醫療簽賬 2 倍積分之條款及細則：

1. 醫療簽賬 2 倍獎賞積分推廣（「本推廣優惠」），推廣期至 2026 年 12 月 31 日（「推廣期」）。所有簽賬日期以交易日期計算。

2. 本推廣優惠只適用於交通銀行 FWD 富衛信用卡及FWD富衛銀聯雙幣信用卡（「信用卡」）。

3. 憑信用卡於推廣期內，於任何本地醫院/診所/體檢中心簽賬，可獲 2 倍積分。

4. 合資格簽賬不包括分期付款簽賬，並只限於本地之醫院/診所/體檢中心，惟不包括根據 China Unionpay Hong Kong Branch 及Visa Worldwide Pte. Limited 之商戶編號不時界定為非本地之醫院/診所/體檢中心類別之商戶及其他未經許可之簽賬。交通銀行(香港)有限公司（「銀行」）全權酌情界定為非醫院/診所/體檢中心類別之簽賬。指定合資格簽賬類別將由卡公司全權絕對的酌情決定。

5. 任何舞弊或欺詐成份、虛假交易及其他未經許何的交易、已取消、已退款或未誌賬的交易款項均不適用於本推廣優惠。

6. 醫療簽賬所獲之額外積分於交易日期下一個工作天回贈。每個主卡賬戶每年（1 月 1 日至 12 月 31日)於本地醫院 / 診所 / 體檢中心簽賬可賺取的額外積分，上限為 200,000 積分。

7. 本推廣優惠之獎賞不可作現金透支提取，亦不得轉換及轉讓。

8. 信用卡賬戶必須於獲取本推廣優惠所有獎賞時仍為有效及信用狀況良好。

9. 附屬卡之「合資格簽賬」會合併計算於主卡賬戶內，惟附屬卡賬戶不獲本推廣優惠之獎賞。卡戶如具多於一張主卡，其多張主卡之簽賬不得轉讓或合併計算在累積簽賬金額以獲享本推廣優惠之獎賞。

10. 銀行將經電腦核實有關信用卡交易紀錄，方確定有關主卡賬戶於本推廣優惠可獲獎賞之資格。若簽賬存根印載的資料與銀行存檔紀錄不符，將以銀行存檔紀錄為準。

11. 卡戶必須保留有關之交易單據及信用卡簽賬存根正本以作核對之用。如有任何爭議，卡戶必須提供有關之交易單據及簽賬存根正本，以便銀行作進一步調查。所有已遞交之有關文件將不獲發還。

12. 如於獲贈獎賞後取消用作計算本推廣優惠之簽賬，銀行有權從主卡賬戶內扣除相等於該獎賞之價值，而毋須另行通知。

13. 銀行有權隨時修改本推廣優惠之條款及細則、更改或終止簽賬計劃而毋須作出任何事先通知。銀行對於任何有關本推廣優惠的更改或終止恕不承擔任何責任。如有任何爭議，銀行保留最終決定權。

14. 卡戶如對本推廣優惠中有關「合資格簽賬」及/或獎賞安排等事宜有任何疑問，請於 2027 年 3 月 31 日或之前向銀行提出查詢。任何於 2027 年 4 月 1 日或之後提出的上述查詢，將不獲受理。

15. 本條款及細則之中、英文本如有任何差別，概以中文為準。

2X Bonus Points for Medical Expenditure Promotion Terms and Conditions:

1. 2X Bonus Points for Medical Expenditure Promotion (the "Promotion"), Promotion Period is valid till 31 December 2026 (the "Promotion Period"). It all based on the transaction date.

2. The Promotion is applicable to Bank of Communications FWD Credit Card and FWD Cup Dual Currency Credit Card (the "Credit Card") only.

3. 2X Bonus Points can be earned by spending with the Credit Card during the promotion period at local hospital / clinic / body check medical centres. The eligible transaction includes any transaction at local hospital / clinic / body check medical centres, but with exclusion of installment payment transaction and the spending on/at such other non-local hospital / clinic / body check medical centres merchant and non-acceptable local hospital / clinic / body check medical centres spending as may be defined from time to time by China Unionpay Hong Kong Branch and Visa Worldwide Pte. Limited in its respective local hospital / clinic / body check medical centres merchant category code at its sole discretion. Local hospital / clinic / body check medical centres categories shall be determined at the sole and absolute discretion of Bank of Communications (Hong Kong) Limited ("the Bank").

4. The specific eligible spending category shall be determined at the sole and absolute discretion of the Bank.

5. Any fraudulent transactions, unauthorized transactions, cancelled or refunded or non-posted transactions are not counted as eligible transaction and will not be eligible for the Program.

6. The Rewards from the spending will be credited into the Principal Card Account in the next working day. Maximum 200,000 bonus points can be earned by spending at local hospital / clinic / body check medical centres for each Principal Card Account every year (from 1 January to 31 December).

7. The rewards cannot be drawn as cash advance and are not exchangeable and non-transferable.

8. To be eligible for the Rewards of the Program, the Principal Card Account must be valid and in good financial status.

9. The eligible spending amount of a Supplementary Card will be combined with the Principal Credit Card Account but the Supplementary Card is not entitled to the Rewards of the Program. For Cardholder who has more than one Credit Card, transactions of different Principal Card Accounts under the same credit card cardholder cannot be transferred or combined into the eligible spending for the Rewards of the Program.

10. The Bank will verify the Credit Card transaction record to confirm Credit Card accounts' eligibility for the Program and the entitlement of the Rewards through our system. In case of discrepancy between the Bank's record and details recorded on the Credit Card sales slip, the Bank's record shall prevail.

11. Cardholders are required to keep the relevant original sales receipts and Credit Card sales slips for inspection upon request by the Bank. In case of disputes, Cardholders are required to submit the relevant original sale receipt(s) and Credit Card sales slip(s) for further investigation by the Bank. All relevant documents submitted to the Bank will not be returned.

12. If cardholders have cancelled any related transactions which had been included in calculating for the Program after getting the Rewards, the Bank reserves the right to debit the amount equivalent to the value of the rewards from the Principal Credit Card Accounts without prior notice.

13. The Bank reserves the right to revise the terms and conditions, alter or terminate the Program from time to time without prior notice. The Bank accepts no liability for any matters relating to amendment or termination of the Program. In case of any dispute, the decision of the Bank shall be final.

14. For any enquiry on the promotion offer of eligible spending and/or rewards arrangement, please raise to the Bank on or before 31 March 2027. The enquiries must not be considered if any above mentioned enquiries are raised after 1 April 2027.

15. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.