Fubon Bank 富邦銀行

General Terms and Conditions of Welcome Gift and Other Benefits:

1. To be eligible for the principal card welcome gift, customers are required to successfully apply for a principal card of Fubon Visa Infinite Card on or before 31 December 2026. A new card will be sent to the customer at his/her correspondence address by Fubon Bank (the "Bank") or customer will be contacted to collect the new card at branch. To be eligible for the welcome gift, the principal cardholder is/are required to fulfil the following welcome gift redemption requirements. The transaction date(s) shown in the statement(s) issued by the Bank shall be regarded as the relevant transaction date(s). If any retail transaction(s) is/are later cancelled or reversed after redemption of the welcome gift causing the cardholder not fulfilling the spending requirement, or if the cardholder cancels the eligible credit card within 14 months after opening the account, the Bank reserves the right to debit a handling fee to recover the cost of the welcome gift the cardholder has received against his/her account immediately without prior notice.
2. The principal cardholder is required to spend HK$10,000 or above on eligible retail purchase and/or cash advance with the principal card within the first 3 months from the date of card issuance. Other transactions including but not limited to tax payment, online bill payment, balance transfers, installment, administration fee, financial charges, annual fee, autopay transactions, Octopus AAVS reload transactions and casino transactions will not be counted as welcome gift spending requirement. Bonus Point will be credited to the principal cardholder's new credit card account, which must be a valid account in normal status, within 4 to 6 weeks (from transaction posting date) upon the cardholder fulfilling the spending requirement and such credit will then be shown in the principal cardholder's statement.
3. Only customers who are not holders of the Bank's credit cards or co-branded cards (including supplementary card) up to the application date are eligible for the welcome gifts. No welcome gift will be granted if the customers have cancelled the Bank's credit cards or co-branded cards within the past 12 months of application date in the case of successful application. To be eligible for the welcome gifts, the relevant credit card account must be still valid and in normal status.
4. Each customer is only eligible for one welcome gift regardless of the number of the Bank's credit cards or co-branded cards applications successfully applied for. Customer is not allowed to change the welcome gift once it has been chosen. Welcome gifts listed above are provided on a first-come-first-serve basis, while stock lasts. If any of the welcome gifts chosen are out of stock, the Bank reserves the right to substitute the welcome gift with another offer without prior notice. The value or nature of the substitute may differ from the current welcome gifts offered in this promotion.
5. The Bank reserves the right for the decision of final approval of all Credit Card application, and to suspend, vary or terminate the above offers and its terms and conditions at any time without prior notice. In case of any disputes, the decision of the Bank shall be final and conclusive. Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Terms and Conditions of Fubon Visa Infinite Card Lounges Services:

1. The validity period of Fubon Visa Infinite Card Plaza Premium Lounges Services ("Designated Lounges Services") is from 1 January 2026 to 31 December 2026 ("Validity Period"/ "Calendar Year"). The Designated Lounges Services is only eligible for Fubon Visa Infinite Card (the "Eligible Credit Card") principal cardholders and supplementary cardholders (the "Eligible Cardholders").
2. Eligible Cardholder whose application for Eligible Credit Card is successfully approved in the Validity Period can enjoy two complimentary lounge visits within the Calendar Year ("Complimentary Offer"). In addition to the Complimentary Offer and during the Calendar Year, eligible cardholder who meet the designated spending requirements of HK$4,000 within 60 days after each designated lounge visit ("Eligible Transactions") shall be entitled to reimbursement of the applicable lounge visit fees (i.e. HK$390 per visit) up to two visits made within the Calendar

Year ("Spending Offer"). Each Eligible Cardholder can enjoy a maximum of two Complimentary Offers and two Spending Offers in the Calendar Year. This offer does not apply to renewed, replacement, or upgraded cards that are not newly applied and approved within the Calendar Year. Spending on principal and supplementary cards will be combined for calculation. If the designated spending requirement is not met, the Bank will deduct a service fee of HK$390 per visit from the principal card account within 120 days after using the Spending Offer. The card account must remain valid and in good standing to enjoy the offer. Unused complimentary visits will be forfeited and cannot be transferred or carried forward to the next calendar year.

3. "Eligible Transactions" refer to all retail purchase during the Validity Period. The following types of transactions are not 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, mobile banking or ATM, "Interest-free Cash Installment Plan", "Any-can-do Purchase Installment Plan", retail purchases with installment plans, transactions specified in program(s); and any transactions involving abuse or fraud. Transactions are determined based on merchant category codes set by VISA International and Mastercard Asia/Pacific (Hong Kong) Limited.
4. If Eligible Cardholders use the offer beyond the number of free access, the Bank will charge **HK$390** per access, which will be debited from the principal cardholder's account.
5. For list of designated Plaza Premium Lounges, please click here. For the locations of the designated Plaza Premium Lounges, services and facilities available at the Lounges, please visit www.plazapremiumlounge.com/en-uk.
6. The Airport Lounges Services is provided by Plaza Premium Lounge Management Limited (the "service provider"). The Bank is not the service provider of the relevant services. The Bank makes no representation or guarantee as to the quality and availability of the services or information provided by the service provider, and shall not be liable for any matters arising from or in connection with the services or information provided by the service provider. Any claim, complaint, or dispute arising out of, or in connection with, the said services or benefits shall be resolved between cardholders and the relevant service provider.
7. All questions and/or disputes regarding cardholder's eligibility to the usage of Plaza Premium Lounges services will be decided by the Bank and service provider at its sole discretion.
8. The Bank reserves the right to suspend, vary or cancel the above Offer and amend the relevant terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive. Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.
9. Unless expressly provided to the contrary in these terms and conditions, a person who is not a party has no 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 term of this Agreement.
10. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong.

Terms and Conditions of Fubon Visa Infinite Card Free Global Personal Accident Protection (the "Plan") :

Simply pay the travel fare in full of tickets issued by a Public Transport[2] conveyance or 100% of the total costs of the package tour (which includes the fare of ticket issued by a Public Transport conveyance) with Fubon Visa Infinite Card, you can enjoy the complimentary travel accident insurance[3] with a coverage of personal accident on public transport up to HK$7,800,000[4].

Remarks:

1. The Plan is underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG"). All terms, conditions and exclusions of the Plan are subject to MSIG's policy wording. For detailed policy wording, please click here.

2. Public Transport means a licensed and scheduled land, water or air transport service which any member of the public can join at a recognised stop and pay a fare.
3. All Insured persons for the Plan must be Hong Kong resident and only eligible for a trip originating from Hong Kong to a place outside of the Hong Kong.
4. For cardholders aged 18 to 64, the maximum coverage for the Plan is HK$7,800,000. For cardholders aged 65 to 75, the maximum coverage for the Plan is HK$3,900,000.

For details of the coverage including the claims procedures, conditions and exclusions, please call MSIG Customer Service Hotline (852) 3122 6880 (Service hours: Monday-Friday 9am to 5:30pm, except Saturday, Sunday & public holidays).

Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.