

PRESS RELEASE

FOR IMMEDIATE RELEASE

4 October 2007

Fubon Bank (Hong Kong)'s Latest Mortgage Plan

(Hong Kong: 4 October 2007) Fubon Bank (Hong Kong) Limited ("the Bank") announced today that it will launch new mortgage plans. Details are as follows:

(1) Fubon Prime-based Mortgage Plan

	Interest Rate (p.a.)	Cash Rebate	Prepayment Penalty Period
Basic Plan	P - 3%	0.6%	3 years

(2) Fubon HIBOR Mortgage Plan

Plan 1			
Interest Rate (p.a.)	Handling Fee	Cash Rebate	Prepayment Penalty Period
HIBOR [#] - 0.1% or P - 2.75% (whichever is lower)	0.6% p.a.*	0.3%	3 years
Plan 2			
Interest Rate (p.a.)	Handling Fee	Cash Rebate	Prepayment Penalty Period
HIBOR [#] + 0.5% or P - 2.75% (whichever is lower)	N/A	0.3%	3 years

HIBOR refers to the Hong Kong Interbank Offered Rate; customers can select 1-month, 3-month or 6-month HIBOR.

* A handling fee of 0.6% of the mortgage loan amount will be charged annually. Handling fee for the first year will be deducted from the drawdown loan amount; handling fee for the second year will be calculated based on the 13th subsequent rollover balance and will be deducted directly on the 13th installment from the registered debit account authorized by the customers; and so on for subsequent years until the mortgage loan is fully repaid.

The above changes will take effect on **5 October 2007**.

Housing Cash Reward of HK\$2,000

Successful applicants who submit their applications during the promotion period of 1 October – 31 December 2007 and draw their loans on or before 29 February 2008 will receive a cash reward of HK\$2,000^{1,2}.

Customers who are interested to find out more about the Bank's Mortgage Plan can call the **Mortgage Enquiry Hotline at 2806 7222**, visit any Fubon branches, or click onto the Bank's website www.fubonbank.com.hk.

Remarks:

1. The promotion offers shall only apply to loan amount equivalent to HK\$1,000,000 or above. Each mortgage application shall only be entitled to receive the Cash Reward once.
2. The Cash Reward will be credited to the customers' mortgage settlement accounts with the Bank on or before 31 March 2008.

Fubon Bank (Hong Kong) Limited

Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a subsidiary of Fubon Financial Holding Co., Ltd., a leading financial services group in Taiwan which is engaged in corporate and investment banking, financial markets, consumer finance, wealth management, investment management and insurance. Fubon Bank operates 25 retail outlets in Hong Kong including 22 branches and 3 Securities Services Centres, and provides a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, hire purchase, securities brokerage and investment services. Fubon Bank is listed on the Stock Exchange of Hong Kong (stock code: 636) and holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

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