



PRESS RELEASE

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Fubon Bank Launches New Tax Loan Up to 6-month Interest Rebate with APR as low as 2.94%

(Hong Kong: 10 October 2012) Fubon Bank (Hong Kong) Limited (“Fubon Bank”) today announced the launch of new Fubon Tax Loan that offers customers Annualized Percentage Rate (“APR”) as low as 2.94%*. Moreover, customers who successfully apply and drawdown the loan on or before 8 December 2012 will be entitled to enjoy up to 6-month interest rebate, bringing customers a truly hassle-free tax season as they can pay their tax with ease.

Highlights of Fubon Tax Loan:

- Up to **6-month** interest rebate, APR as low as **2.94%***
- Loan amount can be as high as **8 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 apply and drawdown the loan on or before 8 December 2012 will be entitled to an interest rebate of up to 6 months:

| Loan Tenor | Interest Rebate |
|---------------------|-------------------------|
| 12-month | 6-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 committed to providing customers with banking services that best suit their various financial needs. This year, we aim to offer customers a simple and convenient tax loan programme which truly caters for their needs. In addition to lower interest rates, we specially offer 6-month interest rebate to our tax loan customers who opt for 12-month loan tenor. With customer’s saving in interest, they will be able to alleviate their tax burden and enjoy greater financial flexibility.”

Fubon Tax Loan offers privileged customers** and general customers APR as low as 2.94%* and 3.23%* respectively. Married couples who apply for the tax loan simultaneously can enjoy a lower interest rate based on the aggregate approved loan amount.

In addition, customers who successfully drawdown the Fubon Tax Loan 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 for more information.

- * The above APR is calculated based on 12-month tenor and has already included 6-month interest rebate and non-refundable handling fee deducted from the disbursed loan amount. Interest rebate is assumed to be credited to the customer's designated bank account 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 Customer - Monthly Repayment Table

| Loan Amount (HK\$) | Monthly Flat Rate | Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate) | | | | |
|-------------------------|-------------------|--|-------------------------|--------------------|-------------------------|--------------------|
| | | 12 Months | 18 Months | 24 Months | 36 Months | 48 Months |
| | | 6-month interest rebate | 2-month interest rebate | | 1-month interest rebate | |
| \$180,000 - \$1,000,000 | 0.093% | \$84.26 (2.94%) | \$56.49 (3.86%) | \$42.60 (4.40%) | \$28.71 (4.61%) | \$21.76 (4.68%) |
| \$50,000 - \$179,999 | 0.125% | \$84.58 (3.31%) | \$56.81 (4.53%) | \$42.92 (5.10%) | \$29.03 (5.36%) | \$22.08 (5.44%) |
| \$10,000 - \$49,999 | 0.200% | \$85.33 (4.17%) | \$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 Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate) | | | | |
|-------------------------|-------------------|--|-------------------------|--------------------|-------------------------|--------------------|
| | | 12 Months | 18 Months | 24 Months | 36 Months | 48 Months |
| | | 6-month interest rebate | 2-month interest rebate | | 1-month interest rebate | |
| \$180,000 - \$1,000,000 | 0.118% | \$84.51 (3.23%) | \$56.74 (4.39%) | \$42.85 (4.95%) | \$28.96 (5.19%) | \$22.01 (5.27%) |
| \$50,000 - \$179,999 | 0.156% | \$84.89 (3.66%) | \$57.12 (5.18%) | \$43.23 (5.78%) | \$29.34 (6.08%) | \$22.39 (6.17%) |
| \$10,000 - \$49,999 | 0.250% | \$85.83 (4.76%) | \$58.06 (7.16%) | \$44.17 (7.85%) | \$30.28 (8.29%) | \$23.33 (8.38%) |

Note:

- The minimum loan amount is HK\$10,000.
- The above Annualized Percentage Rates are calculated in accordance with guidelines set out in the Code of Banking Practice, which have already included the non-refundable handling fee and the relevant interest rebate. Interest rebate is assumed to be credited to the customer's designated bank account in the 9th month after account opening.



3. Handling fee is based on loan tenor and charged as follows: 1% (tenors of 12 and 18 months) or 1.2% (tenors of 24, 36 and 48 months) of loan amount annually; and it will be deducted from the disbursed loan amount.
4. The monthly repayment amount of each applicable customer may vary, and is subject to the details stated in the loan confirmation letter.
5. Privileged customers include civil servants, staff of Hospital Authority and designated professionals (including doctors, dentists, pharmacists, accountants, lawyers, actuaries and full-time teachers). The Bank reserves the right to interpret the definition of Professionals and obtain proof of occupation and qualification from the customer when necessary.

Terms & Conditions for Fubon Tax Loan:

1. To be entitled to the interest rate, handling fee and promotional offer, customers must submit the application of the Fubon Tax Loan and successfully drawdown the loan on or before 8 December 2012.
2. To be entitled to the interest rate offer, customer must open or possess a Fubon Bank's (the "Bank") Principal Credit Card Account or magi@money manager HKD Interest-bearing Current Account ("Designated Account"). Interest rate amount is equivalent to: Approved Loan Amount x Monthly Flat Rate x Number of Months Entitled for Interest Rebate. Interest rebate will be credited in cash to the customer's Designated Account of the Bank in July 2013. Customer 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 enjoy the interest rebate. The Bank reserves the right to determine the way of crediting such interest rebate. Customer shall continue the loan repayment after receipt of the interest rebate, in case the customer has delinquent payment record(s) or early loan settlement after the interest rebate has been credited, the Bank will reclaim from customer the full amount of interest rebate.
3. 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.
4. For details of the terms and conditions for Fubon Tax Loan, please refer to the promotional leaflets.

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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