Fubon Bank 富邦銀行

"Fubon Bank Extra Rewards" Promotion Terms and Conditions

1. The "Fubon Bank Extra 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 "GLOW Rewards". This Promotion is not applicable to corporate cards, debit cards, or any reward cards. Cardholders must make full payment of Eligible Spending 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 participating merchants within The ONE (the "Mall") (the "Participating Merchants", referring to all merchants in the Mall) during the Promotion Period to enjoy the Promotion.
2. The promotional period is from 2 November 2026 until 3 January 2027, both dates inclusive ("Promotion Period").
3. Cardholders must be existing members or have newly successfully registered as members of the "GLOW Rewards" during the Promotion Period to enjoy the rewards. Staff of the Mall reserves the right to ask for identity proof for verification purpose.
4. Cardholders who make same-day Eligible Spending at Participating Merchants in the Mall with the same Eligible Credit Card and reach the designated spending amounts set out below can enjoy the designated spending rewards (the "Rewards"). Details are as follows:

	Eligible Spending	Receipt Requirements#	Rewards*
i	HK$400	One or a maximum of two same-day valid receipts issued by different Participating Merchants	One HK$50 e-Cash Voucher
ii	HK$1,500	One or a maximum of three same-day valid receipts issued by different Participating Merchants	Two HK$100 e-Cash Vouchers
iii	HK$3,000	One or a maximum of three same-day valid receipts issued by different Participating Merchants	One HK$500 e-Cash Voucher

Each spending receipt (printed slips/electronic receipts) must be for an amount of HK$100 or above (the "Eligible Receipt").

* Cardholders are required to register as "GLOW Rewards" members and log in to "GLOW Rewards" mobile application to redeem and use thee-Cash Vouchers. For the terms and conditions of "GLOW Rewards" Program and related information, details please refer to https://web.glow.com.hk/en/terms . For the details of terms

and conditions of e-Cash Vouchers, please enquire at Customer Service Centre or refer to the relevant instructions of each e-Cash Voucher.

5. A total of 200 quotas of Reward 4i, 138 quotas of Reward 4ii and 50 quotas of Reward 4iii apply at the Mall during the entire Promotion Period, on a first-come-first-served basis while stocks last. The latest remaining quota for each Reward shall be determined based on the registration and redemption records maintained by the Mall at the redemption counter. In the event of any discrepancy between the information published on the Bank's website and the records of the Mall, the records of the Mall shall prevail.
6. Each "GLOW Rewards" member can only redeem each of the Rewards 4i to 4iii once per day. Within the entire Promotion Period, each "GLOW Rewards" member can only redeem each of the Rewards 4i to 4iii up to five times each. Mall staff reserve the right to refuse reward redemption if any member is found to have exceeded the maximum number of redemptions.
7. Each set of Eligible Receipts can only be used to redeem one of the Rewards 4i to 4iii above. Receipts used for redeeming Rewards under this Promotion cannot be reused for any other promotions within the Mall (except for other activities under "The Mall's designated spending offer" programmes, "GLOW Rewards" points redemption, and parking offers). The transaction amount that exceeds the spending requirement (i.e. HK$400, HK$1,500, HK$3,000) cannot be used in other promotions.
8. To redeem the Rewards, Cardholders must visit The ONE Customer Service Centre at UG2 in person on the transaction day (service hours: 12:00 noon to 10:00 pm). Mall and Participating 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.
9. Cardholders must provide the name on the Eligible Credit Card, the first 6 digits and last 4 digits of the Eligible Credit Card number, "GLOW Rewards" membership number, and Eligible Receipts and electronic payment proof for registration at the Customer Service Centre. The Mall's Customer Service Centre 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. The Mall's staff may request identity proof for verification. The personal data collected shall be used solely for the purpose of this Promotion. Provision of the above information for reward redemption constitutes the Cardholder's consent to the collection of such data and acknowledgement of the purposes of use. In addition, Cardholders should carefully read the Personal Information Collection Statement of the Mall for the promotion (please refer to

https://web.glow.com.hk/azureblob/Promotion/LoadImage.html?img=TO/PICS_TO.jpeg) before providing any personal data.

10. In respect of the Promotion, "Eligible Spending" shall mean any retail transactions conducted at Participating Merchants. The following are not accepted as Eligible Spending: payments settled in cash; handwritten receipts; receipts issued from designated pop up store or booth organized or short term leased by the Mall, photocopied receipts, reprinted receipts, Octopus value-added receipts, deposit payment receipts, bill payment receipts, gratuity receipts, purchase and/or add value of tenant membership card/ store-valued card receipts, Hong Kong Post receipts, purchase of cash/ gift/ meal/ cake coupons/ membership cards/ store-valued cards from Participating Merchants' receipts, counterfoils of credit card or EPS payment slips, 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 Participating Merchants. Only the balance of each transaction by individual Eligible Credit Card will be counted to enjoy the Rewards. All amounts paid by Mall cash coupons, or cash/ gift/ meal/ cake coupons/ membership cards/ stored-valued cards from Participating Merchants, all promotional offers, cash rebates and/or discounts are excluded from the calculation. The transaction amounts of different principal cards and supplementary cards held by the Cardholders shall be calculated independently and separately.
11. For instalment payments, the full amount listed on the merchant machine-printed invoice will be counted. For transactions that involve deposit, only the value of the deposit on the transaction day instead of the total spending amount will be counted for the spending amount. The balance of the invoice cannot be used for any other promotional offers (except GLOW Rewards points registration). Remaining balance can be used to participate in the Promotion only if the deposit has not been used for participation in any other promotional activities (except GLOW Rewards point registration). In such case, the original merchant machine-printed invoice and sales slip of the deposit portion must also be presented at the same time as proof that the deposit portion has not been used to participate in any other promotional activities (except "GLOW Rewards" points registration).
12. Split transactions will not be accepted, i.e. the full amount of the transaction must be settled with the same Eligible Credit Card. Therefore, the transaction amount on the machine-printed merchant sales invoice must be equivalent to the transaction amount on the sales slip (excluding the use of Mall cash coupons / e-cash coupons). Eligible Transactions from the same Participating Merchant at the Mall cannot be split into multiple machine-printed merchant sales invoice or sales slips with same or different Eligible Credit Card

to participate in the Reward redemption. Transactions of different dates cannot be combined for redemption.

13. Eligible Receipts mean the original copies of the merchant machine-printed invoices and sales slips issued by the Participating Merchants in respect of the Eligible Transaction within the opening hours of the Participating Merchant. Merchant machine-printed invoices issued by Participating Merchants must clearly state the merchant name, transaction date, spending amount and purchase items; whereas credit card number, merchant name, transaction date, spending amount, valid authorisation code and customer's signature (if applicable) must be clearly stated on the sales slips. The credit card statement, photocopies of payment slips / merchant machine-printed invoices are not accepted as "Eligible Receipts". The Cardholder will not be eligible for redemption if he / she cannot present the original copies of the merchant machine-printed invoices and sales slips and/or the relevant physical Eligible Credit Cards and/or eligible mobile payment transaction records (for any reason) on the transaction day, or the information provided by the Cardholder is incomplete. Eligible Receipts that are damaged, outdated and can't show clearly the relevant information are not accepted.
14. The Bank, the Mall and the Participating Merchants have the absolute right to refuse the provision of any rewards to Cardholders. The Bank, the Mall, and the Participating Merchants shall not be liable for any loss or damage suffered by Cardholders arising therefrom.
15. 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 Customer Service Centre of the Mall. Such refund request shall be subject to the approval of GLOW Rewards 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.
16. The Bank and/or the Mall is/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 and the Mall bear 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, none of the Bank, the Mall or the e-Wallet Provider will compensate or be held liable.
17. The Bank and the Mall makes no representation or guarantee regarding the quality and supply of goods, services or information provided by Participating Merchants and accepts no liability relating thereto. Cardholders should contact respective Participating Merchants directly in case of enquiries or complaints.
18. 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 the Mall reserve 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.

19. 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.
20. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank and the Mall reserve 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.
21. If the Bank or the Mall discovers any dishonest or fraudulent behavior by an Eligible Cardholder in relation to this Promotion, it reserves the right to cancel their eligibility. The Bank and the Mall also reserve the right to deduct the equivalent value of the Reward from the customer's account or take action to recover any unpaid amounts.
22. The Bank and the 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.
23. 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.
24. 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.
25. These terms and conditions are subject to current regulatory requirements.
26. 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!