



PRESS RELEASE

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Fubon Bank (Hong Kong) New “Rapid Money Builder” 3-Year Endowment Plan Offers Customers an Investment Alternative for Renminbi Guaranteed 1.20% p.a. Return & 100% Premium Refund at Maturity

(Hong Kong: 31 May 2010) Fubon Bank (Hong Kong) Limited (“the Bank”) “Rapid Money Builder” 3-Year Endowment Plan offers customers another investment alternative for Renminbi. Customers who successfully take out the “Rapid Money Builder” 3-Year Endowment Plan (“the Plan”) are guaranteed to receive a Maturity Benefit in lump sum equivalent to a return of 1.20% p.a. plus 100% single premium paid, payable at the end of the 3-year policy term. Presenting the opportunity to tap on the potential appreciation of Renminbi if Renminbi appreciates at policy maturity, the Plan also provides customers with guaranteed cash value and life insurance coverage throughout the insurance period, letting customers build their wealth rapidly while benefiting from flexible cash flow and comprehensive life protection. Details are as follows:

“Rapid Money Builder” 3-Year Endowment Plan Features

- Policy Type: Endowment Plan
- Policy Currency: Renminbi (RMB)
- Premium and Benefit Payment Currency: Hong Kong Dollar⁽¹⁾
- Premium Term: Single Premium
- Minimum Single Premium: RMB 200,000
- Issue Age (Age Last Birthday): 18 – 80 years old
- Benefit Term: 3 years
- Underwriting: Simplified underwriting⁽²⁾ (with no medical examination required)

“Rapid Money Builder” 3-Year Endowment Plan Highlights

The Plan helps customers rapidly achieve their savings target while benefiting from financial flexibility as well as life protection. Highlights include:

- **Guaranteed Maturity Benefit - 1.20% p.a. Return plus 100% Premium Refund**
 - At the end of the 3-year policy term, customers are guaranteed to receive a Maturity Benefit in lump sum, which is equivalent to the sum of:
 - Compound interest at interest rate 1.20% p.a. on single premium; and
 - 100% of single premium paid
- **Guaranteed Cash Value⁽³⁾**
 - Provides Guaranteed Cash Value in the event of policy termination before policy maturity. Customers enjoy more flexibility to meet their immediate financial needs.
- **Life Benefit**
 - Offers 100% of single premium paid as the Life Benefit in the event of death of the insured person within the first 2 policy years. In the event of death of the insured person within the 3rd policy year, the amount of Life Benefit is equivalent to whichever is the higher of:
 - Guaranteed Cash Value; or
 - 103% of single premium paid

Ms. Carmen Yip, Senior Vice President and Head of Wealth Management Group (Sales and Distribution) of Fubon Bank (Hong Kong) Limited, said, “Keeping close track of the market trend, we have specially launched the “Rapid Money Builder” 3-Year Endowment Plan, encompassing savings, protection and the increasingly popular Renminbi concept. Through offering customers an investment alternative for Renminbi, we aim to help customers build an optimal investment portfolio in accordance with their savings target. We will continue to closely monitor the market situation and offer customers more quality and diversified product choices and services with providing wealth building opportunities for customers as our priority.”



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Mr. Harrison Ho, First Vice President & Head of Insurance, Fubon Bank (Hong Kong) Limited, said, "Amidst the current low deposit interest rate environment, Renminbi is perceived to have attractive investment potential alongside the swift development of China's economy, sparking off calls from customers for alternatives offering higher return than Renminbi savings. We have specially launched the "Rapid Money Builder" 3-Year Endowment Plan to let customers capitalize on the potential appreciation of Renminbi while enjoying guaranteed high interest return and life protection. Customers are entitled to 100% premium refund upon policy maturity, and guaranteed cash value in the event of policy termination before maturity, thus benefiting from financial flexibility while rapidly building on their wealth. Moreover, customers can enjoy hassle-free enrolment with exemption from medical examination."

Customers who are interested in taking out the "Rapid Money Builder" 3-Year Endowment Plan can call Fubon Bank's **Insurance Hotline at 2566 8181** or visit any Fubon Bank branches.

Notes:

- (1) Underwritten by MetLife Limited, the "Rapid Money Builder" 3-Year Endowment Plan ("the Plan") is denominated in Renminbi ("RMB") and the transaction currency is in Hong Kong Dollar ("HKD"). All amounts payable to and by MetLife Limited shall be paid in Hong Kong and must be paid in HKD at the prevailing exchange rate as determined by MetLife Limited which may change from time to time. The exchange rate of RMB may rise as well as fall. Any conversion from RMB into HKD or vice versa carries foreign exchange fluctuation risk; customers should take such exchange rate risk into consideration.
- (2) The issuance of the Plan is subject to the underwriting decision of MetLife Limited. During the period when the approval of an application is pending, MetLife Limited reserves the right to withdraw this product offer. If this product offer is being withdrawn, any premium paid (without any interest) will be refunded to the proposed policyowner.
- (3) This guarantee is offered by MetLife Limited. The Plan is designed to mature over a 3-year term. Should a customer terminate the policy before maturity, the customer will not be entitled to the 100% single premium guarantee and the policyowner may receive an amount less than the single premium paid.

Remarks:

- ◆ "Rapid Money Builder" 3-Year Endowment 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 Plan.
- ◆ The Offer Period of the Plan is valid till 28 June 2010.
- ◆ The savings component of the Plan is subject to exchange rate risk and possible loss. MetLife Limited is the insurance underwriter of the Plan and is solely responsible for all of the contents, approval, coverage and benefit payment. MetLife Limited is a wholly-owned subsidiary of MetLife, Inc. in Hong Kong and operates under the "MetLife" brand.
- ◆ MetLife Limited reserves the right discretion to terminate the Plan or amend or add to the terms and conditions of the Plan at its absolute discretion any time without notice. In case of disputes, the decision of the Bank and MetLife Limited shall be 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 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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