

Exclusively for Fubon iN ShopBack Visa Platinum Card - Fubon iN Day Terms and Conditions:

1. The promotion period of Exclusively for Fubon iN ShopBack Visa Platinum Card - Fubon iN Day (the "Promotion") runs from **12:00 a.m. to 11:59 p.m. on the 28th day of each month** from 28 August 2026 to 28 December 2026 (the "Promotion Period").
2. This Promotion is only applicable to the principal cardholders of Fubon iN ShopBack Visa Platinum Card (the "Eligible Credit Card") issued by Fubon Bank (Hong Kong) Limited (the "Bank") (the "Eligible Customers").
3. Eligible Customers are required to have a ShopBack account ("ShopBack account" which is validly registered on the ShopBack mobile application and website (www.Shopback.com.hk)) with ShopBack Hong Kong Limited ("ShopBack") and bind the Eligible Credit Card to their ShopBack account to participate in the Promotion.
4. The Promotion consists of two parts: "**Rebate 1**" and "**Rebate 2**". Eligible Customers must fulfill the requirements set out in the relevant terms and conditions to enjoy the corresponding offer. Details are as follows:

"Rebate 1": Additional ShopBack Cashback offered by designated ShopBack merchants

1. In addition to earning the original ShopBack Merchants Cashback ("ShopBack Cashback"), Eligible Customers may enjoy additional ShopBack Cashback offers by making transactions with the designated ShopBack merchants ("Designated ShopBack Merchants") through ShopBack during the Promotion Period (i.e. on the 28th day of each month).
2. For details of the Designated ShopBack Merchants under Rebate 1, please refer to the campaign page on ShopBack.
3. The list of Designated ShopBack Merchants is provided by ShopBack, and is subject to change from time to time without prior notice. For details, please refer to the ShopBack official application and website.

"Rebate 2": Accumulate Spending Privileges on Fubon iN Day

1. Eligible Customers who fulfil all of the following requirements during the Promotion Period (i.e. on the 28th day of each month) will be entitled to **HK\$500 ShopBack Cashback** (the "Reward") , equivalent to up to 10% ShopBack Cashback Details are as follows:
 - i. successfully participate in the "Fubon iN Day" campaign (the "Campaign") under "Earn More" via ShopBack mobile application and/or website (www.Shopback.com.hk); and
 - ii. accumulate Eligible Spending of HK\$5,000 or above (as defined in Clause 3) with the Designated ShopBack Merchants under Rebate 1 via ShopBack ("Activity Threshold")
2. Rebate 2 is limited to the **first 300 Eligible Customers who meet the Activity Threshold, on a first-come, first-served basis, while quotas last.**
3. The Eligible Spending for Rebate 2 is based on the actual amount transmitted back by the merchant, and excludes taxes, handling fees, service charges, and other miscellaneous fees (the "Eligible Spending").
4. Whether the Activity Qualification for Rebate 2 is met will be determined based on the cashback tracking time (not the order time). Once the cashback earned from an Eligible Customer's order

is successfully tracked, the progress bar at the ShopBack campaign page of the Rebate 2 will be updated accordingly.

5. Rebate 2 is only applicable to orders placed on ShopBack's partner online shopping platforms, completed with the Designated ShopBack Merchants.
6. ShopBack Cashback and this Reward may be earned concurrently. Eligible Customers who satisfy the Activity Threshold will be entitled to both the ShopBack Cashback offered by the respective merchants and the Reward under this Campaign.
7. The Reward will be displayed in the Cashback details of the Eligible Customer's ShopBack account after the Eligible Customer has met the Activity Threshold, and it will be credited when the cashback status is "Confirmed."
8. Each user can only use one ShopBack account. If ShopBack detects that a user holds multiple accounts on the same device during member identity verification, ShopBack reserves the right to cancel, terminate, modify, interpret, or suspend this Campaign.
9. Each Eligible Credit Card is entitled to receive the Reward once per month only. If the Bank or ShopBack discovers, at the time of Reward fulfilment, that the same Eligible Credit Card has been linked to more than one ShopBack Account and used to receive the Reward, the Bank and/or ShopBack reserve the right to cancel the relevant Reward without prior notice.
10. Transactions involving cancellations, returns, or exchanges will not qualify for the Reward under Rebate 2. Orders that fall under the 0% cashback tier or have a cashback and checkout amount of \$0 will not be included in the calculation of Rebate 2. ShopBack reserves the right to cancel, terminate, modify, interpret, or suspend this Campaign.

Other General Terms and Conditions

1. The ShopBack Cashback is provided by ShopBack. The Bank is not the supplier of the ShopBack Cashback, the ShopBack platform, ShopBack services, or any products or services provided by the relevant partner merchants, and shall not be responsible or liable for the quality, availability, accuracy of description, suitability, legality, performance, delay, cancellation, refund, return, warranty, after-sales services, or any other matters relating to the Cashback Offers, the ShopBack platform, or the products or services provided by the relevant partner merchants. ShopBack and/or the relevant partner merchants shall be solely responsible for their respective products, services, obligations and liabilities.
2. The Bank shall not be responsible or liable for any transactions or arrangements between Eligible Customers and ShopBack or the relevant partner merchants, including but not limited to transaction amounts, transaction accuracy, order processing, cashback tracking, cashback confirmation, service provision, reward fulfilment, termination of services, suspension of business, liquidation, bankruptcy, or any failure of the payee or relevant parties to fulfil their obligations.
3. The Bank and ShopBack reserve the right to change, suspend or terminate the above Promotion or amend the terms and conditions at their sole discretion. The Bank and ShopBack reserve the right of final decision in case of any dispute.

4. No person other than the Eligible Customers, ShopBack and the Bank will have any rights under the Contracts (Rights of Third Parties) ordinance (Chapter 623 of the Laws of Hong Kong) to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
5. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
6. 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!