

## PRESS RELEASE

### IMMEDIATE RELEASE

#### Fubon Bank Launches New Tax Loan

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#### Paying Tax is that Easy with APR as low as 1.97%

(Hong Kong: 12 October 2017) 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). Fubon Tax Loan is simple and clear with dedicated staff to follow-up on the whole application process, bringing customers extraordinary and hassle-free experience as they can 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 customer’s designated bank account directly
- Married couples who apply for Fubon Tax Loan simultaneously can enjoy a lower interest rate based on the aggregate approved loan amount
- Customers who apply for Fubon Tax Loan via the phone will be able to obtain preliminary approval result in as fast as **30 minutes**
- Final approval result will be available in as fast as **1 day** upon receipt of all required personal information and documents

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 products and services that truly cater for the needs of our customers. This year, we strive to offer customers a simple and convenient tax loan programme with dedicated staff to follow up on the whole application process. Besides, the final approval result can be available in as fast as 1 day upon receipt of all required personal information and documents, allowing customers to enjoy quality banking experience and greater financial flexibility to alleviate the tax burden.

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\$)	12 Months		18 Months		24 Months	
	Monthly Flat Rate (Annualized Percentage Rate)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (Annualized Percentage Rate)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (Annualized Percentage Rate)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)
\$800,000 - \$1,000,000	0.004% (1.97%)	\$83.37	0.008% (2.51%)	\$55.64	0.008% (3.17%)	\$41.75
\$600,000 - \$799,999	0.007% (2.03%)	\$83.40	0.014% (2.66%)	\$55.70	0.014% (3.32%)	\$41.81
\$300,000 - \$599,999	0.022% (2.37%)	\$83.55	0.044% (3.36%)	\$56.00	0.044% (4.04%)	\$42.11
\$180,000 - \$299,999	0.038% (2.74%)	\$83.71	0.076% (4.11%)	\$56.32	0.076% (4.81%)	\$42.43
\$10,000 - \$179,999	0.094% (4.02%)	\$84.27	0.155% (5.98%)	\$57.11	0.153% (6.67%)	\$43.20

#### General Customer

Loan Amount (HK\$)	12 Months		18 Months		24 Months	
	Monthly Flat Rate (Annualized Percentage Rate)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (Annualized Percentage Rate)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (Annualized Percentage Rate)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)
\$800,000 - \$1,000,000	0.006% (2.01%)	\$83.39	0.012% (2.61%)	\$55.68	0.012% (3.27%)	\$41.79
\$600,000 - \$799,999	0.020% (2.33%)	\$83.53	0.040% (3.26%)	\$55.96	0.040% (3.94%)	\$42.07
\$300,000 - \$599,999	0.027% (2.49%)	\$83.60	0.054% (3.59%)	\$56.10	0.054% (4.28%)	\$42.21
\$180,000 - \$299,999	0.046% (2.92%)	\$83.79	0.091% (4.47%)	\$56.47	0.091% (5.17%)	\$42.58
\$10,000 - \$179,999	0.107% (4.31%)	\$84.40	0.156% (6.01%)	\$57.12	0.161% (6.86%)	\$43.28

**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 and the non-refundable handling fee deducted from loan amount.
3. Handling fee calculation is based on loan tenor and charged base on **1%** of the loan amount (tenor of 12 months), **1.2%** of the loan amount (tenor of 18 months) or **1.5%** of the loan amount (tenor of 24 months) annually and will be deducted from the loan amount (If applicable).
4. The interest rate, handling fee, monthly repayment amount, loan tenor 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.
6. The above promotion offer will be bounded by Fubon Personal Loan Terms and Conditions. The Bank reserves the right to offer other interest rates, loan tenors or personal loan plans subject to the approval result of each customer.

**Terms & Conditions for Fubon Personal Loan:**

1. To be entitled to the interest rate, handling fee and/ or other promotional offer, customers must submit application of the Fubon Tax Loan and successfully drawdown on or before 30 November 2017.
2. All applicants must be Hong Kong permanent residents over 18 years old with annual income at HK\$120,000 or above.
3. Full loan amount will be directly disbursed to the customer's designated bank account after successful approval and deduction of handling fee (if applicable). The corresponding confirmation letter will be mailed to the customer. The designated bank (except the Bank) may impose a service charge on the customer's designated bank account for the remittance. Should there be any delay during the application process, resulting in the late payment to Inland Revenue Department by the customer, the Bank will not be responsible for any surcharge incurred.
4. For married couples to enjoy a lower interest rate, both applicants must submit application forms at the same time and successfully drawdown the loan simultaneously. The Bank reserves the right to offer another interest rate.
5. Customer has to submit the required personal information and/or all necessary documents to the Bank for final approval after the preliminary approved result has been obtained by phone. Successful approval will take, at the soonest, 1 working day upon receipt of the required personal information and/or all necessary documents by the Bank's Credit Department. Final approval of the application will be subject to the Bank's decision upon collection of the necessary documents. The Bank reserves the final decision to disapprove any application and determine the approved loan amount.
6. Fubon Tax Loan is only applicable to customers who received salaries tax demand notes issued by the Government of Hong Kong Special Administrative Region.
7. Customer is required to provide Telephone Banking Identification Number ("TIN") for customer identity authentication when performing the enquiry of the new personal loan account via the Fubon Bank Integrated Customer Service Hotline after successful approval of the loan. Please visit any Fubon Bank branches in person to apply if you do not have a TIN after loan drawdown. TIN will then be sent to you by mail.
8. 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.

**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"), one of the largest financial holding companies 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 and 2 Securities Services Centres 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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