

PRESS RELEASE

FOR IMMEDIATE RELEASE

Fubon Bank (Hong Kong) Launches New Fixed Deposit Promotion

HKD Fixed Deposit Interest Rate up to 2.09%p.a.*

RMB Fixed Deposit Interest Rate up to 3.29%p.a.*

(Hong Kong : 3 September 2012) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of the new fixed deposit promotion. From now until 31 December 2012, customers who open a Hong Kong Dollar (“HKD”) or Renminbi (“RMB”) Fixed Deposit Account with new fund will be entitled to a preferential interest rate up to 3% p.a. and 180,000 Fubon Credit Card bonus points. In addition, new customers can enjoy cash rebate of up to HK\$2,000. Details of the promotion are as follows:

Fixed Deposit Interest Rate up to 3% p.a.¹

Currency	Fixed Deposit Amount ²	Fixed Deposit Interest Rate (p.a.) ¹	
		3-month Tenor	6-month or 12-month Tenor
HKD	HK\$100,000 – HK\$499,999	1.25%	1.50%
	HK\$500,000 – HK\$3,000,000	1.50%	1.80%
RMB	RMB100,000 – RMB3,000,000	2.80%	3.00%

¹ The above interest rates (p.a.) are based on the interest rates (p.a.) announced by the Bank as of 3 September 2012 and for reference only. The Bank reserves the right to adjust the fixed deposit interest rate at any time without prior notice.

² The minimum and maximum fixed deposit amount of each customer is HKD/RMB100,000 and HKD/RMB3,000,000 respectively during this promotion.

Additional 180,000 Fubon Credit Card Bonus Points

Customers who open the above-mentioned Fixed Deposit Account with amount equivalent to HK\$500,000 or above (must be 12-month tenor) will be entitled to receive 180,000 Fubon Credit Card bonus points³, which enable the customers to redeem HK\$900 cash credit⁴ through Fubon Credit Card Bonus Point Program.

³ Customer who is not a principal cardholder of Fubon Platinum Card or Titanium Card must apply a principal card of Fubon Platinum Card or Titanium Card during Fixed Deposit Account opening. The approval of customer's card application is subject to the Bank's final decision.

⁴ Calculation is based on the current redemption ratio of 20,000 bonus points to HK\$100 cash credit of Fubon Platinum Card or Titanium Card.

Up to HK\$2,000 Cash Rebate⁵ for New Customers

New customers who open the above-mentioned Fixed Deposit Account with amount equivalent to HK\$1,000,000 or above will be entitled to receive up to HK\$2,000 cash rebate in addition to the preferential interest rate.

Tenor	Cash Rebate Entitled (HK\$)
3-month	\$500
6-month	\$1,000
12-month	\$2,000

⁵ The above offer is only applicable to new customers who do not hold any Savings, Current, Fixed Deposit and Call Account(s) (including personal and joint account) at the Bank from 3 September 2012 until the account opening date of the first Fixed Deposit Account mentioned above.

Customers who are interested to find out more about the promotion can call Fubon Bank's Enquiry Hotline 2806 5088, visit any Fubon Bank branches or browse the Bank's website www.fubonbank.com.hk.

* HKD / RMB fixed deposit interest rate up to 2.09% p.a. / 3.29% p.a. (if applicable) is calculated on the following basis: (1) New customer opens a 12-month tenor of Fixed Deposit Account with new fund of amount equivalent to HK\$1,000,000 or above and (2) Customer is a principal cardholder of Fubon Platinum Card or Titanium Card. Detailed calculation is as follows:
 HKD / RMB fixed deposit privileged interest rate 1.80% p.a. / 3.00% p.a. (if applicable) + HK\$900 cash credit via 180,000 Fubon Credit Card bonus points redemption (equivalent to fixed deposit interest rate 0.09% p.a. = HK\$900/HK\$1,000,000 x 100%) + HK\$2,000 cash rebate (equivalent to fixed deposit interest rate 0.20% p.a. = HK\$2,000/HK\$1,000,000 x 100%).

General Terms & Conditions:

1. The promotion period of the above offers commences from 3 September 2012 to 31 December 2012, both dates inclusive ("Promotion Period"). The offers are limited and on first-come-first-serve basis.
2. The above offers are only applicable to the customers who open a HKD or RMB Fixed Deposit Account with new fund at any branch of Fubon Bank (the "Bank"), and also fulfill the related deposit requirements ("Customer"). Fund transferred from any account within the Bank will not be treated as new fund.
3. Joint account will be regarded as a single Customer for the above offers entitlement.
4. The above offers cannot be used in conjunction with other promotion offers.
5. To enjoy the above offers, all of the accounts at the Bank under the name of Customer shall be valid and in normal status during the Promotion Period until the date of reward.
6. If the Fixed Deposit Account is opened in RMB, Customer's eligibility for 180,000 Fubon Credit Card bonus points and / or cash rebate offer(s) will refer to the Bank's closing revaluation rate as of the previous settlement date of the Fixed Deposit Account opening date, and then convert to HKD equivalent.
7. The above offers are subject to the Terms & Conditions of the promotion. Please refer to the promotion leaflet or contact the Bank staff.
8. The Bank reserves the right to suspend, vary or terminate the above offers or amend the relevant terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive.
9. Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.

Risk Disclosure Statement:

The value of RMB is subject to the risk of currency exchange rate fluctuation. Customer should bear the risk of RMB exchange rate fluctuations which may cause profit or loss if customer chooses to convert RMB to HKD or other currencies. RMB is currently not freely convertible. Hong Kong residents conduct conversion of RMB through bank accounts is subject to a daily limit and they should allow time for exchange of RMB from / to



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another currency of a RMB amount exceeding the daily limit. Non-Hong Kong residents (i.e. individuals who are not holders of Hong Kong Identity Card) that intend to conduct conversion of RMB through the banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decision at that moment.

Fubon Bank (Hong Kong) Limited

Fubon Bank (Hong Kong) Limited (“Fubon Bank”) is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. (“Fubon Financial”), 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 Financial is the only Taiwanese financial services group having both a locally registered bank in Hong Kong and a strategic investment in a bank in the Mainland China. 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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