

Fubon Bank New Year Account Opening Welcome Offers

(Ended) Promotion period: **2 January 2025 to 6 January 2025**, both dates inclusive. (Ended)

General Terms and Conditions:

1. The “Bank” means Fubon Bank (Hong Kong) Limited.
2. All offers in this promotion are only applicable to personal customers and are not applicable to joint account and corporate customers.
3. All rewards under this promotion cannot be transferred, returned or exchanged for other products or rewards.
4. In the event of a dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
5. All offers and services are subject to their relevant terms and conditions as well as the prevailing regulatory requirements.
6. Actual time for account opening depends on the network environment, any outage or suspension of internet connection, the processing time of mobile devices and other factors. The Fubon GO Service is only applicable to customers in the Hong Kong Special Administrative Region. For detailed information, and terms and conditions of Fubon GO service, please refer to our website or contact our staff.
7. These terms and conditions shall be read in conjunction with the Bank’ s Global Terms and Conditions for Accounts and Services (“Global T&C” , which is available at www.fubonbank.com.hk). In the event of any inconsistency between these terms and conditions and the Global T&C, these terms and conditions shall prevail.
8. The Bank reserves the right to suspend, vary or cancel the above promotion and amend the relevant terms and conditions at any time without prior notice. Terms and conditions of the above promotion is available at our website, same as all latest details including the changes, suspension, or cancellation mentioned above. In case of any disputes, the decision of the Bank shall be final and conclusive.
9. Any person who is not a party to these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap.623) to enforce or enjoy any benefits of these terms and conditions.
- 10. For the account’ s fees & charges and terms & conditions of accounts & other banking services, please refer to the existing “Global Terms and Conditions for Accounts and Services” , other relevant terms & conditions for banking services and List of Service Charges for Retail Banking Services of the Bank or contact the staff of the Bank for details.**
11. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong S.A.R.
12. Should there be any inconsistency between the Chinese and English versions of the terms and conditions, the English version shall prevail.

Terms and Conditions of: Fubon Bank New Year Account Opening Welcome Offers

1. This promotion is only applicable to customers who have never held any savings, current or time deposit account in Hong Kong dollar or foreign currency in the twelve months prior to the account opening month.
2. Unless otherwise specified, the promotion period, is from 2 January 2025 to 6 January 2025, both dates inclusive (“Promotion Period”). **Offers are limited on first come first serve basis.**
3. The calculation period is from 1 February 2025 to 30 April 2025 (both dates inclusive).

Offers (1) CNY Lucky Red Packet HK\$888 Cash Reward

4. Eligible customers must meet all of the following conditions and requirements to be eligible for the **CNY Lucky Red Packet HK\$888 cash reward:**
- i. During the Promotion Period, apply to open a Fubon HKD Statement Savings Account via the Fubon GO Mobile Application ("Fubon GO") with the promotion code "NewYear888" .
 - ii. During the "Calculation Period" , the eligible customers' must maintain an average daily balance of HK\$100,000 or above in his/her Fubon Hong Kong Dollar Statement Savings Account. Daily average balance refers to the sum of the end-of-day balances of the eligible customers' Fubon Hong Kong Dollar Statement Savings accounts on all days during the "Calculation Period" divided by the total number of days in the "Calculation Period" .
5. Actual time for account opening depends on the network environment, any outage or suspension of internet connection, the processing time of mobile devices and other factors. The Fubon GO Service is only applicable to customers in the Hong Kong Special Administrative Region. For detailed information, and terms and conditions of Fubon GO service, please refer to our website or contact our staff.
6. Each Eligible Customer can only enjoy the CNY Lucky Red Packet HK\$888 cash reward once in this promotion.
7. Upon verification and confirmation by the Bank that the eligibility criteria are satisfied, the HK\$888 Cash Reward will be deposited directly to the Eligible Customer' s HKD Statement Savings account opened through Fubon GO on or before 30 June 2025. The Eligible Customer must have a valid designated account active on the date of redemption. Otherwise, the reward will be forfeited and will not be provided to the Eligible Customer through any other means.

Offer (2) Preferential Fixed Deposit Interest Rate

8. During the Promotion Period, personal customer who set up designated time deposit with Eligible New Funds ^via Fubon+ Mobile App, can enjoy preferential annual interest rates as follows:

Deposit Amount	HKD 1,000,000(or above)/USD 130,000 (or above)	Application Channel
Tenor	3-month	"Fubon+" Mobile App
HKD	3.9% p.a.	
USD	4.4% p.a.	

^"Eligible New Funds " refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of 7 calendar days ago, after deduction of the sum of principal amount which has been entitled to new fund offer of Time Deposit within 7 calendar days. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of sole name account will be counted towards the calculation of "Eligible New Fund ". Fubon Bank reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund".

9. The above interest rates (p.a.) are based on the interest rates (p.a.) announced by The Bank as of 2 Jan 2025 for reference only. The Bank reserves the right to adjust the time deposit interest rates at any time without prior

notice, provided always that any time deposits placed prior to the said changes or withdrawals will not be affected.

10. The above interest rates (p.a.) are valid from 2 January 2025 to 10 January 2025 (both dates inclusive).
11. Interest rate of time deposit account upon renewal is subject to the Bank's prevailing interest rate.
12. If the maturity instruction of the Time Deposit is selected as "Renewal (Principal and Interest)" or "Renewal (Principal only)", the renewal will be **automatically renewed at the Bank's current board rate on the maturity date.**
13. If the maturity of time deposit falls on a non-business day of banks in Hong Kong (including but not limited to non-business day caused by 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 Saturday, Sunday or public holiday, on which banks are open for general business in Hong Kong) with extra days) interest calculated at the contracted interest rate.
14. **If customers uplift the time deposit before the maturity date, a handling fee will be levied and the Bank reserves the right not to offer any time deposit interest. For details of account's fees and charges and the terms and conditions, please refer to the List of Service Charges of Retail Banking Services of the Bank or contact the staff of the Bank.**

Risk Disclosure and Important Note:

Foreign currency investments are subject to exchange rate fluctuations which may provide both returns and risks. The fluctuation in the exchange rate of currency may result in losses in the event that the customer converts the currency into other currency.