

# PRESS RELEASE

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17 OCTOBER 2006

## **Fubon Bank (Hong Kong) Offers Personal Tax Loan**

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**Monthly flat rate as low as 0.15%**

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**The simplest solution to tax worries**

(Hong Kong: 17 October 2006) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of a new personal tax loan that offers customers the simplest solution to tax worries. The new tax loan enables customers to manage their finance with ease by featuring a competitive interest rate as low as 0.15% per month flat, which is equivalent to an annualized percentage rate (“APR”) of 5.02%.

Ms. Shera Lee, Senior Vice President and Head of Consumer Banking of Fubon Bank (Hong Kong), said, “Being driven by a customer focused strategy, we decided to introduce a very simple two-tier pricing structure that offers interest rates as low as 0.15% per month flat. As an early bird incentive, customers who drawdown the loan before 30 November 2006 will be rewarded with one-month interest rebate. Moreover, all successful applicants will be offered a Fubon VISA Platinum Card with perpetual annual fee waiver and HK\$100 PARK’N SHOP Cash Coupon with card spending.”

To provide additional financial flexibility to the customers, the loan amount can be as high as 6 times the borrower’s monthly salary, or up to HK\$1 million, whichever is lower. Moreover, the Bank will credit the loan amount directly into the customer’s designated account so that the customer can manage his/her finance with ease.

In addition, customers can opt for a fixed term loan or a revolving loan to suit their repayment preferences. Repayment period of 6, 12, 24 and 36 months are available for customers who apply for the fixed term loan. Customers who wish to have greater flexibility and control of their finances can choose to apply for a revolving loan at an interest rate as low as 7.50% p.a. (APR of 7.92%). There is no fixed repayment period for the revolving loan and the minimum monthly repayment is only 3% of the outstanding loan amount or HK\$50, whichever is

higher. Furthermore, customers will receive a Fubon Cash Card with perpetual annual fee waiver for cash withdrawal.

Married couples who apply for the tax loan simultaneously may enjoy a lower interest rate as the interest rate offered will be evaluated based on their aggregate loan amount.

“Fubon Tax Loan offers a wide array of product and payment options which are specifically designed to tailor for the different financial needs of our sophisticated customers. Customers can even obtain a preliminary approval within 18 minutes via our Tax Loan Hotline 2806 5050. Through these innovative services, we hope to offer our customers a peace of mind in managing their finances and to truly experience our brand promise of Value Banking,” Ms. Lee concluded.

Customers who are interested to find out more about the Bank’s tax loan can call the Tax Loan Hotline at 2806 5050, visit any Fubon branches, or simply click onto the Bank’s website www.fubonbank.com.hk.

## Notes to Editor:

### Features of Fubon Tax Loan

#### Interest Rate & Handling Fee:

#### ***Fixed Term Loan***

#### Loan Amount (HK\$)

\$200,000 - \$1,000,000

\$10,000 - \$199,999

#### Monthly Flat Rate (APR)<sup>1</sup>

0.15% (5.02%)

0.22% (6.51%)

1. The above APR is calculated according to a 12-month tenor and has included the handling fee and one-month interest rebate.

#### Handling Fee<sup>2</sup>

Tenor of 6 & 12 months                      1% of loan amount

Tenor of 24 & 36 months                    1.2% p.a. of loan amount

2. The handling fee will be deducted from the loan amount disbursed.

Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (Annualized Percentage Rate)			
		6 Months	12 Months	24 Months	36 Months
\$200,000-\$1,000,000	0.15%	\$168.17 (6.75%)	\$84.83 (5.02%)	\$43.17 (5.80%)	\$29.28 (5.94%)
\$10,000-\$199,999	0.22%	\$168.87 (8.29%)	\$85.53 (6.51%)	\$43.87 (7.41%)	\$29.98 (7.59%)

**Revolving Loan<sup>3-4</sup>**

<u>Loan Amount (HK\$)</u>	<u>Interest rate p.a. (APR)<sup>4</sup></u>
\$200,000 - \$1,000,000	7.50% (7.92%)
\$10,000 - \$199,999	8.25% (8.70%)

3. The facility limit will be restored automatically after each repayment.

4. The above APR calculated has included the handling fee and one-month interest rebate.

**Handling Fee**

First drawdown	1% of loan disbursement amount
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<b>Loan Amount:</b>	Minimum	HK\$10,000
	Maximum	HK\$1,000,000 or up to 6 times the borrower's monthly salary (whichever is lower)

<b>Repayment Options:</b>	Fixed Term Loan	Tenor of 6, 12, 24 & 36 months
	Revolving Loan	3% of outstanding loan amount or minimum HK\$50

<b>Early Bird Incentive<sup>5-7</sup>:</b>	One-month interest will be rebated to customers who drawdown the loan before 30 November 2006
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5. To enjoy the one-month interest rebate, customers who apply for the Fixed Term Loan must choose the repayment period of 12 months or above.

6. The interest rebate will be credited to the credit card, fixed term loan repayment or revolving loan account (if applicable) designated by the Bank in June 2007

7. The Bank will charge customer the rebate enjoyed if the customer has delinquent record or early settles the loan after the rebate date.

<b>Other Benefits:</b>	Non-Fubon Bank credit cardholder will receive a Fubon VISA Platinum Card <sup>8</sup> with perpetual annual fee waiver
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8. Applicable to successful applications only. Annual income requirement for Platinum Card is HK\$250,000. The Bank reserves the right to approve the credit card, card type and credit limit at its absolute discretion.

HK\$100 PARK'N SHOP cash coupon<sup>9</sup>

9. Applicable to successful applications only. To redeem the cash coupon, customer has to make purchase and / or cash advance of HK\$2,800 within the first three months after card issuance.

**Application:** Customer can obtain a preliminary approval status<sup>10</sup> by calling the Tax Loan Hotline at 2806 5050. Application can also be sent by fax at 2571 0074, by mail, or by visiting any Fubon branches. Application form can also be downloaded at the Bank's website [www.fubonbank.com.hk](http://www.fubonbank.com.hk).

*10. Applicant with preliminary approval status obtained via the phone has to submit the completed application form and all necessary documents to the Bank for final approval. The Bank reserves the right on the final loan approval.*

### **Fubon Bank (Hong Kong) Limited**

Fubon Bank ( Hong Kong ) Limited ( "Fubon Bank" ) is a subsidiary of Fubon Financial Holding Co., Ltd., a leading financial services group in Taiwan which is engaged in commercial banking, insurance, securities brokerage, asset management and investment banking services. Fubon Bank operates 28 retail outlets in Hong Kong including 22 branches, 4 Ambassador Banking Centers and 2 Securities Services Centers, and provides a wide range of financial services encompassing consumer and wholesale banking, hire purchase, securities brokerage and investment services. Fubon Bank is listed on the Stock Exchange of Hong Kong ( stock code: 636 ) and holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

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*For press inquiries, please contact:*

Betty Chan  
Senior Vice President and  
Head of Corporate Communications  
Tel: (852) 2842 6100  
Fax: (852) 2524 6681  
Email: [bettychan@fubonbank.com.hk](mailto:bettychan@fubonbank.com.hk)

Elena Chin  
Corporate Communications Manager  
Tel: (852) 2842 6059  
Fax: (852) 2524 6681  
Email: [elenachin@fubonbank.com.hk](mailto:elenachin@fubonbank.com.hk)

Website: [www.fubonbank.com.hk](http://www.fubonbank.com.hk)