

PRESS RELEASE

IMMEDIATE RELEASE

Fubon Bank Launches New Tax Loan APR as low as 2.32%*

Paying Tax is that Easy

(Hong Kong: 14 October 2019) 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 **2.32%*** 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:

- **HK\$0** Handling Fee
- Annualized Percentage Rate as low as **2.32%***
- 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, “This year, we are delighted to include all existing Fubon Bank customers and staff of banking and financial industries as our privileged customers in the Fubon Tax Loan. Besides, we offer an additional choice of 6-month loan tenor to meet various financial needs of customers. We also waive the handling fee so that customers can enjoy truly hassle-free application experience. We remain committed to our customer-oriented approach of providing banking services that best suit the needs of our customers and bringing them the exceptional Fubon Experience.”

Customers who are interested to find out more about the Bank's tax loan can call Fubon Personal Loan Express Approval Hotline at 2806 5050, visit any Fubon Bank branches or click onto the Bank's website www.fubonbank.com.hk.

Fubon Tax Loan – Monthly Repayment Table

Privileged Customer

Loan Amount (HK\$)	6 Months		12 Months		18 Months		24 Months	
	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)
\$800,000 - \$1,000,000	0.112% (2.32%)	\$167.79	0.110% (2.46%)	\$84.43	0.166% (3.81%)	\$57.22	0.207% (4.80%)	\$43.74
\$600,000 - \$799,999	0.120% (2.49%)	\$167.87	0.115% (2.57%)	\$84.48	0.179% (4.11%)	\$57.35	0.215% (4.99%)	\$43.82
\$300,000 - \$599,999	0.123% (2.56%)	\$167.90	0.119% (2.66%)	\$84.52	0.202% (4.64%)	\$57.58	0.241% (5.60%)	\$44.08
\$180,000 - \$299,999	0.153% (3.19%)	\$168.20	0.164% (3.67%)	\$84.97	0.286% (6.60%)	\$58.42	0.308% (7.17%)	\$44.75
\$10,000 - \$179,999	0.200% (4.18%)	\$168.67	0.291% (6.57%)	\$86.24	0.474% (11.04%)	\$60.30	0.527% (12.36%)	\$46.94

General Customer

Loan Amount (HK\$)	6 Months		12 Months		18 Months		24 Months	
	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)
\$800,000 - \$1,000,000	0.121% (2.51%)	\$167.88	0.133% (2.97%)	\$84.66	0.177% (4.06%)	\$57.33	0.244% (5.67%)	\$44.11
\$600,000 - \$799,999	0.142% (2.95%)	\$168.09	0.155% (3.47%)	\$84.88	0.218% (5.01%)	\$57.74	0.281% (6.53%)	\$44.48
\$300,000 - \$599,999	0.157% (3.27%)	\$168.24	0.178% (3.99%)	\$85.11	0.252% (5.80%)	\$58.08	0.319% (7.43%)	\$44.86
\$180,000 - \$299,999	0.193% (4.03%)	\$168.60	0.221% (4.97%)	\$85.54	0.308% (7.11%)	\$58.64	0.370% (8.63%)	\$45.37
\$10,000 - \$179,999	0.215% (4.50%)	\$168.82	0.352% (7.99%)	\$86.85	0.505% (11.78%)	\$60.61	0.596% (14.01%)	\$47.63

Note: *Only applicable to privileged customers with an approved loan amount of HK\$800,000 or above for tenor of 6 months.

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.
3. The interest rate, monthly repayment amount, loan tenor of each applicable customer may vary, and is subject to the details stated on the loan confirmation letter.
4. Privileged customers include existing Fubon Bank customers, civil servants, staff of Hospital Authority and designated professionals (including doctors, dentists, pharmacists, accountants, lawyers, actuaries, full-time teachers, staff of banking and financial industries). The Bank reserves the right to interpret the definition of Professionals and obtain proof of occupation and qualification from the customer when necessary.
5. 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 Tax Loan:

1. To be entitled to the interest rate and/ or other promotional offer, customers must submit application of the Fubon Tax Loan and successfully drawdown on or before 31 March 2020.
2. Full loan amount will be directly disbursed to the customer's designated bank account after successful approval. The corresponding confirmation letter will be mailed to 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.
3. 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.
4. 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.
5. Fubon Tax Loan is only applicable to customers who received salaries tax demand notes issued by the Government of Hong Kong Special Administrative Region.
6. 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.
7. 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 20 branches and 1 Securities Services 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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