

Terms and Conditions of “Supermarket Cash Coupons” Offers

Customers who submit application of the Fubon Balance Transfer Personal Loan and successfully drawdown with loan amount HK\$200,000 or above **on or before 31 December 2023** will be entitled up to HK\$18,000 supermarket coupons (“Cash Coupon(s)”) offer. Besides, Customers who apply via Fubon Bank website or Fubon GO Mobile App and draw down the loan will be entitled extra supermarket cash coupon of HK\$300. Cash Coupon(s) redemption letter will be mailed to customer's correspondent address within 1 month after successful drawdown. If the Cash Coupon(s) are out of stock, Fubon Bank (Hong Kong) Limited (the “Bank”) has the sole discretion to offer a different coupon as replacement. Cash Coupon(s) are not exchangeable with cash. The use of Cash Coupon(s) shall be subject to the terms and conditions stated on the Cash Coupons. Cash Coupon(s) are provided by respective merchant and the Bank makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the merchant. The Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by the merchant.

Fubon Balance Transfer Personal Loan Terms and Conditions

1. To enjoy the personalized interest rate, and/or other privileges, customers must submit the application of the Fubon Balance Transfer Personal Loan and successfully drawdown **on or before 31 December 2023**.
2. All applicants must be Hong Kong permanent residents over 18 years old and annual income at HK\$60,000 or above.
3. Personalized interest rate offered is determined based on customers' credit quality and the personal information submitted and could be as low as Annualized Percentage Rate (“APR”) **3.88%** (for 12-month tenor). The above APR, calculated in accordance with the guidelines as set out in the Code of Banking Practice, is a reference rate expressed as an annualized rate which includes the basic interest rate of the loan.
4. Customers have to submit the required personal information and/or all necessary documents to Fubon Bank (Hong Kong) Limited (the “Bank”) for final approval after the preliminary approved result has been obtained. Final approval of the application will be subject to the Bank's decision upon collection of the necessary documents. The Bank reserves the final decision to disapprove any application and determine the approved loan amount.
5. Cash amount for customer usage will be credited to the customer's designated bank account. The designated bank (except the Bank) may impose a remittance charge on the customer's designated bank account for such transfer. For the balance transfer, the Bank, on behalf of the customer, shall use the final approved loan amount to settle the outstanding balance of the customer's designated credit card and personal loan. In any circumstances, the Bank shall not be liable for any interest and/or charges imposed by other banks or financial institutions as a result of the customer's application of Fubon Balance Transfer Personal Loan. The Bank also has final discretion in determining the loan drawdown method. The relevant loan confirmation letter will be sent to customers by mail.
6. Customers are required to provide Telephone Banking Identification Number (“TIN”) for customer identity authentication when performing enquiry of the new personal loan account via the Fubon Bank Integrated Customer Service Hotline after successful approval of the loan. Please visit any Fubon Bank branches in person to apply if you do not have a TIN after loan drawdown. TIN will then be sent to you by mail.
7. The Bank reserves the right to offer other interest rates, loan tenors or personal loan plans subject to the approval result of each customer.
8. The Bank reserves the right to suspend, vary or cancel the promotion offer and amend the relevant terms and conditions at any time without prior notice. In case of disputes, the decision of the Bank is final and conclusive.