



PRESS RELEASE

FOR IMMEDIATE RELEASE

Fubon Bank Launches New Tax Loan Up to 8-month Interest Rebate with APR as low as 2.61% Enabling Customers to Pay their Tax with Ease

(Hong Kong : 18 October 2011) Fubon Bank (Hong Kong) Limited (“Fubon Bank”) today announced the launch of new Fubon Tax Loan which offers customers Annualized Percentage Rate (“APR”) as low as 2.61%*. Customers who successfully drawdown the Fubon Tax Loan on or before 10 December 2011 will also be entitled to enjoy up to 8-month interest rebate, enabling customers to pay their tax with ease as well as enjoying a hassle-free tax season.

Highlights of Fubon Tax Loan:

- Up to 8-month interest rebate, APR as low as 2.61%*
- Loan amount can be as high as 6 times the customer’s monthly salary or HK\$1,000,000 (whichever is lower)
- Up to 48-month loan tenor
- Loan amount will be credited directly into the customer’s designated account for additional financial flexibility

Interest Rebate Offer of Fubon Tax Loan:

Customers who successfully drawdown the loan on or before 10 December 2011 will be entitled to an interest rebate of up to 8 months:

Loan Tenor	Interest Rebate
12-month	8-month interest rebate
18-month / 24-month	2-month interest rebate
36-month / 48-month	1-month interest rebate

Mr. Stanley Ku, Senior Vice President and Head of Consumer Finance of Fubon Bank (Hong Kong) Limited, said, “The Bank is dedicated to serving customers and providing them with a tax loan programme that best suits their financial needs. In addition to lower interest rates and up to 48-month loan tenor, we specially offer 8-month interest rebate to our tax loan customers who opt for 12-month loan tenor. With customer’s saving in interest, we aim to help customers alleviate their tax burden and offer them greater financial flexibility.”

Fubon Tax Loan offers privileged customers** and general customers APR as low as 2.61%* and 2.79%* respectively. Married couples who apply for the tax loan simultaneously can enjoy a lower interest rate based on the aggregate approved loan amount.

Furthermore, customers who successfully drawdown Fubon Tax Loan on or before 10 December 2011 will be offered a Fubon MasterCard Platinum Card with perpetual annual fee waiver. Cardholders who accumulate a total of HK\$2,800 retail spending or cash advance within the first 3 months upon card issuance will be entitled to 50,000 bonus points.



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

* The above APR is calculated based on 12-month tenor and has already included 8-month interest rebate and non-refundable handling fee deducted from the disbursed loan amount. Interest rebate is assumed to be credited to customer in the 9th month after account opening.

** Privileged customers include civil servants and designated professionals. For details, please call Fubon Bank's Personal Loan Express 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:

Privileged Customer¹ - Monthly Repayment Table

Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount ² Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate ³)				
		12 Months	18 Months	24 Months	36 Months	48 Months
		8-month interest rebate	2-month interest rebate		1-month interest rebate	
\$180,000 - \$1,000,000	0.096%	\$84.29 (2.61%)	\$56.52 (3.93%)	\$42.63 (4.46%)	\$28.74 (4.68%)	\$21.79 (4.75%)
\$30,000 - \$179,999	0.128%	\$84.61 (2.86%)	\$56.84 (4.60%)	\$42.95 (5.16%)	\$29.06 (5.43%)	\$22.11 (5.51%)
\$10,000 - \$29,999	0.200%	\$85.33 (3.41%)	\$57.56 (6.11%)	\$43.67 (6.74%)	\$29.78 (7.12%)	\$22.83 (7.21%)

General Customer - Monthly Repayment Table

Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount ² Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate ³)				
		12 Months	18 Months	24 Months	36 Months	48 Months
		8-month interest rebate	2-month interest rebate		1-month interest rebate	
\$180,000 - \$1,000,000	0.120%	\$84.53 (2.79%)	\$56.76 (4.43%)	\$42.87 (4.99%)	\$28.98 (5.24%)	\$22.03 (5.32%)
\$30,000 - \$179,999	0.160%	\$84.93 (3.10%)	\$57.16 (5.27%)	\$43.27 (5.87%)	\$29.38 (6.18%)	\$22.43 (6.26%)
\$10,000 - \$29,999	0.250%	\$85.83 (3.80%)	\$58.06 (7.16%)	\$44.17 (7.85%)	\$30.28 (8.29%)	\$23.33 (8.38%)

Handling Fee⁴

Loan tenor of 12 and 18 months : 1% p.a. of loan amount
Loan tenor of 24, 36 and 48 months : 1.2% p.a. of loan amount

Note:

1. Privileged customers include Civil Servants, staff of Hospital Authority and designated professionals (including doctors, dentists, pharmacists, accountants, lawyers and actuaries). The



Bank reserves the right to interpret the definition of Professionals and obtain proof of occupation and qualification from the customer when necessary.

2. The monthly repayment amount of each applicable customer may vary, and is subject to the details stated on the loan confirmation letter.
3. The above Annualized Percentage Rates are calculated in accordance with guidelines set out in the Code of Banking Practice, which has already included the non-refundable handling fee⁴ and the interest rebate of up to 8 months. Interest rebate is assumed to be credited to customer's designated account in the 9th month after account opening.
4. Handling fee calculation is based on loan tenor and will be deducted from the disbursed loan amount.

Terms & Conditions for Fubon Tax Loan:

1. The corresponding interest rate, handling fee and other promotional offers are only applicable to customers who successfully drawdown the Fubon Tax Loan on or before 10 December 2011.
2. Interest rebate will be credited in cash to Fubon Bank's ("the Bank") designated Principal Credit Card Account or magi@money manager HKD Interest-bearing Current Account in July 2012. The Bank reserves the right to determine the way of awarding such interest rebate. Customer must possess a Principal Credit Card Account or magi@money manager HKD Interest-bearing Current Account in order to receive his/her interest rebate. Rebate amount is equivalent to: Loan Amount x Monthly Flat Rate x Number of Months Entitled for Interest Rebate. Customers shall have a prompt payment record, no early repayment, and maintain all accounts valid and effective, from the loan drawdown date to the rebate date to be entitled to the interest rebate. The Bank will reclaim from customers the full amount of interest rebate, if customers have delinquent payment records or early settled the loan after the interest rebate has been awarded.
3. The Bank reserves the right to vary or cancel the above offer, and alter the relevant Terms and Conditions at any time without prior notice. In the event of any disputes, the decision of the Bank shall be final and conclusive.
4. Fubon Tax Loan and promotional offers are subject to relevant terms and conditions. For details, please call Fubon Bank's Personal Loan Express 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 wholly owned 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 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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