

PRESS RELEASE

IMMEDIATE RELEASE

Fubon Easy Life Mortgage Wealth Management Plan

Bringing Customers Financial Flexibility to Enjoy a Carefree Life

(Hong Kong: 26 September 2013) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of Fubon Easy Life Mortgage Wealth Management Plan (“Easy Life Mortgage”). Customers can begin to submit their applications from 2 October 2013 onwards and the Bank will also offer other value-added banking services in order to meet their various financial needs.

With the support from the Reverse Mortgage Programme of the Hong Kong Mortgage Corporation Limited, Fubon Easy Life Mortgage enables homeowners aged 55 or above to use their self-occupied residential properties in Hong Kong as security for taking out a mortgage loan. Those customers will remain as the owners of the properties and can continue to stay at the properties for the rest of their lives.

Key Product Features of Fubon Easy Life Mortgage Wealth Management Plan

Flexible payment term - Customers can choose to receive monthly payouts for either a fixed period of 10, 15 or 20 years or their entire lives according to their own needs.

Lump-sum loan - In addition to monthly payouts, customers may also apply for borrowing lump-sum loan(s) for specific purposes. The maximum lump-sum payout amount is 90% of the actuarial value of the Easy Life mortgage loan.

Residing at their own home - After taking out an Easy Life mortgage loan, customers are still entitled to continue staying at their properties for the rest of their lives.

No repayment during their lifetime - Customers do not need to repay the outstanding loan amount that they owed to the Bank during their lives, unless the Easy Life mortgage loan is terminated under certain specified circumstances.

No penalty for early full repayment - Customers may fully repay the outstanding loan amount and redeem their properties at any time, and there is no penalty for such full repayment.

6-month cancellation period - If customers terminate their Easy Life mortgage loan for whatever reason within the first 6 months, they will only have to repay in full the outstanding loan amount and bear the relevant legal fee. Furthermore, they will be given a refund and waiver of all mortgage insurance premiums upon their requests.

Preferential insurance premium credit – A preferential insurance premium credit may be offered to a refinancing case in which the last Easy Life mortgage loan has been drawn

down for not more than 5 years, and provided that the refinancing case is for the same borrower(s) and the same property. The new Easy Life mortgage loan must be drawn down within 1 month of the full repayment of the last Easy Life mortgage loan.

Full Range Value-Added Services to Cater Customers' Various Financial Needs

In addition to Easy Life Mortgage, the Bank also offers other value-added banking services to meet customers' diversified financial needs. Subject to their financial needs, customers are free to choose one of the banking packages below to accompany their Easy Life Mortgage:

magi©money manager Interest-bearing Current Account - Combining flexibility and convenience for customers to empower their wealth.

Fubon Ambassador Banking Wealth Management - Our Ambassadors provide customers with professional and personalized banking services, together with a comprehensive range of investment products, customers will be able to maximize their wealth as well as increasing their spare time to enjoy life.

Fubon Easy Life Mortgage Cardholder to Enjoy Privileged Banking Services

All Easy Life Mortgage customers will be issued a Fubon Easy Life Mortgage Card, enabling them to enjoy privileged banking services whenever they visit any Fubon Bank branches.

Mr. Stanley Ku, Senior Vice President and Head of Consumer Finance of Fubon Bank (Hong Kong) Limited, said, "The Bank is dedicated to understanding various needs of customers and providing them with financial services that best suits their needs. Easy Life Mortgage transfers property into steady cash flow, offering the retired or those who are going to retire greater financial flexibility. Customers can receive monthly payouts and reside at their mortgaged homes for life without worrying about repaying the outstanding loan amount, allowing them to truly enjoy a carefree life."

Customers who are interested to find out more about Fubon Easy Life Mortgage can call Fubon Mortgage Services Hotline at 2806 7222, visit any Fubon Bank branches or click onto the Bank's website www.fubonbank.com.hk.

Remarks: Fubon Easy Life Mortgage Wealth Management Plan is subject to relevant terms and conditions.

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 institutional banking, 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



Fubon Bank

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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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