General Terms and Conditions of Welcome Gifts 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 Credit 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 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$5,800 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. The relevant cash rebate will be credited to the 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, the Bank shall have the sole and final discretion on whether a transaction qualifies as an eligible transaction in this promotion.
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 6 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 can only enjoy the welcome gift once 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.

Terms and conditions for Fubon Credit Card Upgrade Program: Please click here for details.

Remarks: 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.