

29 April 2026

Fubon Bank (Hong Kong) Limited (the “Bank”) New arrangement of Time Deposit matured on the Day of Severe Weather and Notice of Amendment to “Global Terms and Conditions for Accounts and Services”

With effect from 1 June 2026 (“Effective Date”), the Bank will make corresponding adjustments to the handling of Time Deposit under severe weather conditions¹, with details as follows:

From the effective date, if the Maturity Date of a Time Deposit falls on a non-business day of banks in Hong Kong (Saturday, Sunday or Public Holiday), the maturity date will automatically be postponed to the next business day (being a day on which banks are open for general business in Hong Kong). If the Maturity Date of a Time Deposit falls on a business day of banks in Hong Kong but any severe weather condition¹ is issued or announced, the Time Deposit will still mature on the scheduled Maturity Date and be processed in accordance with the original maturity instructions.

Therefore, all Time Deposit related advices (including Fixed Deposit Advice, Fixed Deposit Renewal / Disposal Advice, Fixed Deposit Withdrawal Advice, Target Saving Plan Deposit Confirmation, Target Savings Plan Withdrawal Advice, and Target Savings Plan Disposal Advice) will be updated.

Fubon Bank (Hong Kong) Limited (the “Bank”) will revise (revised contents are underlined below) the existing “Global Terms and Conditions for Accounts and Services”, details are as follows:

| Clause | Amendment(s) |
|--|--|
| Section III O. SPECIFIC TERMS FOR THE TARGET SAVINGS PLAN SERVICE | <p>O. SPECIFIC TERMS FOR THE TARGET SAVINGS PLAN SERVICE</p> <p>Clause 2 and Clause 3 are revised as follows. Other existing clauses will remain unchanged.</p> <p><u>2. Deposit Amount and Instalment:</u> (a) Customer is required to arrange a direct debit instruction to debit the deposit amount from his or her or their designated account (“designated direct debit account”) under the same name of the Plan maintained with the Bank when setting up the Plan. The Bank shall be entitled to debit any administration fee for direct debit arrangement from the designated direct debit account of the Customer; (b) the first monthly instalment shall be made at the time of applying for the Plan and the subsequent monthly instalments shall be made on the same date of each subsequent calendar month (but if there is not a day which is numerically corresponding to that date in a particular calendar month, then the first Business Day of the next calendar month). Any payment to be made on a day which is not a Business Day shall be made on the following Business Day (which means a day, other than a <u>Saturday</u>, Sunday and public holiday on which the Bank is generally open for business); (c) the Customer shall ensure there is sufficient fund in the designated direct debit account for all monthly instalments and irrevocably authorizes the Bank to debit from the designated direct debit account the amount of any monthly instalment when due and transfer the same to the Plan; and (d) where conversion of currencies is required for making a instalment payment or maturity payment or otherwise, such conversion shall not exceed the daily or transaction limits imposed by the Bank from time to time (if any) and shall be subject to the availability of the currency requested and calculated at the prevailing rate of Exchange quoted by the Bank at the time of exchange. The Bank reserves the right to accept or reject any exchange request from the Customer at its sole discretion and the Bank shall not be responsible or become liable or any loss or damage suffered by the Customer arising out of the Bank’s rejection of any exchange request. Unless otherwise agreed</p> |

| | |
|--|--|
| | <p>between the Bank and the Customer, the Bank's service charges and expenses incurred by the Bank for conversion of currencies shall be borne by the Customer and the Bank shall be entitled to deduct the same from the funds deposited/withdrawn.</p> <p><u>3. Interest: (a) interest on the Plan shall be accrued daily on a simple basis from the first instalment date till the day before the maturity date (not including the maturity date). If the maturity of the Plan falls on a non-business day of banks in Hong Kong (including Saturday, Sunday or Public Holiday including but not limited to a non-business day caused by public holiday and/or adverse weather condition such as typhoon signal or rainstorm warning), then the maturity date will be automatically postponed to the next business day (which means a day, other than a Sunday or public holiday and also exclude Saturday, on which banks are open for general business in Hong Kong) with extra day(s) interest calculated at the contracted interest rate; (b) if the Maturity Date of the Plan falls on a business day of banks in Hong Kong but any severe weather condition (referring to the scenario where a typhoon signal No.8 or above or a black rainstorm warning is issued by the Hong Kong Observatory, or an "extreme conditions" announcement is made by the HKSAR Government) is issued or announced, the Plan will still mature as scheduled and be processed in accordance with the original maturity instructions; and (c) if any monthly instalment is not paid when due, interest on such monthly instalment will only accrue until actual receipt thereof by the Bank; and (d) if any monthly instalment is not paid after the monthly due date for consecutive 2 months, the Bank may terminate the Plan without prior notice to the Customer.</u></p> |
|--|--|

Please note that the above amendments set out in this notice shall be binding on the customer if the customer continues to use or maintain the account(s) and/or service(s) on or after the Effective Date. The Bank may however not be able to continue providing the relevant services to the customer if the customer does not accept the above amendments. If the customer does not accept the above amendments, the customer has the right to notify the Bank to terminate the relevant account(s) and/or service(s) in accordance with the applicable clauses under the existing "Global Terms and Conditions for Accounts and Services" before the Effective Date. For any queries or request termination any of the account(s) and/or service(s), please visit any branch of the Bank or call Fubon Bank Integrated Customer Service Hotline at 2566 8181 (press 3 after language selection) during business hours[#].

For the revised "Global Terms and Conditions for Accounts and Services", please visit any of our branches or our website (the Bank's website > Global Terms and Conditions for Accounts and Services) from 4 May 2026. The existing "Global Terms and Conditions for Accounts and Services" will remain available at the above website or branches until 31 August 2026. The customer may also download this amendment notice from our website (the Bank's website > NOTICES) on or before 31 August 2026. Customer may not be able to access or download the existing "Global Terms and Conditions for Accounts and Services" and this amendment notice after the relevant dates.

Fubon Bank (Hong Kong) Limited

[#] Monday to Friday: 9:00am to 7:00pm; Saturday: 09:00am to 01:00pm (except public holidays)

Remarks:

1. Severe Weather Conditions refer to the scenario where a typhoon signal No.8 or above or a black rainstorm warning is issued by the Hong Kong Observatory, or an "extreme conditions" announcement is made by the HKSAR Government.

The Bank reserves the right to revise and / or introduce any terms and conditions of various services from time to time. Should there be any inconsistency between the English and Chinese versions of this Notice, the English version shall prevail.