



Investment Funds Subscription Fee Discount Offer

Customers can enjoy a discount of up to HK\$13,888 (the "Offer") by subscribing to investment funds via Fubon Bank (Hong Kong) Limited (the "Bank") with the designated amount. **Quotas are limited and on a first-come-first-served basis.**

Promotional Period	02 Jan 2026 – 31 Mar 2026 (both dates inclusive)	
Promotional Details	Each account shall be entitled to a discount of up to 100% on investment funds subscription fees, up to a maximum of HK\$13,888. Details are as follows:	
Accumulative Subscription Amount*		Subscription Fee Discount (per HK\$ 100,000 or its equivalent)
HK\$500,000 to HK\$999,999		HK\$288
HK\$1,000,000 to HK\$1,999,999		HK\$338
HK\$2,000,000 or above		HK\$468

*Subscription in foreign currency will be converted into HKD at the Bank's prevailing exchange rate on dealing day.

Promotion examples

	Examples	Calculation of Investment Fund Subscription Fee Discount
Example 1	Investment product: Fund A (HK\$) Subscription Amount : HK\$500,000	Based on the accumulated subscription amount of HK\$500,000 to HK\$999,999, for subscriptions, a rebate of HK\$288 will be given for every HK\$100,000. The subscription fee discount is HK\$288 X 5 = HK\$1,440 Final subscription fee discount is HK\$1,440
Example 2	Assume AUD \$1 can be converted to HK\$4.8 Investment product: Fund B (AUD\$) Subscription Amount : AUD\$450,000 Total of subscription amount in HK\$ is HK\$2,160,000	Based on the accumulated subscription amount of HK\$2,000,000 or above, a rebate of HK\$468 will be given for every HK\$100,000. The subscription fee discount is HK\$468* 22^ = HK\$10,296 Final subscription fee discount is HK\$10,296 ^ the aggregate subscription amount rounded to the nearest HK\$100,000



The promotion is subject to relevant terms and conditions.

Terms and Conditions

1. The promotional period is from 02 January 2026 to 31 March 2026, both dates inclusive (the "Promotion Period"). **The Offer is limited and available on a first-come-first-served basis.**
2. The Offer is applicable to customers of the Bank who fulfilled the conditions of the Offer in these Terms and Conditions ("Eligible Customers"). The transaction via online channel is not included.
3. Eligible Customers, according to the Bank's record, have never conducted a subscription or switching transaction of investment funds.
4. Investment funds subscription fee discount will be credited to the customers' designated HKD settlement account on or before 30 September 2026 upon the customers fulfilling the specified conditions subject to the Bank's verification. For fund subscription in foreign currency, the corresponding offer(s) will be converted into HKD at the Bank's prevailing exchange rate on dealing day.
5. Customers must maintain a HKD settlement account at the Bank in valid and normal status until 30 September 2026 in order to enjoy the investment funds subscription fee discount.
6. Investment funds subscription fee discount is calculated based on the aggregate subscription amount of investment funds per account and the aggregate subscription amount is rounded up to the nearest HK\$100,000. Joint accounts will be regarded as a single account.
7. Investment funds subscription fee discount should not exceed the aggregate investment funds subscription fee charged by the Bank.
8. Please contact our Bank staff for details of the investment funds currently distributed by the Bank and the Offer.
9. 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 the Bank's 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.
10. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These terms and conditions are subject to prevailing regulatory requirements.
12. Any person who is not a customer of the Bank cannot obtain the right to enforce or enjoy any benefits of these Promotional Terms and Conditions by means of the Contracts (Rights of Third Parties) Ordinance, Chapter 623 of the Laws of Hong Kong.
13. Should there be any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.
14. For details of the Offer, please contact our Bank staff or Fubon Bank Integrated Customer Service Hotline at 2566 8181 (Press 3 after language selection) during office hours*.

* Office Hours are Monday - Friday: 9am to 7pm; Saturday: 9am to 1pm (Except public holidays).

Risk Disclosure and Important Note:

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You are advised to seek independent financial and professional advice before you trade or invest. Investment involves risks. Prices of investment products may go up as well as down and may even become valueless. Past performance is not indicative of future performance. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment products.

This promotion material is issued by Fubon Bank (Hong Kong) Limited (the "Bank") and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong and are for reference only, and does not constitute, nor is it intended to be, nor should it be construed as any advice, offer or solicitation to deal in any of the investment products mentioned herein. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You should not base on this marketing material alone to make any investment decision, but should read in detail the relevant offering documents and Risk Disclosure Statements or seek independent professional advice if in doubt. Certain investment funds are investment product involving derivatives. The investment decision is yours but you should not invest in the investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

The Bank is the authorized distributor of the fund house(s), and is responsible for introduction of the investment funds. The investment funds are not the product of the Bank. The Bank is not responsible for any terms or obligations of the investment funds. In case you file a written complaint regarding the selling process or processing of the related transaction to the Bank and the complaint is an "Eligible Dispute(s)" as defined in the Terms of Reference for the Financial Dispute Resolution Centre, the Bank is required to enter into a Financial Dispute Resolution Scheme process with you if the Eligible Dispute cannot be resolved after the Bank has issued the final written reply. If the complaint or dispute is related to the contractual terms of the product, it should be resolved directly between the fund house(s) and you. Nevertheless, where practicable and appropriate, the Bank will provide reasonable assistance to you in the dispute resolution process.

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 you convert the currency into other currency.

Please note the risk factors mentioned above are not exhaustive.