

## PRESS RELEASE

### FOR IMMEDIATE RELEASE

### Fubon Bank (Hong Kong) Launches New “First 2-Year Fixed Rate” Mortgage Plan 2.68% Fixed Rate for First 2 Years Over 17% Savings on Mortgage Interest

(Hong Kong: 26 February 2009) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of a new “First 2-Year Fixed Rate” Mortgage Plan with special mortgage loan rate fixed at 2.68%p.a. for the first 2 years plus cash rebate, enabling customers to save over 17% on mortgage interest. Details are as follows:

#### Fubon Bank “First 2-Year Fixed Rate” Mortgage Plan

Mortgage Loan Amount	Interest Rate (p.a.)	Cash Rebate	Prepayment Penalty Period
Maximum up to 95% of property value Minimum HK\$1,000,000	First 2 years: 2.68% Thereafter: P-2.25% (Effective Interest Rate: 3%)	0.3%	2 years

#### Comparison between Fubon Bank “First 2-Year Fixed Rate” Mortgage Plan and prevailing floating rate mortgage plan in the market

	Fubon Bank “First 2-Year Fixed Rate” Mortgage Plan	Based on Prevailing Floating Rate Mortgage Plan as an Example
Mortgage Loan Amount	HK\$2,000,000	HK\$2,000,000
Interest Rate	First 2 years: 2.68%p.a. Thereafter: P-2.25%p.a. (Currently: 3%p.a.)	P-2%p.a. (Currently: 3.25%p.a.)
Loan Tenor	20 years	20 years
Monthly Repayment	First 2 years: HK\$10,774 Thereafter: HK\$11,063	HK\$11,344
Mortgage Interest Expenses in the first 2 years	HK\$103,221	HK\$125,446
Mortgage Interest Savings in the first 2 years	HK\$22,225 <b>(Savings of 17.72%)</b>	N/A

#### Notes:

- Interest rates are for reference only and are based on the prevailing Hong Kong Dollar Prime Lending Rate (“P”) of 5.25%p.a. (as of 26 Feb 2009) quoted by Fubon Bank.
- Interest is calculated based on a mortgage loan of HK\$2,000,000 and a loan tenor of 20 years.
- The above information is for reference only. For details, please contact Fubon Bank staff.

Ms. Sylvia Ng, Senior Vice President and Head of Consumer Finance & Mass Market of Fubon Bank (Hong Kong) Limited, said, “Keeping close track of the market trend, we have specially launched the “First 2-Year Fixed Rate” Mortgage Plan. Besides fixing the mortgage interest rate, we also offer customers cash rebate. Riding on “**Fixed Rate Highlights**” as our promotional theme, we aim to let customers benefit from the low interest rate environment, enjoy greater interest savings as well as added financial flexibility. We’ll continue to closely monitor the market situation and provide customers with privileged and diversified mortgage products to cater for their financing needs.”



**Fubon Bank**  
**富邦銀行**

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Customers who are interested to find out more about the Bank's mortgage plan can call Fubon Bank's **Mortgage Enquiry Hotline at 2806 7222**, visit any Fubon Bank branches, or click onto the Bank's website [www.fubonbank.com.hk](http://www.fubonbank.com.hk).

Remarks:

1. Fubon "First 2-Year Fixed Rate" Mortgage Plan ("the Plan") is valid until 15 April 2009. Offer is limited on a first-come-first-served basis.
2. The Plan is only applicable to loan amount which is HK\$1,000,000 or above, is valid for primary & secondary property market and refinancing; and with mortgage loan repayment period up to 30 years. Actual loan terms will be specified in the documents to be signed by the customers.
3. "P" is the prevailing Hong Kong Dollar Prime Lending Rate quoted by Fubon Bank (Hong Kong) Limited ("the Bank") from time to time. The Bank's current Prime Lending Rate is 5.25%.
4. If the mortgage loan amount exceeds 70% of the purchase price or the appraised value of the property (whichever is lower), customers are required to apply for "Mortgage Insurance Plan" and be responsible for the premium needed. "Mortgage Insurance Plan" is subject to the final approval from The Hong Kong Mortgage Corporation Limited.
5. The Plan is subject to relevant terms and conditions. For details, please contact Fubon Bank staff.
6. The Plan cannot be used in conjunction with the Bank's other promotional offers.
7. The Bank reserves the right to suspend, vary or cancel the Plan and amend the relevant terms and conditions any time without prior notice. In case of disputes, the decision of the Bank is final and conclusive.

### **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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