

**Terms and Conditions for Fubon Bank X WeChat Pay HK Offers (“Promotion”):****General Terms and Conditions**

1. This Promotion is organized by Fubon Bank (Hong Kong) Limited (“Fubon Bank”) and WeChat Pay Hong Kong Limited (“WeChat Pay Hong Kong”) and is governed by the laws of Hong Kong.
2. The promotion period is from 2 April 2026 to 31 May 2026 (both dates inclusive) (“Promotion Period”). All Eligible Transactions (based on transaction dates, as defined in Clause 5) must be conducted during the Promotion Period.
3. Unless otherwise specified, offers under this Promotion only apply to the principal and supplementary cardholders (“Customers”) of Fubon Visa / Mastercard Credit Card issued by Fubon Bank in Hong Kong (“Eligible Credit Card(s)").
4. “WeChat Pay HK” is a mobile-based stored value facility, managed and operated by WeChat Pay Hong Kong.
5. “Eligible Transaction(s)” refers to the designated posted offline and online transaction(s) made in Hong Kong Dollars (excluding Person-to-Person (P2P) payment transfer, red packet transfer, top-up for any stored value facilities, payments via Utilities and Telecom Payment, charity donation and local or cross-border remittance) via WeChat Pay HK with a bound Eligible Credit Card during the Promotion Period.
6. “Designated Merchants” refers to merchants which accept payments via WeChat Pay HK (merchant list to be determined by WeChat Pay Hong Kong at its sole and absolute discretion and updated from time to time). For the avoidance of doubts, all transaction made in Designated Merchants in Chinese Mainland via WeChat Pay HK will be settled in Hong Kong Dollars automatically. For any enquiries about Designated Merchants, please contact WeChat Pay Hong Kong Customer Service Line at 3929 1666.
7. Fubon Bank will determine the eligibility of Customers to participate in this Promotion, as well as the transactions based on Fubon Bank’s records.
8. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the offers were awarded, Fubon Bank reserves the right to debit from the Customer’s Eligible Credit Card account the equivalent amount of the offers without prior notice.
9. If a Customer breaches these terms and conditions or engages in illegal, fraudulent, or abusive behavior to obtain and/or use the rewards hereunder, or if any Customer engages in behavior that affects the fair participation of the other participants in this Promotion, WeChat Pay Hong Kong reserves the rights to immediately forfeit such Customer’s eligibility of participating in this Promotion and/or obtaining (if obtained) and/or the use of the relevant rewards without prior notice.
10. Customers’ Eligible Credit Card accounts must be valid and with good credit record at the time of receiving the offers and during the Promotion Period in order to be eligible to receive the offers, otherwise Fubon Bank reserves the right to forfeit the offers without prior notice.
11. Customers participating in this Promotion must be WeChat Pay HK users and maintain their WeChat Pay HK accounts in normal and good standing. If their WeChat Pay HK accounts are in abnormal, account protection, or restricted status during the Promotion Period or upon distribution or use of the rewards under this Promotion, it shall be deemed that the relevant Customers are not eligible to participate in this Promotion and receive the relevant rewards and have forfeited their rights to use those rewards.
12. During the Promotion Period, each Customer can participate in this Promotion once only. To avoid any dispute, in the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same WeChat Pay HK user (i.e. the same Customer):
  - (a) Logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or

- (b) Logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices;  
or
  - (c) The same credit card or bank account number being linked to multiple WeChat Pay HK accounts.
- In the case of any of the above, WeChat Pay Hong Kong reserves the right to suspend or terminate the release of any rewards to the relevant WeChat Pay HK accounts and to take any legal action to recover loss(es) that it deems fit.
13. Generally, only one reward (including the e-cash voucher and instant discount) can be used for each transaction conducted with WeChat Pay HK. If there are multiple rewards that can be used in a transaction, the WeChat Pay HK system will automatically use the reward with the higher value first. If there are multiple rewards with the same value that can be used in a transaction, the WeChat Pay HK system will automatically use the reward with the earliest expiration date first.
  14. Customers are not required to show any E-cash Voucher or to redeem any Instant Discount in advance, relevant E-cash Voucher or Instant Discount will be deducted automatically under applicable circumstances and will be shown as used on the payment completion page of WeChat Pay HK. Fubon Bank and WeChat Pay Hong Kong shall bear no liability if any Customers cannot successfully redeem and/ or loss E-cash Voucher and/or cannot enjoy any Instant Discount due to any circumstances.
  15. Customers must keep and submit the relevant original credit card sales slips and original merchant sales receipts and/or other documents in respect of Eligible Transactions for inspection upon request by Fubon Bank. All documents submitted to Fubon Bank will not be returned.
  16. For refund after payment that using the rewards obtained under this Promotion is completed,
    - (a) in the case of a full refund (as agreed between the Customer and the relevant merchant), the relevant e-cash voucher that has been used will be reissued with its validity period and conditions of usage unchanged. If the relevant e-cash voucher has expired at the time of successful refund, they cannot be used again and will not be reissued; the refund amount will be deducted by the total discounts applied to the transaction. The refund will be returned using the same payment method chosen by the User for the transaction.
    - (b) in the case of a partial refund (as agreed between the Customer and the relevant merchant), the relevant e-cash voucher that has been used will not be reissued; the discount will be proportionally reduced from the refund amount according to the refund percentage. The refund will be returned using the same payment method chosen by the User for the transaction

Please contact the relevant merchant directly for a refund. WeChat Pay Hong Kong and Fubon Bank will not intervene in any refund arrangements and does not guarantee and is not responsible for the performance, quality or any matters arising out of or in connection with the products/services provided by the relevant merchant.
  17. Unless otherwise specified, this Promotion cannot be used in conjunction with other special promotions, discounts, or promotional coupons, nor transferred or exchanged for cash or other offers.
  18. The rewards and offers received from this Promotion cannot be used to settle any previous outstanding balances, withdrawn as cash advance, nor transferred or exchanged for cash or other offers.
  19. **Availability of the offers is subject to offer quota or service availability**, account status checking and final acceptance by Fubon Bank and WeChat Pay Hong Kong at their absolute discretion.
  20. Customers shall be deemed to have accepted any risks and liabilities in whatsoever nature associated with the services / auxiliary services supplied by Fubon Bank and WeChat Pay Hong Kong, and shall waive any claim against by Fubon Bank and WeChat Pay Hong Kong in relation to such risks and liabilities when Customers make the relevant transactions.
  21. Fubon Bank and WeChat Pay Hong Kong will carry out this Promotion in accordance with applicable laws in Hong Kong. In the event this Promotion is stopped by government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond Fubon Bank's and WeChat Pay Hong Kong's control, such event shall be regarded as a force majeure event, and Fubon Bank and WeChat Pay Hong Kong shall not be liable for any damage, loss, or dispute therein.



22. The Promotion Offer is also subject to the applicable terms and conditions specified by WeChat Pay Hong Kong. For further details, please visit WeChat Pay Hong Kong's Promotion Page or contact them directly.
23. Fubon Bank and WeChat Pay Hong Kong reserve the right to amend the terms & conditions or to terminate this Promotion at any time without prior notice. For all matters and disputes related to this Promotion, the decision of Fubon bank and WeChat Pay Hong Kong will be final and conclusive. For any enquiries about this Promotion, please contact WeChat Pay Hong Kong Customer Service Line at 3929 1666.
24. In the event of any discrepancy between the English and Chinese versions of these terms & conditions, the Chinese version shall prevail.
25. No person other than the Customers/Cardholders, Fubon Bank or WeChat Pay Hong Kong will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

#### **Offer 1: First-time Credit Card Binding Offer (“Binding Offer”) Terms and Conditions**

1. For the avoidance of doubt, Binding Offer is only applicable to Eligible Customers who never bind any Fubon Bank Credit Card before the Promotion Period in WeChat Pay HK account (“Eligible Customer”). Customers who have already bound any Fubon Bank Credit Card or have removed any Fubon Bank Credit Card in their WeChat Pay HK account are not eligible to enjoy Binding Offer.
2. During the Promotion Period, each customer successfully binding Fubon Bank Credit Card account to WeChat Pay HK is eligible to receive two HK\$10 e-cash vouchers (“HK\$10 E-cash Voucher(s)”). Each Eligible Customer can only enjoy a maximum of two HK\$10 E-cash Vouchers within the Promotion Period.
3. Eligible Customer is required to visit the “Fubon Bank Promotion” page on WeChat Pay HK platform to collect two corresponding HK\$10 E-cash Vouchers within the Promotion Period. No HK\$10 E-cash Vouchers can be collected after the Promotion Period and will not be reissued under any circumstances. After successful redemption, HK\$10 E-cash Vouchers will be automatically distributed to the WeChat Pay HK accounts of the Eligible Customers. Eligible Customers can view the details of HK\$10 E-cash Voucher in “My Rewards” under “Offers” of their WeChat Pay HK account.
4. **Binding Offer is subject to a daily quota limit and is offered on a first-come-first-served basis while quota lasts without prior notice.** The available quota of Binding Offer as recorded in the system of WeChat Pay Hong Kong shall prevail under any circumstances.
5. Each HK\$10 E-cash Voucher can be used upon completion of a single spending of HK\$20 or above at Designated Merchants in Hong Kong, Chinese Mainland and Macau with Eligible Credit Card bound with WeChat Pay HK.
6. Each HK\$10 E-cash Voucher will be valid for 30 days upon issuance. Any HK\$10 E-cash Voucher that has not been used after validity period will automatically become invalid and will not be reissued. Fubon Bank and WeChat Pay Hong Kong shall bear no liability if customers cannot perform a successful redemption of the HK\$10 E-cash Voucher and/or the HK\$10 E-cash Voucher is lost due to any circumstances.

#### **Offer 2: Chinese Mainland Spending Offer (“Spending Offer”) Terms and Conditions**

1. During the Promotion Period, Fubon Bank customer may use a bound Eligible Credit Card to complete a single Eligible Transaction at Designated Merchants in Chinese Mainland via WeChat



Pay HK at or over (i) HK\$30 to automatically enjoy HK\$5 Instant Discount (“HK\$5 Instant Discount”); or (ii) HK\$200 to automatically enjoy HK\$20 Instant Discount (“HK\$20 Instant Discount”). If HK\$20 Instant Discount is out of stock while HK\$5 Instant Discount is still available, HK\$5 Instant Discount will be automatically applied for Eligible Transactions of HK\$200 or more.

2. Each Eligible Customer can enjoy a maximum of two HK\$5 instant discounts and one HK\$20 instant discounts respectively within the same day. During the Promotion Period. Each Eligible Customer may enjoy twenty HK\$5 Instant Discount and five HK\$20 Instant Discount.
3. **Spending Offer is subject to a daily quota limit and is offered on a first-come-first-served basis while quota lasts without prior notice. Eligible Customers should check whether the relevant offer is shown on the WeChat Pay HK payment page before making payment; if the relevant offer is not shown on the payment page, it means that the daily quota for the relevant instant discount offer has been fully used.** The available quota of Spending Offer as recorded in the system of WeChat Pay Hong Kong shall prevail under any circumstances.