General Terms and Conditions of Fubon YATA Credit Card Bonus Point Program:

1. Unless otherwise specified, validity period of Fubon YATA Credit Card Bonus Point Program (the "Program") is from 1 January 2026 to 31 December 2026, both dates inclusive ("Validity Period").
2. To be entitled to the relevant bonus points, cardholder is required to make transactions using Fubon YATA Credit Card (the "Card") issued by the Fubon Bank (the "Bank") during Validity Period.
3. Cardholder can earn bonus point (the "Point(s)") for every HK$1 spending made by the Card (including principal and supplementary cards). This program is only applicable to retail purchase, other transactions including but not limited to cash advance, administration fee, financial charges, annual fee; bill payment to Inland Revenue Department, category of Insurance or Pension Services and chips transactions are not applicable ("Eligible Transaction"). Calculation of the Point will be based on issuance date of the authorized approval code of the Eligible Transaction and will be credited to cardholder's principal card account on the posting date. No Points will be offered to any unposted, cancelled or refunded transactions.
4. The Points and gifts from different Card accounts under the same cardholder will be accumulated and redeemed separately. The Points accumulated will be valid for up to one year (calculated by Membership year) and the due date of the Points will be shown on the cardholder's principal card monthly statement. Voided or expired Points will be automatically purged and cannot be extended or redeemed. Purged Points will not be shown on the monthly statement.
5. To be entitled to the relevant Points and for redemption of the Points, all Card accounts at the Bank under the same cardholder shall be valid and in normal status.
6. 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^ from the Card account without prior notice. All accumulated Points will be forfeited immediately upon termination of the Card account (regardless of any reason).
   ^The Bank should be entitled to charge an amount equal to the value of the bonus points reward to the Cardholder's account.
7. The maximum Points to be earned by Platinum or Titanium cardholder in each monthly statement will be triple of their Cards' credit limit; whereas the maximum Points to be earned by Gold or Classic cardholder will be twice of the Card's credit limit. The cap of Points is inapplicable to temporary increase of credit line.
8. Customers who register via Fubon Internet Banking, Mobile Banking or the Fubon Bank Integrated Customer Service Hotline at 2566 8181 can redeem the Rewards free of charge. For applications submitted through other channel, such as physical form, an administrative fee of **HK$10** per application will be charged. The required Points or administrative fee (if applicable) for rewards redemption will be deducted from the cardholder's account, and the related transaction will be shown in the following monthly statement.
9. Multiple rewards redemption is allowed. All rewards items are limited in quantity and will be offered on a first-come-first-served basis. In case if there is insufficient stock, the Bank reserves the right to substitute the ordered rewards with another one without prior notice. No cancellation or alteration is allowed once the application is submitted.

10. In the event that the Card account does not have sufficient Points for rewards redemption, the concerned redemption shall be cancelled automatically without prior notice.
11. For cash coupon redemption, a redemption letter or the cash coupon(s) (if applicable) will be mailed to cardholder’s card statement address within 4 to 6 weeks (cardholder will be notified of the redemption details upon phone registration); while for cash credit redemption, it will be credited to cardholder's principal card account directly and offset the statement balance in the next monthly statement.
12. The use of cash coupons is subject to the terms and conditions on the redemption letter or cash coupons. The Bank is not the product supplier or service provider of the relevant merchant offers and the offers details and the relevant photos are provided by the relevant product suppliers or service providers. The Bank makes no representation or guarantee as to the quality and availability of the products, services or information provided by the product suppliers or service providers, and shall not be liable for any matters arising from or in connection with the products, services or information provided by the product suppliers or service providers. 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 suppliers or service providers.
13. The operation of Points enquiry and/or redemption in credit card account is only applicable to principal cardholder.
14. The acceptance or rejection of the application of rewards redemption 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 Points) at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.
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”.

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