

Notice of revision of Fubon Bank Personal Loan Service Charges

Fubon Bank (Hong Kong) Limited (the "Bank") will revise the Minimum Monthly Payments and Finance Charges of Fubon Bank Revolving Loan Facilities and Late Charge of Fubon "Credit Go" Personal Loan. The changes are as follows:

Applicable to Fubon Cash Plus Facility, Credit Plus Facility and Fin.Easy Revolving Personal Loan

Effective from September 2009 statement cycle ("Effective Statement Cycle"), if the borrower fails to duly and punctually pay the due Minimum Monthly Payment on one occasion or more in a preceding six months period, the Minimum Monthly Payment shall be adjusted to 3.5% of the Current Balance in the monthly statement immediately

Applicable to Fubon Cash Plus Balance Transfer and YesCash Card

Effective from September 2009 statement cycle ("Effective Statement Cycle"), if the borrower fails to duly and punctually pay the due Minimum Monthly Payment on one occasion or more in a preceding six months period, the Finance Charge shall be adjusted from 30% to 28% per annum (for Cash Plus Balance Transfer) and from 40% to 38% per annum (for YesCash Card)

Applicable to Fubon EasiAccess Personal Loan

Effective from September 2009 statement cycle ("Effective Statement Cycle"), if the borrower fails to duly and punctually pay the due Minimum Monthly Payment as shown in the Statement or on two occasions or more in a preceding 6 months period, the Finance Charge shall be adjusted from 36% to 35% per annum.

Applicable to Fubon Privileged Cash Card and Tax Revolving Loan

Effective from September 2009 statement cycle ("Effective Statement Cycle"), if the borrower fails to duly and punctually pay the due Minimum Monthly Payment on two occasions or more in a preceding twelve months period, the Minimum Monthly Payment shall be adjusted to 3.5% of the Current Balance in the monthly statement immediately.

Applicable to Fubon "Credit Go" Personal Loan

Effective from 1st of September 2009 ("Effective Date"), if the borrower fails to pay total outstanding on or before Payment Due Date, Late Charge will be adjusted from 5% of total outstanding balance per month to 5% of total outstanding balance on monthly statement or \$150 (whichever is higher, capped at \$300) per month.

This notice is issued on 3rd of July, 2009. The Bank will revise item 1 of the List of Service Charges (if applicable) and please note that the revision shall be binding on you if you continue using or retaining your personal loan after the Effective Statement Cycle or Effective Date. Please also note that the Bank may not be able to continue providing services to you if you do not accept the revision.

Should you have any queries, please do not hesitate to call Fubon Bank 24-hour Customer Service Hotline at 2566 8181.

富邦銀行私人貸款服務收費修訂通知

富邦銀行(香港)有限公司(「本行」)將修訂富邦銀行循環貸款服務之應付之最低金額及財務費用及富邦「卡數清」私人貸款之逾期費用，詳情如下：

適用於「低息錢」理財信貸、Credit Plus 理財信貸及「簡易你財」循環貸款

由 2009 年 9 月份之月結單開始(「生效月結單」)，若借款人於過去 6 個月內出現 1 次或以上未能如期清還應付之最低金額之記錄，應付之最低金額將即時調整至月結單現存總結欠之 3.5%。

適用於 Cash Plus Balance Transfer 理財信貸及 YesCash 現金卡

由 2009 年 9 月份之月結單開始(「生效月結單」)，若借款人於過去 6 個月內出現 1 次或以上未能如期清還應付之最低金額之記錄，有關之財務費用將由年息 30% 調整至 28% (Cash Plus Balance Transfer 理財信貸) 及由年息 40% 調整至 38% (YesCash 現金卡)。

適用於 EasiAccess 私人貸款

由 2009 年 9 月份之月結單開始(「生效月結單」)，若借款人未能如期清還應付之最低金額或於過去 6 個月內出現 2 次或以上未能如期清還應付之最低金額之記錄，有關之財務費用將由年息 36% 調整至 35%。

適用於富邦現金卡 / 循環稅務貸款

由 2009 年 9 月份之月結單開始(「生效月結單」)，若借款人於過去 12 個月內出現 2 次或以上未能如期清還應付之最低金額之記錄，應付之最低金額將即時調整至月結單現存總結欠之 3.5%。

適用於富邦「卡數清」私人貸款

由 2009 年 9 月 1 日開始(「生效日」)，若借款人於還款日或之前未能支付月結單總結欠，有關之逾期費用將由每月為月結單總結欠的 5% 調整至每月為月結單總結欠的 5% 或港幣 150 元正(以較高者為準，最高為港幣 300 元正)。

此通知於 2009 年 7 月 3 日發出，本行將相應地修改服務收費表內的項目一(如適用)；謹請注意，如閣下在生效月結單或生效日後繼續使用或保留閣下之私人貸款服務，此修訂將對閣下具有約束力。另謹請注意，若閣下不接納此修訂，本行可能無法繼續為閣下提供服務。

如有任何疑問，歡迎致電富邦銀行 24 小時客戶服務熱線 2566 8181 查詢。