

Enjoy extra interest rate for 1 week by Subscription of Designated Investment Products

During the promotional period, customers who successfully subscribe to designated investment products with the required amount can enjoy an extra interest rate for 1 week! Quota is limited and available on a first-come, first-served basis.

The designated investment amount and calculation period of the extra interest (the "Offer") are as follows.

Designated investment products	Accumulated investment amount (HK\$ or equivalent*)	Calculation period of extra Interest	Extra interest (%)	Maximum extra interest per designated investment product
Investment Fund	HK\$500,000 to HK\$1,999,999	1 week	8.88%	-
	HK\$2,000,000 or above	1 week	13.88%	HK\$10,888
Currency-Linked Deposit (CLD)	HK\$5,000,000 or above	1 week	2.88%	HK\$3,888

*Subscriptions made in foreign currencies will be converted to Hong Kong dollars at the Bank's exchange rate at the time of the transaction.

The promotion is subject to relevant terms and condition.

Terms and Conditions

1. The promotional period runs from 11 August 2026 to 30 September 2026, both dates inclusive (the "Promotional Period"). The Offer is limited and available on a first-come, first-served basis.
2. "Eligible customer" refers to a customer who, according to the Bank's record, did not have transaction record of the corresponding Currency-Linked Deposit and/or Investment Funds. For example, if a customer has subscribed Currency-Linked Deposit but has not subscribed Investment Funds, subsequently the customer subscribes Investment Funds during the Promotional Period can fulfill the term and condition of the Offer. On the contrary, the customer subscribes Currency-Linked Deposit during the Promotional Period cannot enjoy this Offer.
3. This Offer is applicable to personal customers of Fubon Bank (Hong Kong) Limited ("the Bank/Fubon Bank") who fulfilled the conditions of extra interest offer in these Terms and Conditions. The Offer is counted on account basis. Joint account is treated as eligible single account to entitle extra interest.
4. The transaction conducted via online channel is not eligible for this Offer (include the investment fund transaction via Fubon +).
5. The calculation period of the extra Interest offer for Investment Funds and Currency-Linked Deposit is up to 1 week; and calculated on a 365-day per year basis.
6. Each account is eligible for a maximum extra interest of HK\$14,776.
7. The minimum accumulated investment amount for Investment Funds is HK\$ 500,000 or its equivalent, and that for Currency-Linked Deposit is HK\$5,000,000 or its equivalent.
8. The extra interest offered for Investment Funds subscriptions must not exceed the fund subscription fees charged by the Bank.

9. The calculation of extra Interest are as follows:

Relevant investment products	Calculation period of extra Interest	Illustrative examples
Investment Fund	1 week	Assumption: Subscription date: 14 Aug 2026 Investment type: Investment Funds Settlement currency: HKD Fund Name: XXXX Multi Income (mth) Subscription amount: HK\$500,000
		Extra interest offer: Calculation Period of extra interest = 1 week (HK\$500,000 X 8.88%) x 7/365 = HK\$851
Currency-Linked Deposit	1 week	Assumption: Subscription date: 14 Aug 2026 Investment type: Currency-Linked Deposit Deposit currency: HKD Linked currency: AUD Subscription amount: HK\$8,000,000
		Extra interest offer (Currency-Linked Deposit): Calculation Period of extra interest = 1 week (HK\$8,000,000 X 2.88%) x 7/365 = HK\$4,418 Since the maximum extra interest per customer is HK\$3,888 Final extra interest is HK\$3,888

Note: Please refer to the offering document relating to the scenario analysis of the relevant case, product features, nature and all other risks involved in the relevant investment products.

10. Extra interest will be credited to the customers' designated Hong Kong Dollar settlement accounts on or before 29 January 2027. For relevant investment products subscription in foreign currency, the corresponding offer(s) will be converted into Hong Kong Dollar at the Bank's prevailing exchange rate.
11. Eligible Customers must have a valid Hong Kong Dollar settlement account on the date when extra interest is credited.
12. Extra interest is calculated based on the accumulated transaction amount of Investment Funds or/and Currency-Linked Deposit, which is rounded down to the nearest integer.
13. The Bank reserves the right to suspend, vary or cancel the above promotional offers and amend the relevant terms and conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and conclusive.
14. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong and all disputes arising out of or in connection with this promotion shall be submitted to the courts of Hong Kong.
15. These terms and conditions are subject to prevailing regulatory requirements.
16. In determining the transaction amount of the relevant Investment Products, only the completed transaction will be counted, while the value of any cancelled or unsuccessful transaction will be excluded. All

transactions, outcomes, dates, and times related to this promotion are based on the records and data of our bank's computer system. The bank will not bear any responsibility for any delays, losses, errors, or unrecognizable situations caused by any computer, network, or other technical issues.

17. This promotional information is issued by Fubon Bank and is applicable only within Hong Kong. It cannot be interpreted as offering or selling or lobbying for the purchase of investment products represented by Fubon Bank outside Hong Kong.
18. Any person who is not Fubon Bank customer cannot obtain the right to enforce or enjoy any benefits of these Promotional Terms and Conditions by means of the Contracts (Rights of Third Parties) Ordinance, Chapter 623 of the Laws of Hong Kong.
19. Should there be any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.
20. For details of the Offer, please contact our Bank staff or Fubon Bank Integrated Customer Service Hotline at 2566 8181 (Press 3 after language selection) during office hours*.
* Office Hours are Monday - Friday: 9am to 7pm; Saturday: 9am to 1pm (Except public holidays).

Risk Disclosure and Important Note:

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You are advised to seek independent financial and professional advice before you trade or invest. Investment involves risks. Prices of investment products may go up as well as down and may even become valueless. Past performance is not indicative of future performance. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment products.

This promotion material is issued by Fubon Bank (Hong Kong) Limited (the "Bank") and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong and are for reference only, and does not constitute, nor is it intended to be, nor should it be construed as any advice, offer or solicitation to deal in any of the investment products mentioned herein. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You should not base on this marketing material alone to make any investment decision, but should read in detail the relevant offering documents and Risk Disclosure Statements or seek independent professional advice if in doubt. The investment decision is yours but you should not invest in the investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Investment Funds

The Bank is the authorized distributor of the fund house(s), and is responsible for introduction of the investment funds. The investment funds are not the product of the Bank. The Bank is not responsible for any terms or obligations of the investment funds.

Currency-Linked Deposit

Currency-Linked Deposit is a structured product involving derivatives. The investment decision is yours but you should not invest in Currency-Linked Deposit unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Currency-Linked Deposit is not equivalent to a time deposit, nor should it be treated as a substitute for a time deposit.

(If applicable) Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus customers investing in the product are subject to the currency risk of RMB (which is subject to change from time to time).

This risk disclosure statements cannot disclose all the risks involved. For the risks involved in individual product, please refer to the product offering documents.

Foreign currency investments are subject to exchange rate fluctuations which may provide both returns and risks. The fluctuation in the exchange rate of currency may result in losses in the event that you convert the currency into other currency.

Please note the risk factors mentioned above are not exhaustive.