

Terms and Conditions of “Fubon Bank x Hong Kong Computer & Communications Festival 2026 Promotion”

General Terms and Conditions

1. The “Fubon Bank x Hong Kong Computer & Communications Festival 2026 Promotion” (the “Promotion”) is offered by Fubon Bank (Hong Kong) Limited (the “Bank”) and The Hong Kong Computer Chamber of Commerce (the “Organizer”) and is applicable to the Hong Kong Computer & Communications Festival 2026 (the “Exhibition” or “HKCCF 2026”) held at the Hong Kong Convention and Exhibition Centre (the “Venue”) from 21 August 2026 to 24 August 2026 (both dates inclusive) (the “Exhibition Period”).
2. The Exhibition opening hours are from 10:00 a.m. to 9:00 p.m. daily during the Exhibition Period (open until 7:00 p.m. only on 24 August 2026) (the “Opening Hours”). The Organizer reserves the right to adjust the Opening Hours based on actual circumstances and official announcements shall prevail.
3. This Promotion is only applicable to the principal and supplementary cardholders (the “Eligible Cardholder(s)”) of Visa/Mastercard credit cards issued by the Bank (the “Eligible Credit Card(s)”). This Promotion is not applicable to corporate cards, debit cards or any reward cards.
4. This Promotion is only applicable to Eligible Cardholders whose Eligible Credit Card accounts must remain valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Exhibition Period. If the status of an Eligible Cardholder’s Eligible Credit Card account is not in good standing, the Bank reserves the right to disqualify the Eligible Cardholder from participating in the Promotion and/or enjoying the offer(s).

Offer 1: HK\$1 HKCCF 2026 Admission Ticket Offer

1. Eligible Cardholders may purchase one (1) admission ticket of HKCCF 2026 (the “Promotional Ticket”) at a promotional price of HK\$1 (original price: HK\$35) using an Eligible Credit Card at the Organizer’s designated ticket counter during the Exhibition Period.
2. The Promotional Ticket allows a single entry directly into the Exhibition Venue during the Exhibition Period. Last entry is 60 minutes prior to the close of the exhibition each day subject to official announcements by the Organizer.
3. **Each Eligible Cardholder may purchase a maximum of four (4) Promotional Tickets per day with the same Eligible Credit Card. Promotional Tickets are available on a first-come, first-served basis while stocks last.**
4. Eligible Cardholders must complete the payment transaction for the Promotional Tickets with an Eligible Credit Card in physical card form, or via Eligible Mobile Payments (including Apple Pay and Google Pay only) with a successfully bound Eligible Credit Cards (the “Eligible Mobile Payments”). Credit card photographs, photocopies, or unauthorized third-party transactions are not accepted.
5. The Organizer reserves the right to request purchasers to present the physical Eligible Credit Card or the Eligible Mobile Payment interface for verification.

6. All Eligible Cardholders must comply with the instructions and arrangements by the Organizer's staff on-site when purchasing tickets.
7. Promotional Tickets are strictly limited to entry of Eligible Cardholder who purchased the Promotional Tickets and their accompanying family members or friends only. Resale of tickets is prohibited. If any such activity is discovered, the Organizer reserves the right to cancel the ticket usage eligibility without any compensation to the holder.
8. Promotional Tickets are not eligible for any cash spending vouchers, promotional coupons or other promotional offers provided by the Organizer.
9. This offer cannot be used in conjunction with any other complimentary tickets, cash coupons, gift vouchers or promotional offers.
10. The Organizer reserves the right to modify, suspend, or terminate this offer at any time. In the event of any dispute, the Organizer reserves the right of final decision.

Offer 2: Fubon Angels Meet & Greet Ticket Spending Redemption Offer

1. Eligible Cardholders who accumulate same-day spending of HK\$600 (the "Eligible Spending") at participating merchants within the Exhibition Venue using the same Eligible Credit Card may redeem the following Fubon Angels rewards (Reward(s)):
 - i. One (1) Fubon Angels Meet & Greet "Super Fans Zone" Ticket (the "Ticket(s)"); or
 - ii. One (1) set of limited-edition Fubon Angels souvenirs (the "Souvenir(s)").
2. Same-day accumulated credit card spending may be redeemed using a single or maximum of two (2) same-day valid receipts issued by different participating merchants. Each spending receipt (printed slips/electronic receipts) must be for a net spending amount (net spending amount is calculated by deducting all discount or cash coupon from spending amount) of HK\$100 or above (the "Eligible Receipt(s)").
3. Details regarding reward redemption are as follows:

	Rewards	Redemption Quota	Redemption Date	Redemption hours	Redemption Location
i	Fubon Angels Meet & Greet "Super Fans Zone" Ticket ¹	30 Tickets per day (Max. two (2) Tickets per Eligible Cardholder)	21 August 2026 to 23 August 2026 (both dates inclusive)	The redemption will be closed 30 minutes prior to the start of the Fubon Angels Meet & Greet on that day. ²	【B31 Fubon Angels Support Zone】
ii	Limited-edition Fubon Angels Souvenirs	Total 150 set Souvenirs (Max. one (1) set per Eligible Cardholder)	Within Exhibition Period	Fubon Bank Booth's opening hours. ³	【C31 Fubon Bank Booth】

1. Tickets are valid only for the designated session specified thereon and cannot be changed, transferred, refunded, or exchanged for cash. Each Ticket includes a seat in the Fubon Angels Meet & Greet "Super Fans Zone" and one (1) Fubon Angels souvenir designated by the Organizer.
2. The commencement time of the Fubon Angels Meet & Greet and the Ticket redemption deadline may be adjusted based on on-site circumstances and Organizer's official announcements shall prevail.
3. The opening hours of the Fubon Bank Booth are generally same as the Exhibition's Opening Hours. The Bank reserves the right to adjust the booth's opening hours based on actual circumstances.

Reward quota is limited and will be awarded on a first-come, first-served basis until all slots are filled.

4. **Each Eligible Cardholder can only redeem the Ticket Reward a maximum of twice per day (i.e. accumulating Eligible Spending of HK\$1,200) and Souvenir Reward a maximum of once per day.** The Organizer or the Bank's staff reserve the right to refuse reward redemption if any Eligible Cardholder is found to have redeemed more than the redemption limit.
5. Eligible Receipt(s) used for reward redemption cannot be reused for redeeming other rewards under this Offer or for the "Passionate Fan Seat" ticket redemption activity for the Fubon Angels Meet & Greet organized by the Organizer.
6. To redeem the Rewards, the Eligible Cardholder must visit the designated redemption location in person during the specified redemption hours on the transaction day. Representatives to redeem on behalf of Eligible Cardholders are not accepted. When registering the reward redemption, the Eligible Cardholder must present the physical Eligible Credit Card or electronic version of such Eligible Credit Card used via Eligible Mobile Payments (Apple Pay / Google Pay only), together with the original transaction slip or electronic proof of transaction and the Eligible Receipts, with the transaction amounts matched. Late redemption will not be accepted.
7. The Eligible Cardholder must provide the last 4 digits of the Eligible Credit Card, the Eligible Receipt(s), and related electronic payment proof to the staff at the redemption location for reward redemption. Staff at the redemption location will verify and stamp the Eligible Receipt(s) immediately and have the right to make copies of Eligible Receipt(s) or electronic payment proof(s). Information once verified and registered shall not be amended. All collected personal data is solely used for this Promotion and will be destroyed within three months after the Promotion ends. Provision of the above information constitutes consent to the collection and processing of such data for redemption purposes.
8. For the purpose of this Promotion, "Eligible Spending" refers to retail transactions made using an Eligible Credit Card at participating merchants within the Exhibition Venue. Cash payments, handwritten receipts, photocopies, reprinted receipts, split receipts, Octopus top-ups, deposits, bill payments, tips, electronic wallet top-up transactions (including top-up transactions via Apple Pay and Google Pay), Alipay, AlipayHK, PayMe, WeChat Pay, WeChat Pay HK, other stored-value payment tool transactions, cash voucher/gift voucher purchase transactions, refund transactions, and other ineligible transactions as specified by the Bank, the Organizer, or participating merchants from time to time are not considered Eligible Spending. Retail consumption transactions made via Apple Pay or Google Pay using a linked Eligible Credit Card remain eligible as Eligible Spending.

9. The Bank, the Organizer, and designated participating merchants have the absolute right to refuse to provide rewards to Eligible Cardholders. The Bank, the Organizer, and designated participating merchants shall not be liable for any losses incurred by the Eligible Cardholder as a result.
10. All rewards, once redeemed or issued, are non-refundable and non-exchangeable. In the event of loss, damage, theft, or invalidation, the Bank and the Organizer will not arrange for replacement or provide any form of compensation.
11. If the Eligible Cardholder requests a refund from the relevant merchant after having redeemed any reward(s), the Cardholder must present all relevant transaction receipts in person at the designated redemption location. Such refund request shall be subject to the approval of the staff at the redemption location and the successful reversal of the corresponding redeemed reward(s). Refund arrangements will only be processed in accordance with the merchant's sales terms and conditions upon completion of the aforesaid procedures.

Other Applicable Terms and Conditions

1. The Organizer reserves the right to reschedule or cancel the exhibition, and all updates will be subject to official announcements by the Organizer. The Organizer and/or the Bank are not liable for any changes to the arrangements, postponements, or cancellations of the exhibition.
2. The Bank and/or the Organizer are not the provider of Apple Pay / Google Pay and cannot guarantee its functionality. Customers must understand and accept that Apple Pay / Google Pay is provided by Apple Asia Limited / Google LLC or its affiliates ("e-Wallet Provider"), and the Bank bears no responsibility. All responsibilities related to Apple Pay / Google Pay (including but not limited to quality and stability) lie with the e-Wallet Provider. If customers cannot enjoy the Reward due to device incompatibility or system issues, neither the Bank nor the e-Wallet Provider will compensate or be held liable.
3. If the Bank or the Organizer discovers any dishonest, fraudulent, abusive, improper conduct, any breach of these Terms and Conditions or any other misconduct, the Bank and/or the Organizer reserve the right to disqualify the relevant participant and recover any offer and/or Reward already obtained.
4. Unless otherwise specified, this Promotion cannot be used in conjunction with any other promotional offers, cash coupons, gift vouchers or discounts.
5. The Bank is not the supplier of any products, tickets, gifts, services or activities and shall not assume any responsibility in relation thereto. Any enquiry, complaint, claim or dispute relating to such products, services or activities should be directed to the relevant supplier.
6. The Bank shall have the absolute discretion to determine the validity of any transaction and the eligibility of any Eligible Cardholder based on the Bank's records. In the event of any dispute, the Bank's records shall be final and binding.
7. The Bank and the Organizer reserve the right to suspend, change, or terminate this Promotion and amend its terms and conditions at any time without prior notice. In case of any dispute regarding customer eligibility, offer details, or related matters, the Bank and the Organizer reserve the right of final decision.
8. Personal data collected will be used solely for the purposes of this Promotion. Eligible Cardholders should read the Organizer's Personal Information Collection Statement before providing any

personal data. By providing such data, Eligible Cardholders consent to the Organizer's collection and use of the relevant information for the purposes of this Promotion.

9. No person other than the Eligible Cardholders, the Bank or the Organizer will have any 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 of the provisions of these terms and conditions.
10. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region. All disputes arising out of or in connection with this Promotion shall be submitted to the exclusive jurisdiction of the courts of Hong Kong.
11. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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

Terms and Conditions of “Fubon Bank x Hong Kong Computer & Communications Festival 2026 Multiple Rewards” Promotion

General Terms and Conditions

1. The “Fubon Bank x Hong Kong Computer & Communications Festival 2026 Multiple Rewards” Promotion (the “Promotion”) is offered by Fubon Bank (Hong Kong) Limited (the “Bank”) and is applicable to the Hong Kong Computer & Communications Festival 2026 (the “Exhibition”) held at the Hong Kong Convention and Exhibition Centre (the “Venue”) from 21 August 2026 to 24 August 2026, both dates inclusive (the “Exhibition Period”).
2. The Exhibition opening hours are from 10:00 a.m. to 9:00 p.m. daily during the Exhibition Period (open until 7:00 p.m. only on 24 August 2026) (the “Opening Hours”). The Hong Kong Computer Chamber of Commerce reserves the right to adjust the Opening Hours based on actual circumstances and official announcements shall prevail.
3. This Promotion is only applicable to the Fubon Bank booth (the “Bank Booth”) in the Exhibition Venue during the Exhibition Period. The opening hours of the Fubon Bank Booth are generally same as the Exhibition’s Opening Hours. The Bank reserves the right to adjust the Bank Booth’s opening hours based on actual circumstances.
4. This Promotion consists of three parts: **“Reward 1”**, **“Reward 2”** and **“Reward 3”**. Customers must fulfill the requirements set out in the relevant terms and conditions to enjoy the corresponding rewards. Details are as follows:

Reward 1: Fubon Credit Card Application Rewards (“Reward 1”)

1. Reward 1 is applicable to individual customers who, during the Exhibition Period, successfully submit an application for a Fubon Visa Platinum Card or Fubon iN ShopBack Visa Platinum Card issued by the Bank (the “Eligible Credit Card”) via Fubon GO mobile application (the “Fubon GO”) or the Fubon Bank Credit Card online application webpage, enter the promotion code “HKCCF2026” in the promotion code / referral code field, upload all required application documents, and present the application submission page or email containing the application reference number to the Bank Booth staff on the day of application submission (the “Reward 1 Eligible Customers”).
2. Reward 1 consists of two parts: **“Reward 1a”** and **“Reward 1b”**. Reward 1 Eligible Customers must fulfill the requirements set out in the relevant terms and conditions to enjoy the corresponding rewards. Details are as follows:

Reward 1a: On-site Card Application Gift (“Reward 1a”)

1. Each Reward 1 Eligible Customer may receive the following Reward 1a gifts (collectively, the “Reward 1a Gifts”) once at most during the Exhibition Period:
 - i. One HK\$50 Hong Kong Computer & Communications Festival 2026 Cash Voucher (the “Exhibition Cash Voucher”); and
 - ii. One limited-edition Moleskine notebook; and
 - iii. One chance to use the capsule toy machine (the “Gacha Machine”) at the Bank Booth.

2. The use of the Exhibition Cash Voucher shall be subject to the terms and conditions of such voucher.
3. Gifts available from the Gacha Machine include supermarket cash vouchers with a value of up to HK\$200 and limited-edition Fubon Angels souvenirs (collectively, the “Gacha Gifts”), and are subject to the following terms:
 - i. Gacha Gifts are distributed randomly by the Gacha Machine. Customers are not entitled to choose, exchange, transfer or redeem the gifts for cash or any other form of compensation.
 - ii. Except for the Gacha Gifts, all other components inside the Gacha Machine shall not be removed from the Booth. Customers must return such components to the Booth staff after collecting their gifts.
 - iii. Customers shall operate the Gacha Machine in accordance with the instructions of the Booth staff.
 - iv. Any attempt to abuse, tamper with, interfere with, or damage the Gacha Machine may result in immediate disqualification, and the Bank reserves the right to take further action and claim compensation for any loss, damage or costs incurred.
 - v. By participating in this Promotion, Reward 1 Eligible Customers acknowledge and agree that the Bank shall not be liable for any personal injury or property damage arising from or in connection with the use of the Gacha Machine, regardless of the cause.
4. Reward 1a Gifts must be collected in person at the Bank Booth during the Exhibition Period. No re-issuance will be arranged for late collection.
5. **Reward 1a Gifts are available on a first-come, first-served basis while stocks last and are subject to the actual operation of the Bank Booth and the Gacha Machine. The Bank will not notify customers of the remaining quota.**
6. All Reward 1a Gifts are provided by the relevant third-party manufacturers, suppliers or distributors. The Bank makes no express or implied warranty relating to the gifts including but not limited to their availability, quality, fitness for purpose, merchantability, or non-infringement of any third-party rights. The Bank shall not in any way be liable for any matters arising out of or in connection with the gifts or their usage, including but not limited to any loss, damage, expenses, defect, injury or any impact, whether direct, indirect, special, incidental, or consequential. The relevant manufacturers, suppliers, or distributors of the gifts shall be solely responsible for all issues relating to the gifts. Any disputes or complaints relating to the gifts shall be settled between the customers and the relevant manufacturers, suppliers or distributors directly.
7. The validity and use of the gifts shall be subject to the relevant usage instructions and terms and conditions set by the relevant manufacturers, suppliers or distributors. The Bank shall not be responsible for any warranties or after-sales service applicable to a gift, which are extended by the manufacturer, supplier, or distributor where applicable and subject to their terms and conditions.

Reward 1b: HKCCF 2026 Extra Welcome Reward (“Reward 1b”)

1. Reward 1 Eligible Customers who have not held any credit card or co-branded card issued by the Bank (including supplementary cards) at the time of application submission and during the preceding six months, and who successfully activate their physical or virtual Eligible Credit Card and complete one eligible retail transaction and/or cash advance transaction (the “Eligible Transaction”)

using the principal and/or supplementary card within 30 calendar days after the issuance date of the Eligible Credit Card, will be entitled to a HK\$200 cash rebate.

Example	Principal Card Issuance Date	Activation & Transaction Deadline
Example 1	16 September 2026	16 October 2026
Example 2	31 October 2026	30 November 2026

2. Other transactions including but not limited to tax payments, online bill payments, balance transfers, instalment plans, handling fees, finance charges, annual fees, autopay transactions, Octopus Automatic Add Value Service transactions and gambling transactions will not be counted towards the spending requirement.
3. The Bank shall have the sole and absolute discretion to determine whether a transaction qualifies as an Eligible Transaction. Only Eligible Transactions posted on or before the applicable transaction deadline will be counted. Any transaction that has been cancelled or refunded before the cash rebate is credited will not be regarded as a valid Eligible Transaction.
4. **Reward 1b is available on a first-come, first-served basis while stocks last. Each Reward 1 Eligible Customer may enjoy Reward 1b once only during the Exhibition Period.**
5. Joint account holders, corporate account holders and customers who do not submit their Eligible Credit Card application through Fubon GO or the Fubon Bank Credit Card online application webpage are not eligible for this Promotion.
6. Reward 1 Eligible Customer shall keep all original sales slips of transactions. In case of any disputes, the Bank reserves the right to request Reward 1 Eligible Customer to provide the relevant original sales slip for verification purpose.
7. Transactions made with a supplementary card will be combined with those from the principal card, and will be combined and calculated within the principal card account.
8. The relevant cash rebate will be credited in the form of a credit card cash rebate to the Eligible Credit Card account on or before 28 February 2027 after the Bank has verified that the requirements have been fulfilled. The rebate will be shown on the cardholder's credit card statement. The rewards received are non-transferable. Eligible Customers are not allowed to choose to receive the rewards in any other form, and the Bank will not provide the rewards in any other manner.
9. Reward 1 Eligible Customers must maintain a valid Eligible Credit Card account in good standing at the time the cash rebate is credited.
10. **If any retail transaction(s) for which Reward 1b was awarded is/are later cancelled or reversed, or if the cardholder cancels the Eligible Credit Card within 14 months after from the date of card issuance, the Bank reserves the right to debit a handling fee to recover the cost of the cash rebate or welcome rewards the cardholder has received against his/her account immediately without prior notice.** For details and General Terms and Conditions of Welcome Gift and Other Benefits, please visit Fubon Bank's website www.fubonbank.com.hk or contact the staff of the Bank.
11. Reward 1 Eligible customers who satisfy the spending requirements but do not receive the cash rebate may notify the Bank within one month from 1 March 2027.

Reward 2: Fubon Bank Account Opening Reward ("Reward 2")

1. Reward 2 is applicable to individual customers who successfully submit an application for a Fubon HKD Statement Savings Account via Fubon GO during the Exhibition Period and present the application submission page or confirmation email containing the application reference number to the Bank Booth staff on the day of application submission (the "Reward 2 Eligible Customer").
2. Each Reward 2 Eligible Customer may receive one HK\$50 Exhibition Cash Voucher once at most during the Exhibition Period.
3. The use of the Exhibition Cash Voucher shall be subject to the terms and conditions of such voucher.
4. Reward 2 must be collected in person at the Bank Booth during the Exhibition Period. No re-issuance will be arranged for late collection.
5. **Reward 2 is available on a first-come, first-served basis while stocks last.**

Reward 3: Fubon Angels Meet & Greet "Passionate Fans Zone" Ticket ("Reward 3")

1. **The first 30 customers each day** during the period from 21 August 2026 to 23 August 2026, both dates inclusive (the "Reward 3 Promotion Period") **who complete both Reward 1 - Fubon Bank Credit Card Application Reward and Reward 2 - Fubon Bank Account Opening Reward on the same day (the "Reward 3 Eligible Customers") will receive one Fubon Angels Meet & Greet (the "Event") "Passionate Fans Zone" ticket (the "Ticket")**.
2. Tickets must be collected in person by the Reward 3 Eligible Customer at the Bank Booth and are non-transferable, non-exchangeable, non-refundable, non-replaceable and cannot be redeemed for cash.
3. The redemption of the Ticket will be closed 30 minutes prior to the start of the Event on that day. Tickets are valid only for the designated Event session specified thereon. No change, transfer, refund or cash redemption is permitted. The Event start time and ticket redemption deadline may be adjusted according to on-site arrangements. The announcements and instructions of the on-site staff shall prevail.
4. **Reward 3 is available on a first-come, first-served basis while stocks last.**

Other General Terms and Conditions

1. All dates and times relating to this Promotion are based on Hong Kong time.
2. For all records of services, applications, transactions in this Promotional Offer, the Bank's record shall prevail.
3. Each Eligible Customer can use one promotion code / referral code only when submitting an Eligible Credit Card application on Fubon GO or the Bank's website and when applying to open an account via Fubon GO. It cannot be used in conjunction with other promotion code / referral code offers. Once the application is submitted, any change on the promotion code / referral code will not be accepted by the Bank.
4. For details and terms and conditions of the Fubon GO Mobile Accounting Opening Service and the Cardholder Agreement, please visit Fubon Bank's website www.fubonbank.com.hk or contact the staff of the Bank.

5. The Bank reserves the right to suspend, vary or terminate the above offers and amend these Terms and Conditions at any time without prior notice. In the event of any dispute, the Bank reserves the right of final decision.
6. Other than the Bank and Eligible Customers, no one shall have the right to enforce or enjoy the benefits of any of these Terms and Conditions under Contracts (Rights of Third Parties) Ordinance (Cap 623, Laws of Hong Kong).
7. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.

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