



Fubon Bank
富邦銀行

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PRESS RELEASE

FOR IMMEDIATE RELEASE

Fubon Bank (Hong Kong) Offers New Tax Loan Interest rate as low as 0.195% up to two-month interest rebate


(Hong Kong: 10 November 2008) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of Fubon Tax Loan that offers customers a competitive interest rate which is as low as 0.195% per month flat (APR as low as 5.97%) and up to two-month interest rebate. Customers who successfully draw down Fubon Tax Loan on or before 31 March 2009 are eligible to enter into a lucky draw and get a chance to win a cash reward up to 100% of the loan amount. Fubon Tax Loan is designed to ease off customers’ financial burden during the worrisome tax season.

The interest rate structure and the application procedure for Fubon Tax Loan are simple. The interest rate of both fixed term loan and revolving loan is based on a simple tier-pricing. The interest rate for fixed term loan is from 0.195% to 0.395% per month flat. The loan tenor can be as long as 48 months, enabling customers to manage their finance with great flexibility.

For revolving loan, the Bank offers an interest rate as low as 7% p.a. There is no fixed tenor for the revolving loan and the minimum monthly repayment is 3% of the total outstanding balance or HK\$50 (whichever is higher) in order to satisfy customers’ different financial needs.

The loan amount of Fubon Tax Loan can be as high as 6 times the borrower’s monthly salary, or up to HK\$1,000,000, whichever is lower. The loan amount will be directly credited to the customers’ designated bank account.

Ms. Sylvia Ng, Senior Vice President and Head of Consumer Finance & Mass Market of Fubon Bank (Hong Kong) said, “We always treat customers as our first priority and strive to offer them true benefits through product innovation. Customers who successfully draw down a revolving loan or fixed term loan of 12-month or above loan tenor on or before 15 December 2008, while at the same time being a Fubon Credit Card cardholder or having a valid magi©money manager HKD interest-bearing Current Account will be rewarded with one-month interest rebate in addition to preferential interest rate. Customers can even enjoy an extra one-month interest rebate for fixed term loan with a loan tenor of 48 months.”

Ms. Ng added, “This year, we also hold the ‘ Tax Loan Lucky Draw’. Customers who successfully draw down Fubon Tax Loan on or before 31 March 2009 will be entitled to one chance for joining the Lucky Draw. The first prize winner will be entitled to a cash reward which is exactly the same as his / her tax loan drawdown amount, with a limit of HK\$100,000. In other words, the winner does not have to repay the loan if the loan amount is below HK\$100,000. Additionally, a special cash prize of HK\$20,000 will be offered to another 5 winners. Our wide array of tax loan offers not only enable customers to settle their tax payment with ease but also to enjoy a variety of benefits.”



Married couples who apply for the tax loan simultaneously may enjoy a lower interest rate based on the aggregate loan amount. Every successful applicant will be offered a Fubon MasterCard Platinum with perpetual annual fee waiver. Customers who spend a total of HK\$2,800 in retail purchase and / or cash advance within the first three months upon card issuance will receive 50,000 credit card bonus points. The loan application procedure is simple. Customer can simply call the Bank's Hotline to obtain a preliminary approval within 18 minutes.

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

Fixed Term Loan Monthly Repayment Table

Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate)				
		6 Months	12 Months	24 Months	36 Months	48 Months
			1-month Interest Rebate			2-month Interest Rebate
\$180,000 - \$1,000,000	0.195%	\$168.62 (7.74%)	\$85.28 (5.97%)	\$43.62 (6.83%)	\$29.73 (7.00%)	\$22.78 (7.21%)
\$80,000 - \$179,999	0.245%	\$169.12 (8.84%)	\$85.78 (7.04%)	\$44.12 (7.98%)	\$30.23 (8.17%)	\$23.28 (8.36%)
\$10,000 - \$79,000	0.395%	\$170.62 (12.21%)	\$87.28 (10.28%)	\$45.62 (11.46%)	\$31.73 (11.68%)	\$24.78 (11.79%)

Note: The above APR is calculated in accordance with guidelines as set out in the Code of Banking Practice which has been included the non-refundable handling fee and up to 2-month interest rebate (if applicable). Handling fee calculation is based on loan tenor and will be charged based on loan amount 1% (tenor of 6 to 12 months), 1.2% (tenor of 24 to 36 months) or 1.3% (tenor of 48 months) annually, and it will be deducted from loan amount disbursed. If loan tenor is less than one complete year, handling fee for one year will be charged. Interest rebate will assume to be credited to customer in the 7th month after account opening. The monthly repayment amount of each applicable customer may vary, and is subject to the details stated on the loan confirmation letter.

Revolving Loan Interest Rate Table

Loan Amount (HK\$)	Interest Rate p.a. (Annualized Percentage Rate)
	Up to 1-month Interest Rebate
\$180,000 - \$1,000,000	7.00% (7.40%)
\$80,000 - \$179,999	9.00% (9.49%)
\$10,000 - \$79,999	12.00% (12.71%)

Note: The above APRs calculated have included cash advance handling fee and 1-month interest rebate. Interest rebate will assume to be credited to customer in the 7th month after account opening.

Other Terms:

- Perpetual annual fee waiver and interest will be calculated on a daily basis.
- No fixed loan tenor and minimum monthly repayment is only 3% of the outstanding balance or HK\$50 (whichever is higher).
- The facility limit will be restored automatically. Customers can withdraw cash from any JETCO ATM 24 hours a day.



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- For every HK\$1 loan withdrawal, customers will earn 1 bonus point. Customers can redeem HK\$50 cash rebate with as few as 10,000 bonus points. Savings interest will be payable on credit balance.

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 corporate and investment banking, financial markets, consumer finance, wealth management, investment management and insurance. Fubon Bank operates 25 retail outlets in Hong Kong including 22 branches and 3 Securities Services Centres, and provides a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, 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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