Fubon Bank 富邦銀行

Terms and Conditions of the Online Exclusive Travel Insurance Extra Reward for Fubon Credit Cardholders:

1. The "Online Exclusive Travel Insurance Extra Reward for Fubon Credit Cardholders ("Promotion") is launched by Fubon Bank (Hong Kong) Limited ("the Bank") and runs from 30 October 2026 to 13 December 2026, both dates inclusive ("Promotion Period").
2. The Promotion is only applicable to the principal cardholders and supplementary cardholders of Fubon Visa/Mastercard Credit Card issued by Fubon Bank (Hong Kong) Limited (the "Bank") ("Eligible Credit Card"), such holders, "Eligible Customer(s)").
3. Eligible Customer is required to make an online purchase of MyWay Travel – Single Trip Travel Plan or MyWay Travel – Annual Travel Plan with Eligible Credit Card on the designated MSIG Insurance (Hong Kong) Limited ("MSIG") website with designated Promotion Code "FBCCPD" during the Promotional Period (based on the completion date of transaction, issuance date of the approval code and the transaction must be posted by 7 days after the Promotion Period) to enjoy **Intervals Sky Bar and Restaurant Set Menu Redemption Voucher** ("Reward") which is provided by **Plaza Premium Lounge Management Limited** ("Merchant"). No Reward will be offered to any unposted, cancelled or refunded transactions. Eligible Customer can enjoy same as the number of traveler insured in the policy's reward.
4. **The number of the reward is limited to 250 in this Promotion and is available on a first-come-first served basis.**
5. Each Eligible Customer is entitled to receive the Reward only once during the Promotion Period.
6. The Eligible Customers' entitlement to the Reward is subject to verification and final decision made by the Bank and MSIG. Once it is confirmed and verified by the Bank and MSIG, the notification for the Reward redemption will be delivered by email to the Eligible Customer's email address provided during online purchase of MyWay Travel Insurance in next Monday after completed the insurance purchase. If Eligible Customers do not receive the notification for the Reward redemption before 28 December 2026, they must notify the Bank by this date; otherwise, the Bank will not be liable or provide any compensation.

Online Purchase Date	Reward Redemption Email Deliver Date
30 October 2026 – 1 November 2026	On or before 9 November 2026
2 November 2026 – 8 November 2026	On or before 16 November 2026
9 November 2026 – 15 November 2026	On or before 23 November 2026
16 November 2026 – 22 November 2026	On or before 30 November 2026
23 November 2026 – 29 November 2026	On or before 7 December 2026
30 November 2026 – 6 December 2026	On or before 14 December 2026
7 December 2026 – 13 December 2026	On or before 21 December 2026

7. Eligible Customers are required to redeem the Reward according to the instructions stated in the redemption notification. Redemption is subject to the Terms and Conditions listed on the redemption notification.
8. Eligible Customers who fail to redeem within the redemption period stated in the notification, the chance of redemption will be cancelled or forfeited.
9. The redemption notification will not be re-issued or replaced if lost or damaged.
10. All records shall be subject to the Bank and MSIG's system records. The Bank and MSIG's records and determination in relation to this Promotion (including but not limited to whether registration is successful and its sequence, Eligible Customers status, transaction date / posting date of Eligible Transactions, transaction amount (including foreign exchange conversion), transaction type, merchant

category code, and any delayed posting, failed posting, cancellation, refund or disputed transaction caused by the merchant / acquiring institution / payment platform or system issues) shall be final and conclusive, and the Bank and MSIG reserves the right of final decision in case of any dispute.

11. If the Eligible Customer cannot successfully enroll the insurance policy and/or if the relevant transaction fails to be recorded, cancelled, or refunded, no rewards will be granted. The Bank reserves the right to cancel their eligibility. The Bank also reserves the right to deduct the equivalent value of the Reward (as solely determined by the Bank) from the customer's account or take any action to recover any unpaid or outstanding amounts from the Eligible Customers.
12. If the Bank discovers any dishonest or fraudulent behavior by an Eligible Customer in relation to this Promotion, it reserves the right to cancel their eligibility. The Bank also reserves the right to deduct the equivalent value of the Reward (as solely determined by the Bank) from the customer's account or take any action to recover any unpaid or outstanding amounts from the Eligible Customers.
13. The Reward cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor can it be enjoyed in conjunction with other promotional benefits and discount unless otherwise specified.
14. The Bank is not the product supplier or service provider of the Reward, and the promotional details and 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 supplier or service provider, and shall not be liable for any matters arising from or in connection with the products, services or information provided by the product supplier or service provider. Any claims, complaints, or disputes arising out of, or in connection with, the said products, services or benefits shall be resolved between the customers and the relevant product supplier or service provider.
15. The Reward is subject to these terms and conditions and other terms and conditions stipulated by the Merchant, the Bank and the Merchant reserve the right to suspend, vary or cancel the Reward and amend the relevant Terms and Conditions at any time without any prior notice. Please consult the Merchant for the latest details, availability and terms and conditions of the Reward.
16. In case of any disputes, the decision of the Bank, MSIG and the Merchant shall be final and conclusive.
17. No person other than the Eligible Customer, the relevant merchants, MSIG or the Bank will have any right under the Chapter 623 of the Laws of Hong Kong (Contracts (Rights of Third Parties) Ordinance) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
18. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute relating to or arising from the Promotion shall be submitted to the jurisdiction of the Hong Kong courts.
19. Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Important Notes:

a) The above information is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency.
b) MSIG Insurance (Hong Kong) Limited is the insurance underwriter of the above insurance plan and is authorized and regulated by the Insurance Authority. MSIG Insurance (Hong Kong) Limited is solely responsible for all approvals, coverage and compensation under this policy and reserves the right of final approval and decision on such matters.
c) MSIG Insurance (Hong Kong) Limited is not a subsidiary or an affiliate of Fubon Bank (Hong Kong) Limited ("the Bank").

d) The Bank is the authorized insurance agency for MSIG Insurance (Hong Kong) Limited, and is responsible for introduction of the insurance plans. The Plan is not the product of the Bank. The Bank is not responsible for any terms or obligations of the Plan.

e) In case you file a written complaint regarding the selling process or processing of the related transaction to the Bank and the complaint is an "Eligible Dispute(s)" as defined in the Terms of Reference for the Financial Dispute Resolution Centre, the Bank is required to enter into a Financial Dispute Resolution Scheme process with you if the Eligible Dispute cannot be resolved after the Bank has issued the final written reply. If the complaint / dispute is related to the policy terms and conditions, it should be resolved directly between MSIG Insurance (Hong Kong) Limited and you. Nevertheless, where practicable and appropriate, the Bank will provide reasonable assistance to customers in the dispute resolution process.

f) Levy collected by the Insurance Authority (if any) has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit http://www.ia.org.hk/en/levy.

g) MSIG Insurance (Hong Kong) Limited is a wholly-owned subsidiary of MS&AD Insurance Group Holdings, Inc. and its principal place of business in Hong Kong is at 9/F, 1111 King's Road, Taikoo Shing, Hong Kong.

h) The English version shall prevail in case of inconsistency between the English and Chinese versions.

Terms and Conditions of redeem the Reward (Provided by Plaza Premium Lounge Management Limited):

- Reward: 1 pc of Intervals Sky Bar and Restaurant Set Menu Redemption Voucher
- Usage Guide: Present this Redemption voucher to staff at redemption address to enjoy your product.
- Redemption Address: INTERVALS Sky Bar & Restaurant (Level 9, Sky Bridge, Terminal 1, Hong Kong International Airport)
- Opening Hours: 07:00 - 02:00 daily
- Expiry date: 16 January 2027
- Black-out date: 24-25 December 2026

1. By presenting or using this Voucher, you, the individual holding the Voucher ("Voucher Holder"), accept and agree to be bound by these Terms and Conditions on the use of this Voucher.
2. This Voucher may be used at the above applicable participating locations (collectively "Service Locations") managed or operated by Plaza Premium Lounge Management Limited or its partners ("Service Merchant").
3. Each coupon is redeemable for one set menu, and it may be used up to the specified expiry date ("Expiry Date"). This coupon does not entitle the holder to enjoy any other services or products. For the avoidance of doubt, this coupon will become invalid and will not be accepted after the Expiry Date.
4. This Voucher is transferable provided always that the transfer is not a part of any sale or exchange for value.
5. This Voucher cannot be used in conjunction with other promotional Rewards.
6. This Voucher Rewards no cash value and cannot be exchanged for cash or other denominations of any kind or any other services.
7. Access to Service Locations using this Voucher is not eligible for any rewards or loyalty points accrual.
8. This Voucher issuance is final, non-refundable and non-replaceable. The Service Merchant will not replace this Voucher, if this Voucher is lost or damaged. This Voucher will become invalid if defaced or damaged.

The Service Merchant shall not be responsible for any loss, theft, damage, or unauthorised use of this Voucher.

9. The Voucher Holder is responsible for the use and safety of this Voucher. For the avoidance of doubt, the Service Merchant will not enquire about the origins of the Voucher and services will be provided to whoever presents this Voucher notwithstanding any circumstance where this Voucher is not used or presented by the person who has originally redeemed this Voucher, or any person authorised by him/her to use this Voucher.
10. The Voucher Holder understands and agrees that use of the products and/or services provided by the Service Merchant for this Voucher shall be at the Voucher Holder's own risk, and may be subject to any additional terms, conditions and restrictions that may be imposed by the Service Merchant at the time of presenting this Voucher.
11. Use of this Voucher is subject to the availability of the services and the general terms and conditions of the Service Merchant (if any).
12. The acceptance of this Voucher for the services stated in Clause 3 above is at the sole discretion of the Service Merchant. To the extent permitted by law, the Service Merchant reserves the right to change any provisions of these Terms and Conditions contained in this Voucher without prior notice. The Service Merchant does not hold responsibility for notifying the Voucher Holder of any changes to these Terms and Conditions.
13. The Voucher Holder acknowledges and agrees that nothing contained herein should be deemed to grant to the Voucher Holder, by implication, or otherwise, any licence or right in or to any logo, mark, sign, name or any other intellectual properties of the Service Merchant.
14. The Service Merchant shall not be liable to the Voucher Holder for any losses, damages, costs or expenses of any kind whatsoever arising out of or in connection with the use of this Voucher. However, nothing herein shall serve to limit or exclude any liability for death or personal injury arising from the gross negligence or fraud on the part of the Service Merchant.
15. The provisions of these Terms and Conditions are intended to bind the Service Merchant and the Voucher Holder only, and not intended to and do not create rights in any other person or confer upon any other person any benefits, rights or remedies. No person is or is intended to be a third party beneficiary of any of the provisions of these Terms and Conditions.
16. If any provision of these Terms and Conditions is or becomes invalid, illegal or unenforceable under the applicable laws or regulations, either such provision will be deemed amended to conform to such laws or regulations without materially altering the intention of the parties or it shall be stricken and the remainder of these Terms and Conditions shall remain in full force and effect.
17. If there is any inconsistency or ambiguity between the English version and any other versions in other languages (if any), the English version shall prevail.
18. In case of any dispute, the decision of the Service Merchant shall be final.
19. The use of this Voucher and any dispute arising from the use of this Voucher is subject to the law of Hong Kong Special Administrative Region ("Hong Kong"), and the exclusive jurisdiction of Hong Kong courts.

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