



PRESS RELEASE

FOR IMMEDIATE RELEASE

Fubon Bank (Hong Kong)'s Latest "Refundable Protection Plan Series" Offer Customers a Secure Future with Pre-existing Medical Condition & New Infectious Diseases Protection Plus Premium Refund

(Hong Kong: 13 May 2009) Fubon Bank (Hong Kong) Limited ("the Bank") "Refundable Protection Plan Series" feature the "100% Refundable Hospital Income Protection Plan" and "105% Refundable Accident Protection Plan". With unique advantages over prevailing hospital and accident protection plans in the market, both plans combine hospital and accident cash benefit with premium refund, and especially offer protection for pre-existing medical condition and new infectious diseases, letting customers enjoy a worry-free life. Details are as follows:

Merits of Fubon Bank "Refundable Protection Plan Series" compared with prevailing hospital and accident protection plans in the market

- Guaranteed unchanged premium throughout the whole policy term for better financial budgeting
- Guaranteed full refund (up to 105%) of total premium paid at policy maturity
- Coverage of customers' pre-existing medical condition and new infectious diseases
- Simple enrolment process with no medical examination required
- Different benefit levels to suit personal needs

"100% Refundable Hospital Income Protection Plan" Highlights

Should the Insured Person be hospitalized due to sickness or an accident, this plan provides daily hospital cash benefit, offering peace of mind as well as a flexible financial arrangement. Comprehensive coverage includes:

- **Pre-existing Medical Condition & New Infectious Diseases Protection**
 - customers' pre-existing medical condition or in the event of hospitalization due to infection with new infectious diseases such as Influenza A (H1N1) will be eligible for hospital cash benefit
- **Daily Hospital Cash Benefit**
 - offers up to 1,000 days of "Daily Hospital Cash Benefit"
- **Additional Daily Hospital Cash for Cancer Benefit**
 - offers up to 30 days additional "Daily Hospital Cash Benefit"
- **Life Benefit**
 - offers 100% premium refund and a lump-sum cash benefit in the event of the death of the insured person
- **Guaranteed 100% Premium Refund after 10 Years at Policy Maturity**
 - regardless of any claims payments

"105% Refundable Accident Protection Plan" Highlights

This plan helps customers be well-prepared against financial difficulties that may arise due to unexpected accident(s). Comprehensive coverage includes:

- **Accidental Total and Permanent Disability Benefit**
 - offers 100% premium refund and a lump-sum cash benefit
- **Accidental Medical Expenses Benefit**
 - provides reimbursement for actual medical expenses incurred
- **Accidental Daily Hospital Cash Benefit**
 - offers up to 90 days of "Daily Hospital Cash Benefit" per accident
- **Life Benefit**
 - offers 100% premium refund in the event of the death of the insured person
- **Guaranteed 105% Premium Refund after 10 Years at Policy Maturity**
 - regardless of any Accidental Medical Expenses Benefit or Accidental Daily Hospital Cash Benefit claims payments

Mr. Harrison Ho, Vice President & Head of Insurance, Fubon Bank (Hong Kong) Limited, said, "In view of the current uncertain economic conditions, our "Refundable Protection Plan Series" guarantee fixed premium throughout the policy term and refund total premium paid at policy maturity to let customers better plan their finances while enjoying comprehensive coverage."

Mr. Ho added, "In response to the rising public concern towards healthcare protection, we have specially launched the "Refundable Protection Plan Series" that cover the pre-existing medical condition and new infectious diseases for new and existing customers, enabling them to benefit from comprehensive hospital and accident protection and be relieved from the burden of future unforeseen medical expenses. Moreover, customers can enjoy hassle-free enrolment with exemption from health condition declaration."

Customers who are interested to find out more about the Bank's "Refundable Protection Plan Series" can call Fubon Bank's **Insurance Hotline at 2566 8181**, visit any Fubon Bank branches, or click onto the Bank's website www.fubonbank.com.hk.

Remarks:

1. The above information is for reference only. The "100% Refundable Hospital Income Protection Plan" and "105% Refundable Accident Protection Plan" (the "Plans") are underwritten by MetLife Limited and distributed by Fubon Bank (Hong Kong) Limited ("the Bank"). Please refer to the Policy Provisions for the terms and conditions and full details of the Plans.
2. The Plans contain exclusions; MetLife Limited, the insurance underwriter of the Plans, shall be solely responsible for all Plan features, approval, coverage and benefit payment. In case of disputes, the decision of the Bank and MetLife Limited is final and conclusive.

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 24 retail outlets in Hong Kong including 22 branches and 2 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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