

## PRESS RELEASE

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#### Fubon Bank (Hong Kong) Latest “Fixed Term Tax Loan” Plan Offers Customers 8-month Interest Rebate with APR As Low As 2.71%

(Hong Kong: 24 November 2009) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced its latest “Fixed Term Tax Loan” plan. Customers who opt for 12-month loan tenor and successfully drawdown Fubon Tax Loan on or before 31 March 2010 are eligible to enjoy 8-month interest rebate with Annualized Percentage Rate (“APR”) as low as 2.71%\* to enjoy a worry-free tax season. Details are as follows:

#### Fubon Tax Loan - 12-month Tenor “Fixed Term Loan”<sup>^</sup>

##### Monthly Repayment Table

Privileged Customer <sup>1</sup>		
Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount <sup>2</sup> Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate <sup>3</sup> )
\$150,000 - \$1,000,000	0.110%	\$84.43 (2.71%)
\$30,000 - \$149,999	0.140%	\$84.73 (2.94%)
\$10,000 - \$29,999	0.220%	\$85.53 (3.56%)

General Customer		
Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount <sup>2</sup> Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate <sup>3</sup> )
\$150,000 - \$1,000,000	0.135%	\$84.68 (2.90%)
\$30,000 - \$149,999	0.170%	\$85.03 (3.17%)
\$10,000 - \$29,999	0.270%	\$86.03 (3.95%)

##### Handling Fee<sup>4</sup>

12 months: 1% of loan amount

##### Loan Amount:

Minimum HK\$10,000

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

##### Note:

1. 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. 2. The monthly repayment amount of each applicable customer may vary, and is subjected to the details stated on the loan confirmation letter. 3. 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 and 8-month interest rebate. Interest rebate is assumed to be credited to customer in the 8th month after account opening. 4. Handling fee calculation is based on loan tenor and charged on loan amount annually, and will be deducted from loan amount disbursed.

Ms. Sylvia Ng, Senior Vice President and Head of Consumer Finance & Mass Market of Fubon Bank (Hong Kong) Limited, said, “The tax loan plans we launched earlier are well-received, with particular preference for “Fixed Term Loan” with 12-month loan tenor. We specially offer 8-month interest rebate to customers who opt for this plan so that they could enjoy more savings on interest as well as manage their finances with greater flexibility.”

The Bank also launched earlier “Fixed Term Loan” with a choice of tenor of 6, 24, 36 and 48 months as well as “Revolving Loan” tax loan plans<sup>^</sup> to cater for the needs of customers. Customers who successfully drawdown Fubon Tax Loan on or before 31 March 2010 are eligible to enjoy the “Interest Rebate Guaranteed Offer”<sup>\*\*</sup> with a chance to win up to six-month interest rebate and guaranteed minimum one-month interest rebate.

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](http://www.fubonbank.com.hk).

\* 8-month interest rebate included and only applicable to privileged customers, while other customers can enjoy Annualized Percentage Rate as low as 2.90%. 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](http://www.fubonbank.com.hk).

\*\* “Interest Rebate Guaranteed Offer” is not applicable for “Fixed Term Tax Loan” plan with 12-month loan tenor.

<sup>^</sup> 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 31 March 2010.
- 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](http://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](mailto:betty.chan@fubon.com)

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

Website: [www.fubonbank.com.hk](http://www.fubonbank.com.hk)