Enjoy extra 20.88% / 13.88% p.a. interest rate
for 1 week by Subscription of Relevant Investment Products

During the promotional period, customers who successfully subscribe for the Relevant Investment Products with designated investment amount can enjoy extra 20.88 / 13.88% p.a. interest rate for 1 weeks, at maximum of HK$ 18,888 in total (the "Extra interest")! Quotas are limited and on a first-come-first-served basis.

The Designated Investment amount and Calculation Period of Extra interest (the "Offer") are as follows.

			Eligible Customers	
Relevant Investment Products	Accumulated Investment Amount (HKD or equivalent*)	Calculation Period of Extra Interest	Extra interest (%)	Extra Interest capped at (HKD)
Investment Funds	HKD 500,000 to HKD 1,999,999	1 week	13.88%	5,288
	HKD 2,000,000 or above	1 week	20.88%	13,888
Secondary Market Bond	HKD 2,000,000 or above	1 week	20.88%	13,888

*Subscription in foreign currencies would be converted to Hong Kong dollars at the exchange rate of our bank at the time of transaction

The promotion is subject to relevant terms and condition.

Terms and Conditions

1. The promotional period is from 17 Oct 2025 to 31 Dec 2025, both dates inclusive (the "Promotional Period"). The Offer is limited and available on a first-come-first-served basis.

2. 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 ("Eligible Customers"). The Offer is counted on account basis. Joint account is treated as eligible single account to entitle Extra interest. The transaction via online channel is not included.

3. Eligible customers who, according to the Bank's record, did not have transaction record of the corresponding Secondary Market Bond and/or Investment Funds. For example, if a customer has subscribed Secondary Market Bond 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 Secondary Market Bond during the Promotional Period cannot enjoy this Offer.

4. The calculation period of the Extra Interest offer for Investment Funds and Secondary Market Bond is up to 1 weeks; and calculated on a 365-day per year basis.

5. The minimum accumulated investment amount for Investment Funds is HK$500,000 or its equivalent, and that for Secondary Market Bond is HK$ 2,000,000 or its equivalent.

6. The extra interest from the offer by subscription of Investment Funds must not exceed the fund subscription fees charged by the Bank.

7. The following transactions will not be included in the aggregated subscription of Secondary Market Bond Cash Reward calculation:
    a. bond subscription where the Bank's monetary benefit is ≤ 1% of the face value of that subscription,
    b. Subscription or Initial Public Offering of Retail bonds issued by Hong Kong SAR Government or any of its affiliated entities.

8. The calculation of Extra Interest are as follows:

Relevant Investment Products	Calculation Period of Extra Interest	Illustrative Examples
Investment Funds	1 week	Assumption: Subscription date: 15 Oct 2025 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 13.88%) x 7/365 = HK$1,330
Secondary Market Bond	1 week	Assumption: Subscription date: 15 Oct 2025 Investment type: Secondary Market Bond Settlement currency: HKD Secondary Market Bond Name: XXX Power (Hong Kong) Ltd, 3.220%, 20/03/2030 Subscription amount: HK$ 2,000,000
		Extra interest offer: Calculation Period of Extra Interest = 1 week (HK$ 2,000,000 X 20.88%) x 7/365 = HK$8,008

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.

9. Extra interest will be credited to the customers' designated HK$ settlement accounts on or before 31 March 2026. For Relevant Investment Products subscription in foreign currency, the corresponding offer(s) will be converted into HK$ at the Bank's prevailing exchange rate.

10. Eligible Customers must have a valid HK$ settlement account on the date when Extra Interest is credited.

11. Extra Interest is calculated based on the accumulated transaction amount of Investment Funds or Secondary Market Bond, which is rounded down to the nearest integer.

12. Please contact our Bank staff for details of the Offer.

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 Special Administrative Region.

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 website is issued by Fubon Bank and can only be distributed in 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. In case you file a written complaint regarding the selling process or processing of the related transaction to the Bank and the complaint is an "Eligible Dispute(s)" as defined in the Terms of Reference for the Financial Dispute Resolution Centre, the Bank is required to enter into a Financial Dispute Resolution Scheme process with you if the Eligible Dispute cannot be resolved after the Bank has issued the final written reply. If the complaint or dispute is related to the contractual terms of the product, it should be resolved directly between the fund house(s) and you. Nevertheless, where practicable and appropriate, the Bank will provide reasonable assistance to you in the dispute resolution process.

Bond

Bond investments are not protected by the Hong Kong Investor Compensation Fund. It involves risks, including the possible loss of the principal amount invested. Bond prices may go down as well as up, and may even become valueless.

Bonds are subject to issuer defaulting on its obligations, you may not be able to receive back the principal and interest. Credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the issuer. Bonds are typically more susceptible to fluctuations in interest rates and generally prices of bonds will fall when interest rates rise. As bonds may not have active secondary markets and it may be difficult or impossible for investors to sell the bonds before its maturity. Even you can successfully sell the bonds before maturity, you may receive an amount lower than the original investment amount. If you invest in foreign currency bonds, you may be subject to the risk of exchange rate fluctuations and may incur loss if you convert the funds to local currency when there is devaluation in foreign currency. If a bond is early redeemed and you reinvest the funds in similar bonds, your return may be substantially reduced.

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