

### Terms and conditions for 0% Interest Fee Purchase Installment Plan

1. The promotion period of 0% Interest Fee Purchase Installment Plan (the "Plan") is from 1 March 2011 to 29 February 2012 (both dates inclusive and based on transaction date). It is applicable to local or overseas retail transactions made by the cardholder(s) of Fubon Platinum card / Titanium card (excluding YATA Visa Platinum card) ("Cardholder(s)", other than cash advance, online bill payment, balance transfer, installment, handling fee, finance charges, annual fee, Octopus transactions, chips transaction and un-posted, cancelled or refunded transactions.
2. Cardholder has to apply for the Plan by calling Fubon Bank (Hong Kong) Limited ("the Bank") within 3 working days after (but excluding) the transaction date until 3 working days preceding the Payment Due Date specified in the monthly statement on which particulars of the relevant transaction appear. The transaction must be posted and the Bank reserves the right to request Cardholder to submit the relevant sales slip with valid authorization code for verification.
3. Cardholder may apply for the Plan in respect of a combination of multiple transactions. The minimum amount of application of the Plan must be HK\$500 or above (or equivalent), while the minimum amount of each single transaction should be HK\$100 or above (or equivalent). Under the Plan, the total approved installment amount is capped at HK\$50,000 or up to 50% of the approved credit limit of the Cardholder (whichever is lower). Each transaction can be applied for the Plan once.
4. The repayment amount for monthly installment and number of installments should be based on the confirmation letter issued by the Bank.
5. For transactions made by Fubon credit card, the bonus points earned will be reversed upon the Bank's acceptance of Cardholder's application for the Plan. Bonus points will be earned for each monthly repayment made by the Cardholder under the Plan.
6. Cardholder may send application form to Fubon Bank Credit Card Centre by mail, fax or by telephone. In case the application form is sent to the Bank by fax, the Bank shall be entitled to treat the faxed copy received as true and correct in all respects and shall be binding on Cardholder. In the event that any application is made by telephone, the Bank shall be entitled to treat such communication as made or fully authorized by and binding on the Cardholder without enquiry on the Bank's part as to the authority or identity of the person making or purporting to make such communication and regardless of the amount of money involved or circumstances prevailing and notwithstanding any error or misunderstanding or lack of clarity.
7. Application by telephone is not applicable to supplementary cardholder. Supplementary cardholders who wish to apply for the Plan shall complete the application form, which must be co-signed by the principal cardholder and the supplementary cardholder.
8. Upon approval of the Cardholder's application, the available credit limit of the Cardholder's credit card account ("the Card Account") will be withheld to the extent of the aggregate of the transaction amount. With each monthly installment being debited to the Card Account and settled by the Cardholder, an amount equal to the installment amount so settled will be released from the credit limit withheld.
9. Approval of application is subject to the credit limit and credit history of Cardholder and available balance of the Card Account. Besides, the Card Account must be in normal status. The Bank has the right to accept or reject an application without the need to provide any reason.
10. Once the application is approved, the Plan will be irrevocable and the terms approved cannot be amended.
11. Under the following circumstances, including i) cancellation or termination of the Card Account either by Cardholder or the Bank; or ii) cancellation or suspension of the Plan by Cardholder; or iii) Cardholder fails to settle the minimum payment on or before the payment due date of the monthly credit card statement of the Card Account; or iv) breaches any provision of these Terms and Conditions, the Bank reserves the rights to terminate the Plan and request the Cardholder to settle all outstanding monthly installment amount and the Bank, as its sole and absolute discretion, debits all other payable sum under the Plan, fee and charge, together with the early termination fee of HK\$120 (for each application under the Plan) to the Cardholder's Card Account and in such case be immediately due and payable.
12. The monthly installment amount will be debited to the Card account as retail purchase transaction. No additional finance charge will be applied if the total balance shown in the monthly credit card statement of the Card Account is paid on or before the statement due date. Otherwise, a finance charge will be levied in accordance with the Terms and Conditions of "Fubon Bank Visa/MasterCard Cardholder Agreement" ("Cardholder Agreement") applicable to the Card Account, which shall also form part of these Terms and Conditions. In case of any conflict, these Terms and Conditions shall prevail.
13. If the Cardholder fails to pay the minimum payment on or before the payment due date of the monthly credit card statement of the Card Account or the Bank terminates the Card Account, all outstanding monthly installment amount will be debited to the Card Account immediately as cash advance transaction. Finance charge will be levied on such amount from the transaction date at the Cardholder's prevailing cash advance interest rate.
14. The Bank is only responsible for arranging payment facilities via the Plan and disclaims any liability or duty relating to the product(s)/service(s) sold or provided by the merchants. The merchant(s) and the related supplier(s) will be solely responsible for all obligations and liabilities relating to the supply, sale, delivery, installation, warranty, other common law or statutory provisions, of the product(s)/service(s) and the ancillary services, if any. The Bank will not guarantee the quality and possession of intellectual property of the product(s)/service(s). The Bank shall not be responsible for any problem(s) occur to the relevant product(s) (including its/their maintenance)/service(s), the merchant(s) and the related supplier(s) and the Cardholder shall continue to be responsible for any amount that is still outstanding and payable by the Cardholder under the Plan.
15. Cardholder confirms that he/she has read and understood these Terms and Conditions and agrees to be bound by the Terms and Conditions of Cardholder Agreement.
16. The Bank reserves the rights to suspend, vary or cancel the Plan and amend the relevant Terms and Conditions at any time without prior notice. In case of dispute, the decision of the Bank is final and conclusive.
17. In the event of any conflict between the English and Chinese versions, the English version shall prevail.