. Eligible Credit Card Cardholders (“Eligible Customer(s)”) will only be entitled to receive Bonus Points Reward (“Bonus Point(s)”) for the following categories of transactions made with Eligible Credit Card (“Eligible Transactions”). Upon accumulating Eligible Transactions and/or Online Transactions (as defined in Clauses 3 and 4) of HK\$1,000 or above on each month, you will be entitled to the following additional bonus points rewards, as detailed below:

| <b>Transaction Category</b> | <b>Bonus Point Reward</b> | <b>Additional Bonus Point Reward</b> | <b>Equivalent Cash Rebate Up To</b> |
|-----------------------------|---------------------------|--------------------------------------|-------------------------------------|
| Online Transactions         | 1X bonus points           | 9X bonus points                      | 4%                                  |
| Other Retail Transactions   |                           | -                                    | 0.4%                                |

3. “Eligible Transactions” refer to include the retail transactions and the retail spending via mobile payment posted during the Promotion Period. The following types of transactions are not considered eligible, including but not limited to: cash advances, administration fees, finance charges, annual fees; payments to the Inland Revenue Department, payment relating to the category of insurance or Pension Services, casino and gambling transactions, Octopus Automatic Add-Value Service, online bill payment / utilities bill / insurance or pension services transactions made with credit card via internet banking or ATM, “Interest-free Cash Installment Plan”, “Any-can-do Purchase Installment Plan”, retail purchases with installment plans, any transactions may specified in program(s) and any transactions involving abuse or fraud are not applicable. The decision of the Bank as to what constitutes an Eligible Transaction shall be final and conclusive. For mobile payment details, please visit Fubon Bank’s website > Personal > Other Services.
4. “Online Transactions” refer to the posted Eligible Transactions conducted via online channels, regardless of the transaction country or currency, including both local and foreign currencies. The transaction amount will be based on the amount in Hong Kong Dollars after conversion posted in the credit card statement. Retail and/or re-loading transactions made through stored value facilities (SVF) using stored-value payment tools (including but not limited to Alipay, WeChat Pay, and PayMe) will not be eligible for the additional Bonus Points.
5. The Bank may from time to time at its sole discretion define the meaning of “Eligible Transactions”, designated spending categories and merchant list, with reference to Visa International for properly defining the above-mentioned designated categories.
6. Bonus Point Reward accrual is counted on a calendar month basis, starting from the first day of the month until the last day of the month. All transactions will be counted based on the transaction posted date.
7. The maximum Points to be earned by Eligible Customers on each monthly statement will be triple of their Cards’ credit limit (except the additional Bonus Points Reward under “Online Spending”). The maximum number of additional Bonus Points entitled under “Online Spending” category will be capped at 62,500 points for each Eligible Card account per month.
8. The Bonus Point Reward will be calculated on each transaction and rounded down to the nearest dollar. Any Bonus Point of less than HK\$1 will not be rewarded.
9. The additional Bonus Point Reward will be credited to the Eligible Card account automatically within 3 months after each settlement. Only Eligible Customer whose credit card accounts are valid and in good standing throughout the Validity Period and at the time when the Bonus Point Reward are being awarded will be eligible for the Bonus Point Reward. In the event of termination of a credit

card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Bonus Point Reward entitlement will be forfeited automatically forthwith.

10. Eligible Transactions of a supplementary card (if any) will be combined with those from the main card to calculate towards the total Bonus Point Reward under the same credit card account.
11. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the Program.
12. The Bank will verify the transaction record to confirm the Bonus Point Reward entitlement of each cardholder. In the event of discrepancy between the Bank's record and details recorded on the credit card sales slip, the Bank's record shall prevail.
13. The Bonus Point Reward is not refundable and transferrable.
14. If any transaction is verified by the Bank as ineligible, or if a transaction for earning Point(s) is cancelled or refunded after it is posted, the Bank will reverse the relevant Point(s) from the Card account. If the Point(s) have already been redeemed and cannot be reversed, the Bank reserves the right to debit an equivalent amount in accordance with the ratio of 1 Point = HK\$0.004/HK\$0.005<sup>^</sup> from the Card account without prior notice. All accumulated Points will be forfeited immediately upon termination of the Card account (regardless of any reason).  
<sup>^</sup>The Bank should be entitled to charge an amount equal to the value of the bonus points reward to the Cardholder's account.
15. The use of the Card (including principal and supplementary cards) shall also be governed by the terms and conditions of "[Fubon Bank VISA/MasterCard Cardholder Agreement](#)".
16. If a cardholder commits any dishonest or fraudulent act, the Bank shall cancel the eligibility of the respective cardholder for the offer and reverse any awarded Bonus Point(s) from the related card account without prior notice. The Bank also reserves the right to cancel the respective credit card account and/or take such legal actions as the Bank may deem necessary.
17. The Bank reserves the right to change, suspend or terminate the offer or amend the terms and conditions at its sole discretion.
18. Cardholders must retain all original transaction documentation for reference. The Bank reserves the right to request a cardholder to provide the original transaction documentation or evidence for verification and inspection at any time during or after the promotion.
19. No person other than the cardholder and the Bank will have any rights under the Contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
20. In the event of any discrepancy between English and Chinese versions of these Terms and Conditions, the English version shall prevail.

#### Fubon iN VISA Platinum Card Bonus Points Redemption Program Terms and Conditions:

1. Unless otherwise specified, the validity period of Fubon iN VISA Platinum Card Bonus Points Redemption Program ("Program") is from 1 July 2026 until 31 December 2026 ("Validity Period").
2. The Program is only applicable to the Fubon iN VISA Platinum Card ("Eligible Card") issued by Fubon Bank (the "Bank") in Hong Kong.
3. Eligible Credit Card Cardholders ("Eligible Customer(s)") are entitled to the corresponding redemption rates under the specific redemption channels listed below with the Eligible Credit Card for Bonus Points Redemption during Program Validity Period.

| <b>Redemption Channels</b>                                 | <b>Required Bonus Points</b> | <b>Rewards</b>     |
|--|------------------------------|--------------------|
| Fubon Bank Mobile Banking App<br>"Fubon+ HK" ("Fubon+ HK") | 250 points                   | HK\$1 Cash Credit* |

|   |               |                      |
|---|---------------|----------------------|
| Fubon Internet Banking Service<br>("Internet Banking")        | 250 points    | HK\$1 Cash Credit*   |
|   | 25,000 points | HK\$100 Cash Credit^ |
| Fubon Bank Integrated Customer<br>Service Hotline ("Hotline") | 5,000 points  | HK\$20 Cash Credit#  |
|   | 25,000 points | HK\$100 Cash Credit^ |
| Bonus Points Program Redemption<br>Form ("Redemption Form")   | 5,000 points  | HK\$20 Cash Credit#  |
|   | 25,000 points | HK\$100 Cash Credit^ |

4. It is required to redeem a minimum of 250 Bonus Points (equivalent to HK\$1) per redemption. Redemption shall be in multiples of 250 Bonus Points thereafter.  
 \*It is required to redeem a minimum of 5,000 Bonus Points (equivalent to HK\$20) per redemption. Redemption shall be in multiples of 5,000 Bonus Points thereafter.  
 ^It is required to redeem a minimum of 25,000 Bonus Points (equivalent to HK\$100) per redemption. Redemption shall be in multiples of 25,000 Bonus Points thereafter.
5. Eligible Customers who made the Bonus Points redemption by submitting the redemption form, **HK\$10** administrative fee per application will be charged. The required Bonus Points or administrative fee (if applicable) of rewards redemption will be deducted from the cardholder's Card account and the related transaction will be shown in the coming cardholder's card monthly statement.
6. The Bonus Points and gifts from different Card accounts under the same Eligible Customer will be accumulated and redeemed separately. The Bonus Points accumulated will be valid for up to one year (calculated by Membership year). Due date of the Bonus Points will be shown on the cardholder's principal card monthly statement. Voided or expired Bonus Points will be automatically purged and cannot be extended or redeemed. Purged Bonus Points will not be shown on the monthly statement of principal cardholder.
7. To be entitled for Bonus Points redemption, all credit card accounts at the Bank under the same cardholder shall be valid and in normal status.
8. Multiple Cash Rebate redemption is allowed on Bonus Points redemptions. No cancellation or alteration is allowed once the application is submitted.
9. In the event that the credit card account does not have sufficient Bonus Points for Cash Rebate redemption application submitted, the relevant redemption shall be cancelled automatically without prior notice.
10. For cash rebate redemption, it will be credited to cardholder's principal card account directly and will offset the statement balance in the next monthly statement.
11. The operation of Bonus Points enquiry and/or redemption in credit card account is only applicable to principal cardholder.
12. The acceptance or rejection of the application of rewards redemption with Bonus Points shall be at the discretion of the Bank. The Bank reserves the right to suspend, vary or cancel the above Program and amend the relevant terms and conditions (including but not limited to the rewards items and the required Bonus Points) at any time without prior notice and without liability in any form whatsoever.
13. The use of the Card (including principal and supplementary cards) shall also be governed by the terms and conditions of "[Fubon Bank VISA/MasterCard Cardholder Agreement](#)".
14. All matters and disputes are subject to the final and conclusive decision of the Bank.
15. In the event of any discrepancy between English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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