

27 January 2025

Notice of Amendment to Fubon Bank Fixed Term Personal Loan & Revolving Loan Facility Terms and Conditions

With effect from 28 March 2025 (“Effective Date”), the Terms and Conditions for Fubon Bank Fixed Term Personal Loan & Revolving Loan Facility (the “Services”) will be revised as follows.

Amendment to Fubon Bank Fixed Term Personal Loan Terms and Conditions

(delete contents are strikethrough and new contents are underlined)

Clause	Amendment(s)
12.1	The Bank reserves the right at all times to amend or vary these Terms and Conditions, the Confirmation Letter, the Bank’s List of Service Charges issued from time to time (as the case may be) and applicable fees and charges. If such amendment or variation affect any of the Charges and the obligations or liabilities of you, then such amendment or variation will become effective thirty (30) days after <u>prior</u> notification to you by such reasonable means the Bank deems fit. In the event that the amendment or variation affects any of the Charges and the obligations or liabilities of you and the changes is beyond the reasonable control of the Bank, less than thirty (30) days notice may be given.

Amendment to Fubon Bank Revolving Loan Facility Terms and Conditions

(delete contents are strikethrough and new contents are underlined)

Clause	Amendment(s)
15.1	The Bank reserves the right at all times to amend or vary these terms and conditions, Charges and Confirmation Letter including but not limited to the Minimum Payment amount and other repayment terms of the Facility. If such amendment or variation affect any of the Charges and the obligations or liabilities of the Borrowers, then such amendment or variation will become effective thirty (30) days after <u>prior</u> notification to the Borrowers by such reasonable means the Bank deems fit. In the event that the amendment or variation affects any of the Charges and the obligations or liabilities of the Borrowers and the changes is beyond the reasonable control of the Bank, less than thirty (30) days notice may be given.

The above is intended only to be a summary of the key amendments to the Fubon Bank Fixed Term Personal Loan & Revolving Loan Facility Terms and Conditions. You are advised to read our updated Fixed Term Personal Loan & Revolving Loan Facility Terms and Conditions relating to your account(s) (the “Account(s)”) for details.

Please note that the above amendments shall be binding on you if you continue to use or retain the Account(s) and/or Service(s). The Bank shall not be able to continue providing related services to you if you do not accept the above amendment and in such case. If you do not accept the above amendments, please refer to the applicable terms and conditions and notify the Bank to terminate the

Account(s) and/or Service(s) in accordance with your right of termination provided in the “Fubon Bank Fixed Term Personal Loan Terms and Conditions” & “Fubon Bank Revolving Loan Facility Terms and Conditions” immediately.

For the revised “Fixed Term Personal Loan Terms and Conditions” & “Revolving Loan Facility Terms and Conditions”, please visit any of our branches or our website (the Bank’s website > Personal Loan > Forms and Terms > “Fixed Term Personal Loan Terms and Conditions” and the Bank’s website > Personal Loan > Forms and Terms > “Revolving Loan Facility Terms and Conditions”) from 28 March 2025. The existing “Fixed Term Personal Loan Terms and Conditions” and “Revolving Loan Facility Terms and Conditions” are available from the above website or any of our branches until 27 March 2025. Also, customer may download this amendment notice from our website (the Bank’s website > NOTICES) on or before 30 April 2025. Customer may not be able to access or download the existing “Fixed Term Personal Loan Terms and Conditions” or “Revolving Loan Facility Terms and Conditions” and this amendment notice after the relevant date(s).

For any enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181 (Press 2 after language selection) during service hours[^].

[^]Service Hours: Monday to Friday: 9:00 am to 7:00 pm, Saturday: 9:00am to 1:00pm (Except public holidays)

This notice is issued in January 2025

Remark: Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.