

“Fubon Bank Bonus Rewards” Promotion Terms and Conditions

1. The “Fubon Bank Bonus Rewards” promotion (the “Promotion”) is only applicable to the principal and supplementary cardholders (“Cardholders”) of Visa / Mastercard credit cards issued by Fubon Bank (Hong Kong) Limited (“Fubon Bank” / the “Bank”) (the “Eligible Credit Cards”) who are also members of the “CCG Hearts” . This Promotion is not applicable to corporate cards, debit cards, or any reward cards. Cardholders must make full payment 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”), at designated participating merchants (“Designated Participating Merchants”) within Nina Mall 1 or/and Nina Mall 2 (“the Mall”) during the Promotion Period to enjoy the Promotion. Cardholders must have successfully downloaded the latest version of the “CCG Hearts” mobile application and completed registration as a “CCG Hearts” Member to be eligible to receive the rewards under this Promotion.
2. The promotional period is from 19 March 2026 until 19 April 2026, both dates inclusive (“Promotion Period”).
3. Cardholders who make same-day Eligible Spending (defined below) at Designated Participating Merchants in Nina Mall (Phase 1 and Phase 2) with the same Eligible Credit Card and reach the designated spending amounts (“Eligible Spending”) set out below can enjoy the designated spending rewards (the “Rewards”). Details are as follows:

	Eligible Spending	Receipt Requirements [#]	Rewards [*]
i	HK\$200 - HK\$799.99	A single same-day valid receipt issued by one Designated Participating Merchant	One “CCG Hearts Electronic Voucher” with a value of HK\$20
ii	HK\$800 - HK\$1,999.99	One or a maximum of two same-day valid receipts issued by different Designated Participating Merchants	Two “CCG Hearts Electronic Voucher” with a value of HK\$20 and One “CCG Hearts Electronic Voucher” with a value of HK\$50
iii	HK\$2,000 or above	One or a maximum of three same-day valid receipts issued by different Designated Participating Merchants	Five “CCG Hearts Electronic Voucher” with a value of HK\$50

Each spending receipt (printed slips/electronic receipts) must be for an amount of HK\$50 or above (the “Eligible Receipt”).

*** Cardholders are required to register as “CCG Hearts” members and log in to “CCG Hearts” mobile application to redeem and use the “CCG Hearts Electronic Vouchers”. For the terms and conditions of “CCG Hearts” Loyalty Program and related information, details please**

refer to <https://www.chinachemgroup.com/en/ccg-hearts/terms-and-condition/> . For the details of terms and conditions of “CCG Hearts Electronic Vouchers”, please enquire at Nina Mall Concierge or refer to the relevant instructions of each Electronic Voucher.

4. **Reward quota is limited. The total value of “CCG Hearts Electronic Vouchers” available for redemption under this Promotion is capped at HK\$50,000 throughout the Promotion Period. Rewards are offered on a first-come-first-served basis while stock lasts.**
5. Each “CCG Hearts” member can only redeem each of the Rewards 3i to 3iii once per day. Nina Mall staff reserve the right to refuse reward redemption if any member is found to have redeemed more than once.
6. Receipts used for redeeming Rewards under this Promotion cannot be reused for any other promotions within the Mall, except for other activities under Nina Mall’s “Chocolate Lab Spending Rewards” programmes, “CCG Hearts” points registration, and parking offers).
7. To redeem the Rewards, Cardholders must visit the Concierge on 1/F, Phase 1 of Nina Mall in person on the transaction day (service hours: 12:00 noon to 9:00 pm). Concierge on 2/F Phase 2 of Nina Mall will not be available for redemption. Merchant staff or management office staff are not accepted as representatives to redeem on Cardholders’ behalf. Cardholders must present the physical Eligible Credit Card or the 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.
8. Cardholders must provide the name on the Eligible Credit Card, the last 4 digits of the Eligible Credit Card number, “CCG Hearts” membership number, and Eligible Receipts and electronic payment proof for registration at the Concierge. The Nina Mall Concierge staff will verify and stamp the Eligible Receipt(s) immediately and have the right to make copies of Eligible Receipts or electronic payment proof. Information once verified and registered shall not be amended. Nina Mall staff may request identity proof for verification. 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.
9. In respect of the Promotion, “Designated Participating Merchants” shall mean shops at NINA Mall that accepting credit card as payment means. For details on merchant list, please contact NINA Mall Concierge.
10. In respect of the Promotion, “Eligible Spending” shall mean any retail transactions conducted at Designated Participating Merchants. Payment settled by cash, payments with a handwritten, reprinted or photocopied receipt or payment slip; purchasing or using merchant vouchers; or other non-retail transactions are not accepted. Sales receipts for the following merchants or transactions are not eligible : cross-border bus services, real estate agencies, car parks, car washing and car beauty services, medical

centres / clinics / dental clinics / Chinese medicine clinics, any treatment services (excluding beauty and fitness), travel agencies (including but not limited to air tickets, coach tickets, ferry tickets, travel packages, travel-related taxes and surcharges, hotel reservations, etc.), parking cards, mobile carts, exhibition venues, temporary booths or pop-up stores (merchant list subject to changes without prior notice; please enquire at the Mall Concierge for details), office tenants, banking services, insurance premiums, currency exchange stores, top-up services (including but not limited to Octopus, Alipay, etc.), cash withdrawal, bill payments, mail orders, fax, email, telephone or online orders, table charges, prepaid phone card transactions, ticketing services (including but not limited to mall event tickets or concert tickets), barter transactions, purchase or use of gift vouchers, cash coupons, complimentary vouchers, tokens or discount coupons, mall gift vouchers or cash vouchers, “CCG Hearts” e-gift vouchers or e-cash vouchers, gift cards, membership cards, points cards, discount cards, top-up or use of merchant stored-value cards, all monthly statement payment receipts (including but not limited to telecommunications and government public utilities such as rates, taxes, etc.), EPS cash withdrawal transactions, charity donations, gold bars, gold grains, gold saving plans, transactions under dispute or chargeback, returns and/or refunds, unposted or non-eligible transactions, all transactions paid through e-wallets (except Apple Pay and Google Pay), and any top-up payment transactions through e-wallets, other transactions of stored value facilities (SVF) and/or re-loading (including but not limited to Alipay, AlipayHK, PayMe, WeChat Pay and WeChat Pay HK), Octopus Automatic Add-Value Service transactions, as well as any other transaction categories as determined by the Bank from time to time, and any specific categories or products determined by the Mall or merchants. Eligible Spending amount will be calculated based on the actual paid amount after deducting any merchant cash coupons or gift vouchers, discounts, offers, or credit card rebates recorded on the receipt. For installment payments or deposits, only the actual billed amount on the transaction date will be counted.

11. The Bank, Nina Mall, and the Designated Participating Merchants have the absolute right to refuse the provision of any rewards to Cardholders. The Bank, Nina Mall, and the Designated Participating Merchants shall not be liable for any loss or damage suffered by Cardholders arising therefrom.
12. If a 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 Concierge of the relevant shopping mall. Such refund request shall be subject to the approval of CCG Hearts and the successful reversal of the corresponding campaign quota and/or 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.
13. The Bank is 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.

14. The Bank and Nina Mall makes no representation or guarantee regarding the quality of goods/services provided by Designated Participating Merchants and accepts no liability relating thereto. Cardholders should contact the respective Designated Participating Merchants directly in case of enquiries or complaints.
15. The Reward is only applicable to Cardholders whose Eligible Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Reward is issued. If the status of a Cardholder's Eligible Credit Card account is not in good standing, the Bank and Nina Mall reserves the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Reward and to require the Cardholder to return any Rewards already issued.
16. The Reward entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. If there is any discrepancy between the record held by Cardholders and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholders.
17. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and Cardholder's record of any transaction, the Bank's record shall prevail.
18. If the Bank discovers any dishonest or fraudulent behavior by a 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 from the customer's account or take action to recover any unpaid amounts.
19. The Bank and Nina Mall 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 reserves the right of final decision.
20. No person other than the Eligible Cardholders, the Bank or the Mall 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.
21. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
22. These terms and conditions are subject to current regulatory requirements.
23. 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!