

# Products and Services

## Deposit Products

Magic Money Manager HKD Account  
 Magic Money Manager USD Account  
 Magic Children Savings Plan  
 Current Account  
 Statement Savings Account  
 Passbook Savings Account  
 Fixed Deposit Account  
 Multi-currency Call/Savings Accounts  
 Target Savings Plan

## Loan Products

Mortgage Loan Services  
 Magic Mortgage Account  
 Property for Sale Service  
 Personal Installment Loan  
 Tax Loan  
 Privileged Cash Card  
 “YesCash” Card  
 Pledged Deposit

## Credit Card Services

VISA Gold and Classic  
 VISA Platinum  
 MasterCard Gold and Classic  
 myCard VISA Gold and Classic  
 myCard VISA Platinum  
 myCard MasterCard Gold and Classic  
 Co-branded/Affinity Cards  
 VISA Debit Card  
 Corporate Card  
 Any-can-do Purchase Installment Plan  
 Interest-free Purchase Intallment Plan  
 Interest-free Cash Installment Plan  
 “Cash Ready” Plan  
 Balance Transfer  
 Credit Card Bonus Point Program  
 Year-round Purchase Discount Offers  
 Octopus Automatic Add Value Service  
 Travel Accident Insurance Plan  
 Merchant Business

## 存款產品

Magic Money Manager 港元有息支票戶口  
 Magic Money Manager 美元有息支票戶口  
 「Magic兒同樂」儲蓄計劃  
 往來戶口  
 簡便儲蓄戶口  
 存摺儲蓄戶口  
 定期存款戶口  
 綜合貨幣通知／存款戶口  
 「零存整付」儲蓄戶口

## 貸款產品

樓宇按揭服務  
 Magic Mortgage按揭理財戶口  
 物業待售服務  
 「特惠」私人貸款  
 稅務貸款  
 富邦現金卡  
 「YesCash」現金卡  
 存款抵押

## 信用卡服務

VISA金卡及普通卡  
 VISA 白金卡  
 萬事達金卡及普通卡  
 myCard VISA 金卡及普通卡  
 myCard VISA 白金卡  
 myCard 萬事達金卡及普通卡  
 聯營卡  
 VISA扣賬卡  
 公司信用卡  
 「自由式分期」計劃  
 特約商戶免息分期  
 信用卡免息分期零用錢  
 「備用錢」兌現信用額計劃  
 結欠轉賬服務  
 信用卡積分計劃  
 全年消費折扣優惠  
 八達通自動增值服務  
 旅遊意外保險計劃  
 商戶服務

# 產品及服務

## Renminbi (RMB) Services

RMB Savings Account  
RMB Fixed Deposit Account  
RMB Exchange  
RMB Remittance

## 人民幣服務

人民幣儲蓄戶口  
人民幣定期存款戶口  
人民幣兌換服務  
人民幣匯款服務

## Corporate Banking

Working Capital Loans  
Trade Financing  
Syndicated Loans  
Construction Loans  
Commercial Loans  
Project Financing  
Structured Financing  
China Business  
Taiwan Business

## 企業銀行

營運資金貸款  
貿易融資  
銀團貸款  
建造貸款  
商業貸款  
項目融資  
組合融資  
中國業務  
臺灣業務

## SME Commercial Banking

Special Mortgage Loan and Trade Finance Package for SMEs  
Working Capital Loan  
Import-Export Trade Financing  
Commercial/Industrial Property Financing  
Shop Financing  
SME Guarantee Financing Schemes  
Insurance Supported Receivable Financing

## 中小企商業銀行

中小企特惠按揭及貿易融資組合信貸  
營運資金貸款  
進出口貿易融資  
工商樓宇貸款  
商舖貸款  
中小企信貸保證計劃  
信保應收賬融資

## Ambassador Banking

Wealth Management Services  
Investment Portfolio Management  
Deposit Services  
Offshore Deposits  
Mortgage Loan Service  
Personal Credit Facilities  
Insurance Services  
Offshore Ambassador Banking

## Ambassador Banking

財富管理服務  
投資組合管理  
存款服務  
離岸存款  
樓宇按揭服務  
個人信貸服務  
保險服務  
境外財富管理中心

# Products and Services

## Investment Services

### Securities Services

- Securities Trading
- Internet Stock Trading Service
- Share Margin Financing
- Nominees and Custodian Services

### Unit Trusts

- Unit Trusts Investment Services

## 投資服務

### 證券投資服務

- 股票交易
- 網上證券交易服務
- 股票按揭
- 代理人及托管服務

### 單位信託基金

- 基金投資服務

## Treasury Products

- Spot Foreign Exchange
- Forward Foreign Exchange
- Foreign Exchange Margin Trading Services
- Third Party Retail Note
- Currency-Linked Deposit
- Currency Options
- Equity-Linked Deposit (ELD)
- Equity-Linked Notes (ELN)
- Equity Covered Call Option
- Certificates of Deposit
- Principal Protected Deposit
- Yield Enhancement Structured Products
- Liability Hedging Product

## 財資產品

- 現貨外匯交易
- 遠期外匯服務
- 外匯孖展交易服務
- 零售債券分銷
- 「倍多息」高息外幣掛鈎存款
- 外匯期權
- 股票掛鈎存款
- 股票掛鈎票據
- 備兌認購股票期權
- 存款證
- 結構性保本存款
- 結構性投資產品
- 風險對沖產品

## Insurance Services

- Life Insurance
- General Insurance

## 保險服務

- 人壽保險
- 一般保險

## MPF Services

- MPF

## 強積金服務

- 強積金

## Financial Institutions

- Correspondent Banking

## 金融機構業務

- 代理銀行服務

## Electronic Banking

- ATM
- e-banking Service
- Phone Banking Service

## 電子銀行

- 「自動櫃員機」服務
- 「網上理財」服務
- 電話銀行服務

## Safe Deposit Box Service

## 保管箱服務

# 產品及服務

## Fubon Credit

### Hire Purchase and Leasing

*Production Machinery*

*Office Equipment*

*Medical and Dental Instrument*

*Barge, Tug-boat and Pleasure Boat*

*Private Car, Goods Vehicle, Passenger Car,*

*Taxi and Public Light Bus*

### Stocking Loan

L/C for Imported Equipment

Industrial and Commercial Property Mortgage Loan

Car Park Mortgage Loan

SME Business Loan

Personal Loan

## 富邦財務

### 租購及租賃

生產機械

文儀器材

醫療儀器

躉船、拖船、遊艇

私家車、貨車、客運車、的士及小巴

### 存貨貸款

進口設備信用證

工商樓宇按揭貸款

車位按揭貸款

中小企商業貸款

私人貸款

# Teamwork

## 群策群力

A major achievement for the Bank in 2005 was its role as a sub-underwriter and receiving bank for a major Taiwanese initial public offering on the Hong Kong stock market. The Bank is fully capable of assisting Taiwanese companies to float their shares in Hong Kong through the strong teamwork of the Bank's Taiwan business teams, Securities Investment Services, Retail Distribution Network and a centralized processing unit in Operation Division to support IPO activities.

本銀行二零零五年的一項重大成就，是參與台灣一家主要公司在香港股市首次公開招股，擔任分銷商及收款銀行。透過本銀行的台灣企業部、證券投資部、零售銀行部及專責支援首次公開招股活動的中央處理組的團結合作，群策群力，本銀行具足夠實力協助台灣企業來港上市。

