

PRESS RELEASE

FOR IMMEDIATE RELEASE

Fubon Bank (Hong Kong) “Full Rich Plus Investlink Protection Plan” Presents Customers with Festive Double Offers 0% p.a. Premium Fee & 0% Surrender Charge in First Policy Year

(Hong Kong: 10 February 2010) Fubon Bank (Hong Kong) Limited (“the Bank”) “Full Rich Plus Investlink Protection Plan” presents customers with fabulous double offers this festive season. Customers who successfully take out the “Full Rich Plus Investlink Protection Plan” on or before 31 March 2010 are eligible to enjoy “0% p.a. Basic Premium Fee” as well as “0% Surrender Charge” double offers in the first policy year. For details, please refer to the attached information on “Full Rich Plus Investlink Protection Plan” double offers.

“Full Rich Plus Investlink Protection Plan” – 1st Policy Year “0% p.a. Basic Premium Fee”

Customers who successfully take out the “Full Rich Plus Investlink Protection Plan” are entitled waiver of Premium Fee on Basic Premium in the first policy year, offering them savings on premium as well as added financial flexibility.

Policy Year	Premium Fee (% of annualized Basic Premium)	
	101 Capital Life Protection Option	Level Life Benefit Option
1st Policy Year	8.76% p.a. 0% p.a.	8.76% p.a. 0% p.a.
Within the 2 nd to the 5 th Policy Year	0.73% per month (8.76% p.a.)	0.73% per month (8.76% p.a.)
Within the 6 th to the 10 th Policy Year	0.30% per month (3.6% p.a.)	0.73% per month (8.76% p.a.)
Starting from the 11 th Policy Year		0.35% per month (4.20% p.a.)

Note:

- The above offers are subject to relevant terms and conditions. For details, please refer to attached information on the offers in Appendix A or contact Fubon Bank staff.

“Full Rich Plus Investlink Protection Plan” – 1st Policy Year “0% Surrender Charge”

If a Policyowner’s Account Value of Basic Premium Account is less than 50% of Total Basic Premiums Paid and the Policyowner decides to terminate the policy for its surrender value in the first policy year, the Bank will specially waive the surrender charge in the first policy year, offering customers 100% of their Account Value of Basic Premium Account.

Policy Year	Surrender Charge (% of annualized Basic Premium)	
	101 Capital Life Protection Option	Level Life Benefit Option
1st Policy Year	42% 0%	90% 0%
Within the 2 nd Policy Year	35%	80%
Within the 3 rd Policy Year	28%	65%
Within the 4 th Policy Year	16%	45%
Within the 5 th Policy Year	7%	35%
Within the 6 th Policy Year	0%	25%
Within the 7 th Policy Year		15%
Within the 8 th Policy Year		5%
Starting from the 9 th Policy Year		0%

Notes:

- The above offers are subject to relevant terms and conditions. For details, please refer to attached information on the offers in Appendix A or contact Fubon Bank staff.



Fubon Bank
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Mr. Harrison Ho, First Vice President & Head of Insurance, Fubon Bank (Hong Kong) Limited, said, "Our "Full Rich Plus Investlink Protection Plan" enables customers to capture investments opportunities for wealth building while benefiting from life protection. This festive season, we specially present "0% p.a. Basic Premium Fee" and "0% Surrender Charge" double offers to customers who successfully take out the plan so that they could better plan their finances through savings on premium and enjoy protection even in the event of policy termination in the first policy year."

Customers who are interested to find out more about the Bank's "Full Rich Plus Investlink Protection Plan" and special offers can call Fubon Bank's **Insurance Hotline at 2566 8181** or visit any Fubon Bank branches.

Remarks:

1. The "Full Rich Plus Investlink Protection Plan" (the "Plan") is underwritten by MetLife Limited and distributed by Fubon Bank (Hong Kong) Limited ("the Bank"). Please refer to the Policy Provisions for the terms and conditions and full details of the Plans.
2. The Promotion Period of "Full Rich Plus Investlink Protection Plan" Double Offers ("the Program") is valid till 31 March 2010. The Program is subject to relevant terms and conditions, for details, please contact staff of the Bank.
3. MetLife Limited, the insurance underwriter of the Plans, shall be solely responsible for all Plan features, approval, coverage and benefit payment. MetLife Limited reserves the right to its absolute discretion to terminate the Program or amend or add to the terms and conditions of the Program at any time without notice. In case of disputes, the decision of the Bank and MetLife Limited is final and conclusive.

Important Note:

Nothing contained in this press release should be construed as guidance to the suitability of any markets, neither is it intended as an offer to invest, therefore you should refer to the relevant offering documents for detailed information and are encouraged to consult your own independent financial advisors before making any investment decision. The past performance of an investment is not a guide to its future performance and yields are not guaranteed. The value of an investment can go down as well as up and you could lose some or all of the principal amount invested.

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, 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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Appendix A

You are advised to read the **IMPORTANT NOTES** below and the Principal Brochure of **Full Rich Plus* Investlink Protection Plan (the “Plan”)** before taking out a policy under the Plan.

IMPORTANT NOTES:

1. The Plan is an investment-linked insurance policy issued by MetLife Limited (“the Company”). Your investments are subject to the credit risks of the Company.
2. You can choose the Investment-linked Funds under your policy but you are not investing in the underlying funds. And you have no rights or ownership over these underlying investments.
3. The value of your policy is calculated with reference to the fluctuations of the performance of underlying funds. Each of these underlying funds has its own investment objectives and associated risks.
4. Early surrender / withdrawal of the policy may result in substantial losses of the principal amount invested and bonus awarded.
5. You should not purchase the Plan unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
6. You should not rely on this leaflet alone and should refer to the Principal Brochure of the Plan for details.

* Full Rich Plus Investlink Protection Plan is an investment-linked insurance policy that involves risks. There is no guarantee on the investment return or the principal amount invested. It may result in possible losses of the principal capital.

Full Rich Plus Investlink Protection Plan

Full Rich Plus Investlink Protection Plan is a whole life investment-linked insurance plan offered by MetLife Limited to cater for your investment and insurance protection needs. The plan is available to anyone who is between the ages of 15 days and 75 years (65 years for Level Life Benefit Option).

A Glance of Features of Full Rich Plus Investlink Protection Plan (For details and conditions, please refer to the specific section in the Product Brochure)

- **Basic Premium:** For 101 Capital Life Protection Option, you can choose the amount of your Basic Premium, subject to a minimum premium contribution of US\$250 per month and a maximum contribution of US\$400,000 per annum. For Level Life Benefit Option, Basic Premium is calculated based on the selected sum assured and the minimum sum assured is US\$50,000.
- **Top-up Premium:** You can increase your investment contributions by making a Regular Top-up Premium payment (minimum contribution is US\$9 per month and maximum contribution is 5 times of the Basic Premium) together with your Basic Premium contribution or a Lump Sum Top-up Premium (minimum contribution is US\$5,000 per deposit and maximum contribution is 100 times the annualized Basic Premium during the entire policy term).
- **Automatic Premium Payment:** Automatic Premium Payment mechanism will be triggered before the 2nd anniversary date when any amount of the Basic Premium and, if applicable, the Regular Top-up Premium has not been paid after the expiration of the 60-day grace period. Under the Automatic Premium Payment mechanism, the policy will remain in force provided that the aggregate of the account values of the Lump-Sum Top-Up Premium Account and the Regular Top-Up Premium Account is sufficient to pay the unpaid premiums. Otherwise, Surrender Charge may apply. The policy will automatically terminate if the account value of Basic Premium Account is insufficient to pay the applicable Surrender Charge. For details of Surrender Charge, please refer to the “Schedule of Policy Charges” section in the Product Brochure.
- **Start-up Bonus:** 3% of the Basic Premium paid during the first policy year will be offered as a Start-up Bonus on each receipt of the first year Basic Premium.
- **Choice of Investment-linked Funds:** You are offered with a wide range of Investment-linked Funds to match your investment preferences and risk tolerance levels. The corresponding underlying funds are managed by reputable fund managers. According to your financial plan, you can select up to 10 Investment-linked Funds with a minimum 10% allocation to each Investment-linked Fund to create your own investment portfolio.
- **Unlimited Switching between Investment-linked Funds:** You can switch between Investment-linked Funds at any time without any switching charge but Bid-Offer Spread is applied to particular Investment-linked Funds. The current minimum switching amount is US\$100 per transaction. Please refer to the Fund Choices booklet of the Plan for details of the underlying fund charges.
- **Life Protection:** The Plan provides you with 2 life benefit options to choose from, namely 101 Capital Life Protection Option and Level Life Benefit Option. Each has a different level of life protection until age 100 to suit your needs. Policy charges are different for the 2 life benefit options. With the same amount of Basic Premium, Level Life Benefit Option provides higher life protection than 101 Capital Life Protection Option. A higher life protection requires a higher Cost of Insurance and therefore relatively less proportion of premium will be allocated to investment. For details of the policy charges, please refer to the “Schedule of Policy Charges” section in Product Brochure.
- **Free Accidental Waiver of Premium Benefit:** For added protection, a free Accidental Waiver of Premium

Benefit is offered under the Plan. Should the insured person suffer from total and permanent disability due to an accident before age 65, the Company will pay the Basic Premium up to an aggregate amount of US\$50,000. This benefit is available to any insured person aged between 18 and 64 at policy issuance.

- **Partial Withdrawal:** You can withdraw part of the account value without any charge subject to a minimum withdrawal amount of US\$500 and the minimum account value after withdrawal as shown in below table.

Life Benefit Options	Minimum account value balance
101 Capital Life Protection Option	<ul style="list-style-type: none"> • Within the first 5 policy years: 24 months of Basic Premium payments • After the end of the 5th policy year: US\$1,000
Level Life Benefit Option	<ul style="list-style-type: none"> • Within the first 8 policy years: 24 months of Basic Premium payments • After the end of the 8th policy year: US\$1,000

- **Premium Holiday:** Depending on your financial needs, you can temporarily stop paying premiums by applying for a Premium Holiday on or at any time after the 2nd anniversary date provided that the account value of your policy is sufficient to pay the policy charges or your policy will be terminated if otherwise.
- **Fee and charges:** There are various policy charges and underlying fund charges.

Policy charges include:

- Subscription Fee: applies to Regular Top-up Premium and Lump Sum Top-up Premium.
- Premium Fee: deducted monthly from the account value during the policy term and made against the annualized Basic Premium only.
- Policy Administration Fee: 0.1% per month (i.e., 1.20% p.a.) of account value during the policy term.
- Maintenance Fee: US\$7 per month during the policy term.
- Cost of Insurance: calculated based on the insured person's sex, attained age, smoking habit and class of risk, account value, sum assured (applicable to Level Life Benefit Option only) and life benefit option selected.
- Surrender Charge: deducted from the account value of the Basic Premium Account and made against the annualized Basic Premium at the rates set out in the "Schedule of Policy Charges" section in Product Brochure when:
 - you surrender the policy for its surrender value; or
 - there is a reduction in the sum assured (applicable to Level Life Benefit Option) or the Basic Premium (applicable to 101 Capital Life Protection Option); or
 - the aggregate of the account value of the Regular Top-Up Premium Account and the Lump Sum Top-Up Premium Account is insufficient to pay the unpaid premiums before the 2nd anniversary date of the policy is reached and after the Automatic Premium Payment mechanism is triggered.

Underlying fund charges include:

- Fund Management Fee: reflected in the unit price of respective Investment-linked Fund.
- Bid-Offer Spread: applies to particular Investment-linked Funds.

For details of the above charges, please refer to the "Schedule of Policy Charges" section in the Product Brochure and the Fund Choices booklet.

- **Early Termination:** The policy will automatically terminate on the occurrence of the earliest of the following:
 - death of the insured person;
 - upon surrender of the policy; if the Lump Sum Payment Option is chosen, termination will take effect on the effective date of surrender. If the Regular Income Payment Option is selected, termination will take effect at the end of such term;
 - on the expiry of the 60-day grace period if the account value is equal to or less than zero; and
 - during Premium Holiday, on the expiry of the 60-day grace period when the account value is insufficient to cover Policy Charges.

For further details of the plan features, terms and conditions, other fees and charges, please refer to the Product Brochure and the Fund Choices booklet.

Investment involves risks. Each Investment-linked Fund has its own inherent risks and is subject to market value fluctuations. The value of the Investment-linked Funds and the yield from the Plan may go down as well as up as a consequence of the general nature of varied investments and possible currency exchange or interest rate fluctuation. In the worst case scenario, the value of the Investment-linked Funds under the Plan may be substantially less than the original amount you have invested into the Plan.

Special Double Offers

The Promotion Period is valid from January 21, 2010 to March 31, 2010 (Both dates inclusive). All **Full Rich Plus Investlink Protection Plan (the "Plan")** applications which (1) are submitted and subsequently approved by MetLife Limited during the Promotion Period and (2) are chosen to pay premiums with monthly premium mode are entitled to the Special Double Offers. **Applications which are submitted and subsequently approved by MetLife Limited during the Promotion Period but choosing annual premium mode are ONLY entitled to enjoy the 1st Offer - Waiver of Premium Fee on Basic Premium in the First Policy Year.**

● **1st Offer - Waiver of Premium Fee¹ on Basic Premium in the First Policy Year**

By reducing the Premium Fee to 0% in the first policy year, more money will be allocated for investment.

Schedule of Premium Fee during the Promotion Period

Policy Year	Premium Fee (% of annualized Basic Premium)	
	101 Capital Life Protection Option	Level Life Benefit Option
1st Policy Year	8.76% p.a. 0% p.a.	8.76% p.a. 0% p.a.
Within the 2 nd to the 5 th Policy Year	0.73% per month (8.76% p.a.)	0.73% per month (8.76% p.a.)
Within the 6 th to the 10 th Policy Year	0.30% per month (3.60% p.a.)	0.73% per month (8.76% p.a.)
Starting from the 11 th Policy Year		0.35% per month (4.20% p.a.)

Premium Fee is deducted monthly from the account value of the Basic Premium Account during the policy term and made against the annualized Basic Premium only. Please note that other policy fees and charges will still apply.

● **2nd Offer - Waiver of Surrender Charge¹ in the First Policy Year** (Only applicable to policy with monthly premium mode selected) See conditions below.

If you decide to terminate the policy for its surrender value in the first policy year, we shall pay you 100% of your account value of Basic Premium Account (subject to deductions of any outstanding policy charges) provided that all of the following conditions are met:

1. your account value of Basic Premium Account is less than 50% of Total Basic Premiums Paid (the “CAP”) (subject to deductions of total withdrawals and surrender charges) *; and
2. you apply for termination of the policy in the first policy year.

Surrender value payable will be based on the Redemption Price of the Investment-linked Fund on the next available valuation date after the Company has approved the surrender.

* We shall follow the rules listed below to determine whether you are entitled to the waiver of Surrender Charge:

1. the amount of (a) and/or (b) below will be deducted from the “CAP”, if applicable, and the “CAP” will therefore become lower, thus making it more difficult for the policyowner to satisfy the conditions to enjoy the waiver of Surrender Charge in the first policy year if there are any withdrawals and/or deduction of Surrender Charge.
 - (a) The amount of total withdrawals from the Basic Premium Account if the policyowner has withdrawn part of the account value of the Basic Premium Account during the first policy year.
 - (b) Any Surrender Charges deducted from the Basic Premium Account during the first policy year.
2. account value of the Basic Premium Account is equal to (i) the latest reference Investment-linked Fund price available times (ii) number of units in the respective Investment-linked Fund at the time of application for termination of the policy.

Schedule of Surrender Charge during the Promotion Period

Please note that the waiver of Surrender Charge in the first policy year as described in the table below will only be offered if you satisfy the conditions as described above. Normal Surrender Charge during the first policy year will still apply when (i) there is a reduction in the sum assured or the Basic Premium; or (ii) the aggregate of the account value of the Regular Top-up Premium Account and the Lump Sum Top-up Premium Account is insufficient to pay the unpaid premiums before the 2nd anniversary date of the policy is reached and after the Automatic Premium Payment mechanism is triggered.

When surrender charge applies, it will be deducted from the account value of the Basic Premium Account and made against the annualized Basic Premium at the rates set out below. For details, please refer to the “Schedule of Policy Charges” in the Product Brochure.

Policy Year	Surrender Charge (% of annualized Basic Premium)	
	101 Capital Life Protection Option	Level Life Benefit Option
1st Policy Year	42% 0% (if the above conditions are satisfied)	90% 0% (if the above conditions are satisfied)
Within the 2 nd Policy Year	35%	80%
Within the 3 rd Policy Year	28%	65%
Within the 4 th Policy Year	16%	45%
Within the 5 th Policy Year	7%	35%
Within the 6 th Policy Year	0%	25%
Within the 7 th Policy Year		15%
Within the 8 th Policy Year		5%
Starting from the 9 th Policy Year		0%

Remarks

1. All other policy charges such as Policy Administration Fee, Maintenance Fee and Cost of Insurance will be deducted monthly from the account value during the policy term. For details, please refer to the “Schedule of Policy Charges” in the Product Brochure

Important

- This leaflet is to be read together with the Product Brochure of Full Rich Plus Investlink Protection Plan and the Fund Choices booklet.
- Policy charges and underlying fund charges applicable to the Investment-linked Funds are described in the “Schedule of Policy Charges” section in the Product Brochure of Full Rich Plus Investlink Protection Plan and the Fund Choices booklet.

Disclaimers

1. MetLife Limited is the insurance underwriter of the Plan and is solely responsible for all content, approval, coverage and benefit payment. MetLife Limited is a wholly-owned subsidiary of MetLife, Inc. in Hong Kong and operates under the “MetLife” brand.
2. MetLife Limited reserves the right at its absolute discretion to terminate the program or amend or add additional terms and conditions of the program at any time without notice. All matters and disputes will be subject to final decision of MetLife Limited.
3. For details of the Plan, please refer to the Principal Brochure of the Plan and contact your Fubon Financial Consultant.
4. The registered office of MetLife Limited is Level 20, Cityplaza 3, 14 Taikoo Wan Road, Taikoo Shing, Hong Kong.
5. The Plan is distributed by Fubon Bank (Hong Kong) Limited.
6. This leaflet is issued by MetLife Limited and MetLife Limited accepts the responsibility for the accuracy of the information shown in this leaflet.