

PRESS RELEASE

IMMEDIATE RELEASE

Fubon Bank Launches New Tax Loan

APR as low as 1.97%

Ease Customer's Tax Burden with Preferential Interest Rate

(Hong Kong: 14 October 2015) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of new Fubon Tax Loan, offering customers Annualized Percentage Rate (“APR”) as low as **1.97%*** and loan amount up to 8 times of customer’s monthly salary or HK\$1,000,000 (whichever is lower). Customers will also be entitled to receive a **6-month interest rebate** if they successfully apply and drawdown the loan with loan tenor of 12 months on or before 30 November 2015, enabling customers to have more flexibility and pay their tax with ease.

Highlights of Fubon Tax Loan:

- Annualized Percentage Rate as low as **1.97%***
- Loan amount **up to 8 times of customer’s monthly salary** or **HK\$1,000,000** (whichever is lower)
- Up to **24-month** loan tenor
- Loan amount will be credited to the customer’s designated bank account directly
- Customers who successfully apply and drawdown the loan with **loan tenor of 12 months** on or before **30 November 2015** will be entitled to receive a **6-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 quality banking products and services which best suit customers’ needs. This year, Fubon Tax Loan will not only provide customers with a 6-month interest rebate and APR as low as 1.97%*, but also simple and easy-to-understand terms and conditions, allowing customers to enjoy preferential low interest rates with greater saving in interest.”

Fubon Tax Loan offers customers APR as low as 1.97%* and loan amount up to 8 times of customer’s monthly salary or HK\$1,000,000 (whichever is lower). Married couples who apply for the tax loan simultaneously can enjoy a lower interest rate based on the aggregate approved loan amount.

In addition, a Fubon MasterCard Platinum Card with perpetual annual fee waiver will be offered to customers who successfully drawdown Fubon Tax Loan. Cardholders who accumulate a total of HK\$2,800 retail spending and / 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 6-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.

Features of Fubon Tax Loan:

Monthly Repayment Table

Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount Per HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate)		
		12 Months (6-month interest rebate)	18 Months	24 Months
\$800,000 - \$1,000,000	0.008%	\$83.41 (1.97%)	\$55.64 (2.51%)	\$41.75 (3.17%)
\$600,000 - \$799,999	0.033%	\$83.66 (2.25%)	\$55.89 (3.10%)	\$42.00 (3.77%)
\$300,000 - \$599,999	0.044%	\$83.77 (2.38%)	\$56.00 (3.36%)	\$42.11 (4.04%)
\$180,000 - \$299,999	0.076%	\$84.09 (2.74%)	\$56.32 (4.11%)	\$42.43 (4.81%)
\$10,000 - \$179,999	0.143%	\$84.76 (3.51%)	\$56.99 (5.70%)	\$43.10 (6.42%)

Note:

1. Minimum loan amount is HK\$10,000.
2. The above APRs are calculated in accordance with the guidelines as set out in the Code of Banking Practice. The APR is a reference rate expressed as an annualized rate which includes the basic interest rate of the loan, the non-refundable handling fee deducted from loan amount and interest rebate (If applicable). Interest rebate is assumed to be credited in the 9th month after account opening.
3. Handling fee is based on loan tenor and charged as follows: 1% (calculated based on tenor of 12 months), 1.2% (calculated based on tenor of 18 months) or 1.5% (calculated based on tenor of 24 months) of loan amount annually; and it will be deducted from the loan amount (if applicable).
4. The monthly repayment amount of each applicable customer may vary, and is subject to the details stated on the loan confirmation letter.

Terms & Conditions for Fubon Tax Loan:

1. To be entitled to the interest rate, handling fee and promotional offer, customers must submit his or her application for the Fubon Tax Loan and successfully drawdown on or before 30 November 2015.
2. To be entitled to the interest rebate offer, customer must open or possess a Fubon Bank (Hong Kong) Limited ("the Bank") Principal Credit Card Account or magi@money manager HKD Interest-bearing Current Account ("Designated Account") on or before 31 May 2016. Interest rebate 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 2016. 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 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 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. ("Fubon Financial Holdings"), a leading financial services group in Taiwan which is engaged in institutional banking, consumer finance, wealth management, investment management and insurance. Fubon Financial Holdings is now the only Taiwanese financial institution with banking subsidiaries in China, Taiwan and Hong Kong. Fubon Bank operates 22 branches, 3 Securities Services Centres and 1 Personal Loan Centre in Hong Kong, providing 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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