

## Fubon Wealth Management Products Financing Interest Expense Waiver Promotional Offer

Eligible customers who apply for their first loan during the promotional period can enjoy a maximum interest expense waiver of up to HK\$28,000 for a maximum calculation period of 6 months. Quota are limited and on first-come-first-served basis. The promotion is subject to relevant terms and conditions.

Promotional Period	14 Apr 2025 – 30 Apr 2025 (both dates inclusive)		
Promotional Offer Details	During the promotional period, each account that subscribes eligible wealth management products for the first time through Fubon Wealth Management Products Financing can enjoy a maximum interest expense waiver of up to HK\$28,000 for a maximum calculation period of 6 months:		
	<b>Eligible Wealth Management Product</b>	<b>Maximum calculation period of Interest Expense Waiver Promotional Offer</b>	<b>Maximum interest expense waiver amount</b>
	Investment Fund	6 months	HK\$18,000
	Insurance plan	6 months	HK\$28,000

### Examples of Interest Expense Waiver Promotional Offer

#### Example 1

Eligible Wealth Management Product	Loan Amount	Annual Interest Rate	6 months interest expense	Interest expense waiver (insurance plan)
Insurance plan	HK\$2,000,000	5.50%	HK\$55,000 approx.	HK\$28,000

#### Example 2

Eligible Wealth Management Product	Loan Amount	Annual Interest Rate	6 months interest expense	Interest expense waiver (investment fund)
Investment fund	JPY 40,000,000	1.20%	JPY 240,000 (HK\$12,000 approx.)	HK\$12,000

#### Example 3

Eligible Wealth Management Product	Loan Amount	Annual Interest Rate	6 months interest expense	Interest expense waiver (investment fund)
Investment fund	HK\$2,000,000	5.50%	HK\$55,000 approx.	HK\$18,000

### To borrow or not to borrow? Borrow only if you can repay!

#### Terms and Conditions

- The promotional period is from 14 Apr 2025 to 30 Apr 2025, both dates inclusive (the “Promotional Period”). Promotional quota is limited and on first-come-first-served basis.
- Interest waiver will be credited to the customers’ HKD accounts on or before 31 December 2025. For non-HKD loan interest expenses, the corresponding waiver will be converted into HKD at Fubon Bank (Hong Kong) Limited (the “Bank”)’s prevailing exchange rate.
- Customers must maintain a HKD account at the Bank in valid and in normal status until the date of rebate in order to enjoy the Interest Expense Waiver Promotional Offer.
- The Offer is counted on account basis. Joint account will be regarded as a single account. This Offer is not applicable to commercial banking customers and corporate customers.

5. Only the completed transaction will be counted, while 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.
6. Interest Expense Waiver Promotional Offer is not a solicitation or recommendation to purchase designated wealth management products. Customers are advised to seek independent financial and professional advice before you trade or invest.
7. Application for loan drawdown and subscription of Eligible Wealth Management Products must be successfully completed on or before 30 Apr 2025.
8. The above offer cannot be used in conjunction with other promotional offers.
9. Please contact our Bank staff for details of this promotional offer.
10. The Bank reserves the right to suspend, vary or cancel the 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.
11. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. These terms and conditions are subject to prevailing regulatory requirements.
13. This promotional material is issued by the Bank and can only be distributed in Hong Kong. It cannot be interpreted as offering or selling or lobbying for the purchase of wealth management products represented by the Bank outside Hong Kong.
14. Any person who is not the 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.
15. Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.
16. 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 value of RMB is subject to the risk of currency exchange rate fluctuation. Customer should bear the risk of RMB exchange rate fluctuations which may cause profit or loss if customer chooses to convert RMB to HKD or other currencies. RMB is currently subject to regulatory and foreign exchange restrictions (which might be changed from time to time).

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 the customer converts the currency into other currency.