

## PRESS RELEASE

### IMMEDIATE RELEASE

#### Fubon Bank Launches New Tax Loan

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#### Release Customer from Tax Burden with APR as low as 1.97%

(Hong Kong: 12 October 2016) 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 2016, enabling customers to be released from tax burden and pay their tax with ease.

#### Highlights of Fubon Tax Loan:

- Annualized Percentage Rate as low as **1.97%**
- Customers will be entitled to a **6-month interest rebate** upon loan drawdown with loan tenor of 12 months
- Preferential monthly flat rate as low as **HK\$0.8** per loan amount of HK\$10,000
- 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 customer’s designated bank account directly

Mr. Stanley Ku, Senior Vice President and Head of Consumer Finance of Fubon Bank (Hong Kong) Limited, said, “The Bank is committed to our customer-oriented approach of providing banking products that best suit the needs of our customers and bringing them quality banking experience. Customers will be entitled to a 6-month interest rebate, while only simple and easy-to-understand terms and conditions applied. In addition, the APR could be as low as 1.97%, allowing customers to enjoy greater saving in interest.”

Married couples who apply for the tax loan simultaneously can enjoy a lower interest rate based on the aggregate approved loan amount.

A Fubon MasterCard Platinum Card with perpetual annual fee waiver will also 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.

Furthermore, applicants who complete loan drawdown on or before 30 November 2016 and sign up for a one-month or above fixed deposit account with the amount of HK\$300,000 or above on or before 31 January 2017 will be eligible to receive HK\$300 supermarket coupons.

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](http://www.fubonbank.com.hk).

**Fubon Tax Loan – Monthly Repayment Table:**
**Privileged Customer**

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	0.014%	\$83.47 (2.03%)	\$55.70 (2.66%)	\$41.81 (3.32%)
\$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%)
\$80,000 - \$179,999	0.143%	\$84.76 (3.51%)	\$56.99 (5.70%)	\$43.10 (6.42%)
\$10,000 - \$79,999	0.193%	\$85.26 (4.09%)	\$57.49 (6.89%)	\$43.60 (7.63%)

**General Customer**

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	0.012%	\$83.45 (2.01%)	\$55.68 (2.61%)	\$41.79 (3.27%)
\$600,000 - \$799,999	0.040%	\$83.73 (2.33%)	\$55.96 (3.26%)	\$42.07 (3.94%)
\$300,000 - \$599,999	0.054%	\$83.87 (2.49%)	\$56.10 (3.59%)	\$42.21 (4.28%)
\$180,000 - \$299,999	0.091%	\$84.24 (2.91%)	\$56.47 (4.47%)	\$42.58 (5.17%)
\$80,000 - \$179,999	0.152%	\$84.85 (3.62%)	\$57.08 (5.91%)	\$43.19 (6.64%)
\$10,000 - \$79,999	0.215%	\$85.48 (4.35%)	\$57.71 (7.41%)	\$43.82 (8.17%)

**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 calculation is based on loan tenor and charged base on loan amount **1%** (tenor of 12 months), **1.2%** (tenor of 18 months) or **1.5%** (tenor of 24 months) annually and 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.
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 their application of the Fubon Tax Loan and successfully drawdown on or before 30 November 2016.
2. All applicants must be Hong Kong permanent residents over 18 years old with annual income at HK\$120,000 or above.
3. To enjoy the HK\$300 supermarket coupons ("Cash Coupon(s)") offer (the "Offer"), customer has to successfully apply for and complete the drawdown of Fubon Tax Loan on or before 30 November 2016 and sign up for a one-month or above fixed deposit account on or before 31 January 2016 with HK\$300,000 or above, and customer's account must be valid and in good condition without any late payment or early settlement. Each eligible customer can enjoy the Offer once only. The redemption letter of the Cash Coupon(s) will be send to customer's correspondence address by post on or before 31 July 2017. If the supermarket Cash Coupon(s) are out of stock, Fubon Bank (the "Bank") has the sole discretion to offer a different coupon as replacement. Cash Coupon(s) are not exchangeable to cash. The use of Cash Coupon(s) shall be bound by the terms and conditions stated on the Cash Coupon(s). The Bank will charge customer the amount of entitled Cash Coupon(s) if customer has delinquent record or early loan settlement. Cash Coupon(s) are provided by respective merchant and the Bank makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the merchant. The Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by the merchant. Please contact our staff of Loan Centre for details.
4. Interest rebate will be credited in cash to the customer's designated Principal Credit Card Account or magi@money manager HKD Interest-bearing Current Account of the Bank in July 2017. The Bank reserves the right to determine the way of crediting such interest rebate. Customer must open or possess a Bank's Principal Credit Card Account or magi@money manager HKD Interest-bearing Current Account on or before 31 May 2017. Interest Rebate amount is equivalent to: Approved Loan Amount x Monthly Flat Rate x Number of Months Entitled for Interest Rebate. 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.
5. 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.
6. For the 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](http://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"), the second largest financial holding company in Taiwan. Fubon Financial Holdings is now the only Taiwanese financial institution with banking subsidiaries in China, Taiwan and Hong Kong. Fubon Bank operates 23 branches, 2 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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