

PRESS RELEASE

FOR IMMEDIATE RELEASE

Fubon Bank (Hong Kong) Launches New “HIBOR” Mortgage Plan at HIBOR + 0.7% p.a.

(Hong Kong: 14 January 2010) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of a new “HIBOR” Mortgage Plan. Details are as follows:

Fubon Bank “HIBOR” Mortgage Plan

Mortgage Loan Amount	Interest Rate (p.a.)	Cash Rebate	Repayment Period	Prepayment Penalty Period
HK\$1,000,000 or above	[#] HIBOR + 0.7% or P – 2.75% (whichever is lower)	0.5%	Up to 30 years	3 years

HIBOR refers to the Hong Kong Interbank Offered Rate; customers can select 1-month, 3-month or 6-month HIBOR.

Customers who are interested to find out more about the Bank’s mortgage plan can call Fubon Bank’s **Mortgage Enquiry Hotline at 2806 7222** or visit any Fubon Bank branches.

Remarks:

1. “HIBOR” Mortgage Plan (“the Plan”) of Fubon Bank (Hong Kong) Limited (“the Bank”) is only applicable to loan amount which is HK\$1,000,000 or above, is valid for primary & secondary property market and refinancing; and with mortgage loan repayment period up to 30 years. Actual loan terms will be specified in the documents to be signed by the customers.
2. “P” is the prevailing Hong Kong Dollar Prime Lending Rate quoted by Fubon Bank from time to time. The Bank’s current Prime Lending Rate is 5.25%.
3. If the mortgage loan amount exceeds 70% of the purchase price or the appraised value of the property (whichever is lower), customers are required to apply for “Mortgage Insurance Plan” and be responsible for the premium needed. “Mortgage Insurance Plan” is subject to the final approval from The Hong Kong Mortgage Corporation Limited.
4. The Plan is subject to relevant terms and conditions. For details, please contact Fubon Bank staff.
5. The Plan cannot be used in conjunction with the Bank’s other promotional offers.
6. The Bank reserves the right to suspend, vary or cancel the Plan and amend the relevant terms and conditions any time without prior notice. In case of disputes, the decision of the Bank 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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Fubon Bank
富邦銀行

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