



PRESS RELEASE

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Fubon Bank (Hong Kong) Offers New Tax Loan Guaranteed One-month Interest Rebate with Monthly Flat Rate As Low As 0.11% Chance to Win Up to Six-month Interest Rebate

(Hong Kong: 27 October 2009) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of Fubon Tax Loan offering customers preferential interest rates for “Fixed Term Loan” or “Revolving Loan”. Customers who successfully drawdown Fubon Tax Loan on or before 31 March 2010 are eligible to enjoy the “Interest Rebate Guaranteed Offer” with a chance to win up to six-month interest rebate and guaranteed minimum one-month interest rebate with tax loan monthly flat rate as low as 0.11%* (APR as low as 4.17%*) to enjoy a worry-free tax season.

Fubon Tax Loan’s “Fixed Term Loan” and “Revolving Loan” plans offer competitive interest rates based on simple tier-pricing. “Fixed Term Loan” monthly flat rates for privileged customers** and general customers range from 0.11% to 0.22% and 0.135% to 0.27% respectively. The “Fixed Term Loan” loan tenor can be as long as 48 months, enabling customers to manage their finances with great flexibility. Customers, who choose 36-month or 48-month loan tenor and successfully drawdown Fubon Tax Loan on or before 11 December 2009 are entitled a 20% discount on handling fee. Customers can also choose the “Revolving Loan” with interest rate as low as 5.5% p.a. There is no fixed tenor for “Revolving Loan” and the minimum monthly repayment is only 3% of the total outstanding balance or HK\$50 (whichever is higher), in order to satisfy customers’ different financial needs.

Ms. Sylvia Ng, Senior Vice President and Head of Consumer Finance & Mass Market of Fubon Bank (Hong Kong) Limited, said, “This year, we will specially hold the “Interest Rebate Guaranteed Offer”. Customers who successfully drawdown the entire approved Fubon Tax Loan amount on or before the end of March next year will be entitled to one lucky draw entry with a guaranteed chance to receive one-month interest rebate, while the first prize, first runner-up and special prize winners will each be entitled to 6-month, 3-month or 2-month interest rebate respectively of the approved Fubon Tax Loan amount; the maximum interest rebate rewarded for each eligible winner of the lucky draw is HK\$3,000. Through “gift-giving” this tax season, we aim to let customers enjoy greater interest savings as well as added financial flexibility.”

Ms. Ng added, “Customers who successfully apply for Fubon Tax Loan on or before 11 December 2009 will be offered a Fubon MasterCard Platinum with perpetual annual fee waiver. Cardholders who accumulate a total of HK\$2,800 retail spending and/or cash advance within the first 3 months upon card issuance will be entitled for 50,000 bonus points. Our wide array of tax loan offers not only enables customers to settle their tax payment with ease but also to enjoy a variety of benefits.”

Married couples who apply for the tax loan simultaneously may enjoy a lower interest rate based on the aggregate loan amount. Fubon Tax Loan’s speedy 18-minute preliminary approval process enables customers enjoy hassle-free application. Loan amount can be as high as 6 times the borrower’s monthly salary, or up to HK\$1,000,000 (whichever is lower) and will be directly credited to the customers’ designated bank account.

Customers who are interested to find out more about the Bank’s tax loan can call Fubon Bank’s **Tax Loan Approval Hotline at 2806 5050**, visit any Fubon Bank branches, or click onto the Bank’s website www.fubonbank.com.hk.

* 1-month interest rebate rewarded from “Interest Rebate Guaranteed Offer” included and only applicable to privileged customers, while other customers can enjoy monthly flat rate as low as 0.135% (APR as low as 4.70%).

** Privileged customers include civil servants and designated professionals, for details, please call Fubon Bank’s Tax Loan Approval Hotline at 2806 5050, visit any Fubon Bank branches, or click onto the Bank’s website www.fubonbank.com.hk.

Features of Fubon Tax Loan

Interest Rate & Handling Fee: Fixed Term Loan

Monthly Repayment Table

General Customer						
Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount ¹ Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate ²)				
		6 Months	12 Months	24 Months	36 Months	48 Months
\$150,000 - \$1,000,000	0.135%	\$168.02 (5.94%)	\$84.68 (4.70%)	\$43.02 (5.45%)	\$29.13 (5.07%)	\$22.18 (5.31%)
\$30,000 - \$149,999	0.170%	\$168.37 (6.58%)	\$85.03 (5.44%)	\$43.37 (6.26%)	\$29.48 (5.89%)	\$22.53 (6.14%)
\$10,000 - \$29,999	0.270%	\$169.37 (8.43%)	\$86.03 (7.58%)	\$44.37 (8.56%)	\$30.48 (8.21%)	\$23.53 (8.48%)

Privileged Customer ³						
Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount ¹ Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate ²)				
		6 Months	12 Months	24 Months	36 Months	48 Months
\$150,000 - \$1,000,000	0.110%	\$167.77 (5.49%)	\$84.43 (4.17%)	\$42.77 (4.88%)	\$28.88 (4.49%)	\$21.93 (4.72%)
\$30,000 - \$149,999	0.140%	\$168.07 (6.03%)	\$84.73 (4.81%)	\$43.07 (5.57%)	\$29.18 (5.19%)	\$22.23 (5.43%)
\$10,000 - \$29,999	0.220%	\$168.87 (7.50%)	\$85.53 (6.51%)	\$43.87 (7.41%)	\$29.98 (7.05%)	\$23.03 (7.31%)

Handling Fee⁴

Tenor of 6 & 12 months:	1% of loan amount
Tenor of 24 & 36 months:	1.2% p.a. of loan amount
Tenor of 48 months:	1.3% p.a. of loan amount

Note:

1. The monthly repayment amount of each applicable customer may vary, and is subjected to the details stated on the loan confirmation letter. 2. The above APR is calculated in accordance with guidelines as set out in the Code of Banking Practice which has been included the non-refundable handling fee, 1-month interest rebate rewarded from "Interest Rebate Guaranteed Offer"^{*} and 20% discount for handling fee (if applicable). Interest rebate is assumed to be credited to customer in the 8th month after account opening. 3. Privileged customer includes Civil Servants, staff of Hospital Authority and designated professionals (including doctors, dentists, pharmacists, accountants, lawyers and actuaries). The Bank reserves the final right to interpret the definition of Professionals and to obtain the proof of occupation and qualification from customer if necessary. 4. Handling fee calculation is based on loan tenor and charged on loan amount annually, and will be deducted from loan amount disbursed. If loan tenor is less than one complete year, handling fee for one year will be charged. For choosing 36-month or 48-month loan tenor, customers must successfully drawdown loan on or before 11 December 2009 in order to enjoy 20% discount offer for handling fee. The handling fee after discount shall be loan amount 0.96% (36-month tenor) or 1.04% (48-month tenor) annually.

Interest Rate & Handling Fee: Revolving Loan⁵

Interest Rate Table

Applicable to all customers	
Loan Amount (HK\$)	Interest Rate p.a. (Annualized Percentage Rate ⁶)
\$150,000 - \$1,000,000	5.50% (5.85%)
\$30,000 - \$149,999	8.00% (8.44%)
\$10,000 - \$29,999	9.50% (10.03%)

Handling Fee

First drawdown:	1% of loan amount
Subsequent drawdown:	2% of cash withdrawal amount or HK\$55 (whichever is higher)

Note:

5. Perpetual annual fee waiver and interest will be calculated on a daily basis. The facility limit will be restored automatically. Customers can withdraw cash from any JETCO ATM 24 hours a day. For every HK\$1 loan withdrawal, customers will earn 1 bonus point. With as few as 10,000 bonus points, customers can redeem HK\$50 cash rebate. Savings interest will be payable on credit balance. 6. The above APRs calculated have included first drawdown handling fee of 1% of loan amount and 1-month interest rebate rewarded from "Interest Rebate Guaranteed Offer"^{*}. Interest rebate is assumed to be credited to customer in the 8th month after account opening.



Fubon Bank
富邦銀行

富邦銀行(香港)有限公司 香港中環德輔道中 38 號富邦銀行大廈
Fubon Bank (Hong Kong) Limited
Fubon Bank Building, 38 Des Voeux Road Central, Hong Kong
T (852) 2842 6222 F (852) 2810 1483
Website www.fubonbank.com.hk

Loan Amount:

Minimum HK\$10,000
Maximum HK\$1,000,000 or up to 6 times the borrower's monthly salary (whichever is lower)

Repayment Options:

Fixed Term Loan Tenor of 6, 12, 24, 36 & 48 months
Revolving Loan 3% of outstanding loan amount or HK\$50 (whichever is higher)

◆Details of "Interest Rebate Guaranteed Offer":

- On successful drawdown of Fubon Tax Loan on or before 31 March 2010, customers will be entitled to one lucky draw chance for joining "Interest Rebate Guaranteed Offer".
- Winners (including 10 First Prize, 20 First Runner-up and 100 Special Prize winners) will be drawn by Fubon Bank (Hong Kong) Limited (the "Bank") in June 2010. Each First Prize winner will be entitled to 6-month interest rebate of his / her approved Fubon Tax Loan amount. Each First Runner-up winner will be entitled to 3-month interest rebate of his / her approved Fubon Tax Loan amount and each Special Prize winner will be entitled to receive 2-month interest rebate of his / her approved Fubon Tax Loan amount respectively. The maximum rewarded interest rebate for each eligible winner of the lucky draw is HK\$3,000.
- First Prize, First Runner-up and Special Prize winners will be announced at the Bank's website in July 2010. First Prize winners will be notified separately.
- The Bank reserves the final right to determine the way of rewarding the interest rebate and the right of final decision.
- The "Interest Rebate Guaranteed Offer" is subject to terms and conditions. For details, please call Fubon Bank's Tax Loan Approval Hotline at 2806 5050, visit any Fubon Bank branches, or click onto the Bank's website www.fubonbank.com.hk.

Terms and Conditions for Fubon Tax Loan:

- The corresponding interest rate, handling fee and/or other promotional offers are only applicable to customers who drawdown Fubon Tax Loan successfully on or before 11 December 2009.
- The Bank reserves the final right to offer other interest rates, loan tenors or personal loans subject to the approval result of customers.
- The Bank reserves the right to suspend, vary or cancel the promotion offer 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 Tax Loan and promotional offers are subject to relevant terms and conditions. For details, please call Fubon Bank's Tax Loan Approval Hotline at 2806 5050, visit any Fubon Bank branches, or click onto the Bank's website www.fubonbank.com.hk.

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 24 retail outlets in Hong Kong including 22 branches and 2 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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For press inquiries, please contact:

Betty Chan
Senior Vice President and
Head of Corporate Communications
Tel: (852) 2842 6100
Fax: (852) 2524 6681
Email: betty.chan@fubon.com

Grace Lau
Senior Manager
Corporate Communications
Tel: (852) 2842 1646
Fax: (852) 2524 6681
Email: grace.lau@fubon.com

Website: www.fubonbank.com.hk