



## PRESS RELEASE

### FOR IMMEDIATE RELEASE

#### **Fubon Bank Offers New Tax Loan Up to 9-month Interest Rebate with APR As Low As 2.45%**

(Hong Kong: 20 October 2010) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of a new tax loan plan. Customers who successfully drawdown “Fubon Tax Loan” on or before 10 December 2010 can exclusively enjoy up to 9-month interest rebate with Annualized Percentage Rate (“APR”) as low as 2.45%\*, to relieve their tax worries and enjoy a hassle-free tax season. Details are as follows:

#### **“Fubon Tax Loan” Highlights**

- Up to 9-month interest rebate, APR as low as 2.45%\*
- Loan amount as high as 6 times the customer’s monthly salary or HK\$1,000,000 (whichever is lower)
- Up to 48-month loan tenor
- Loan amount will be credited directly to customers’ designated bank account

#### **“Fubon Tax Loan” Interest Rebate Offer**

Customers are entitled to up to 9-month interest rebate upon successful loan drawdown on or before 10 December 2010:

Loan Tenor	Interest Rebate
12-month	9-month interest rebate
18-month	3-month interest rebate
24 / 36 / 48-month	1-month interest rebate

Ms. Sylvia Ng, Senior Vice President and Head of Consumer Finance Division of Fubon Bank (Hong Kong) Limited, said, “Riding on the Bank’s commitment to serve customers in a sincere manner, we specially offer interest rebate to all tax loan customers. 9-month interest rebate is rewarded to customers who opt for 12-month loan tenor whereas other customers could enjoy minimum 1-month interest rebate. With customer’s saving in interest, we aim to help customers alleviate their tax burden while enjoying added financial flexibility.”

Fubon Tax Loan offers customers simple interest rate structure and preferential interest rates. Privileged customers\*\* and general customers can enjoy APR as low as 2.45%\* and 2.60%\* respectively. Married couples who apply for the tax loan simultaneously could enjoy a lower interest rate based on the aggregate approved loan amount.

In addition, customers who successfully drawdown “Fubon Tax Loan” on or before 10 December 2010 will be offered a Fubon MasterCard Platinum with perpetual annual fee waiver. Cardholders who accumulate a total of HK\$2,800 retail spending and/or cash advance within the first 3 months upon card issuance will be entitled to 50,000 bonus points.

Customers who are interested to find out more about the Bank’s tax loan can call Fubon Bank’s **Personal Loan Express Approval Hotline at 2806 5050**, visit any Fubon Bank branches or click onto the Bank’s website [www.fubonbank.com.hk](http://www.fubonbank.com.hk).

\* The above APR is calculated based on 12-month tenor and has already included 9-month interest rebate and non-refundable handling fee deducted from the disbursed loan amount. Interest rebate is assumed to be credited to customer in the 9<sup>th</sup> month after account opening.

\*\* Privileged customers include civil servants and designated professionals. For details, please call Fubon Bank’s Personal Loan Express Approval Hotline at 2806 5050, visit any Fubon Bank branches or click onto the Bank’s website [www.fubonbank.com.hk](http://www.fubonbank.com.hk).

**Features of “Fubon Tax Loan”**
**Monthly Repayment Table**

Privileged Customers <sup>1</sup>						
Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount <sup>2</sup> Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate <sup>3</sup> )				
		12 Months	18 Months	24 Months	36 Months	48 Months
		9-month interest rebate	3-month interest rebate	1-month interest rebate		
\$180,000 - \$1,000,000	0.100%	<b>\$84.33</b> (2.45%)	\$56.56 (3.88%)	\$42.67 (4.44%)	\$28.78 (4.55%)	\$21.83 (4.62%)
\$30,000 - \$179,999	0.130%	<b>\$84.63</b> (2.62%)	\$56.86 (4.47%)	\$42.97 (5.13%)	\$29.08 (5.26%)	\$22.13 (5.33%)
\$10,000 - \$29,999	0.210%	<b>\$85.43</b> (3.09%)	\$57.66 (6.04%)	\$43.77 (6.96%)	\$29.88 (7.13%)	\$22.93 (7.21%)

General Customers						
Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount <sup>2</sup> Per Every HK\$1,000 Loan Amount (HK\$) (Annualized Percentage Rate <sup>3</sup> )				
		12 Months	18 Months	24 Months	36 Months	48 Months
		9-month interest rebate	3-month interest rebate	1-month interest rebate		
\$180,000 - \$1,000,000	0.125%	<b>\$84.58</b> (2.60%)	\$56.81 (4.37%)	\$42.92 (5.01%)	\$29.03 (5.14%)	\$22.08 (5.21%)
\$30,000 - \$179,999	0.165%	<b>\$84.98</b> (2.83%)	\$57.21 (5.15%)	\$43.32 (5.93%)	\$29.43 (6.08%)	\$22.48 (6.15%)
\$10,000 - \$29,999	0.250%	<b>\$85.83</b> (3.33%)	\$58.06 (6.83%)	\$44.17 (7.89%)	\$30.28 (8.06%)	\$23.33 (8.15%)

**Handling Fee<sup>4</sup>**

Tenor of 12 & 18 months: 1% p.a. of loan amount  
 Tenor of 24, 36 & 48 months: 1.1% p.a. of loan amount

**Note:**

1. Privileged customers include Civil Servants, staff of Hospital Authority and designated professionals (including doctors, dentists, pharmacists, accountants, lawyers and actuaries). The Bank reserves the right to interpret the definition of Professionals and to obtain proof of occupation and qualification from the customer when necessary.
2. The monthly repayment amount of each applicable customer may vary, and is subject to the details stated on the loan confirmation letter.
3. The above Annualized Percentage Rates are calculated in accordance with guidelines set out in the Code of Banking Practice, which has already included the non-refundable handling fee<sup>4</sup> and the rebate of up to 9 month's interest. Interest rebate is assumed to be credited to customer in the 9<sup>th</sup> month after account opening.
4. Handling fee<sup>4</sup> calculation is based on loan tenor and will be deducted from the disbursed loan amount.

**Terms and Conditions for “Fubon Tax Loan”:**

- The corresponding interest rate, handling fee and/or other promotional offers are only applicable to customers who successfully drawdown “Fubon Tax Loan” **on or before 10 December 2010**.
- Interest rebate will be credited in cash to the Bank's designated Credit Card Account or magi@money manager HKD Interest-bearing Current Account in July 2011. Customers must possess a Credit Card Account or magi@money manager HKD Interest-bearing Current Account in order to receive his/her interest rebate. Rebate amount is equivalent to: Loan Amount x Monthly Flat Rate x Number of Months Entitled for Interest Rebate. Customers shall have a prompt payment record, no early repayment, and maintain all accounts valid and effective, from the loan drawdown date to the rebate date to be entitled to the interest rebate. The Bank will reclaim from customers the full amount of interest rebate, if customers have delinquent payment records or early settled the loan after the interest rebate has been awarded.
- The Bank reserves the right to suspend, vary or terminate the above offer; or alter the relevant Terms and Conditions at any time without prior notice. In the event of any disputes, the decision of the Bank shall be final and conclusive.
- “Fubon Tax Loan” and promotional offers are subject to relevant terms and conditions. For details, please call Fubon Bank's Personal Loan Express Approval Hotline at 2806 5050, visit any Fubon Bank branches or click onto the Bank's website www.fubonbank.com.hk.



**Fubon Bank**  
**富邦銀行**

富邦銀行(香港)有限公司 香港中環德輔道中 38 號富邦銀行大廈  
Fubon Bank (Hong Kong) Limited  
Fubon Bank Building, 38 Des Voeux Road Central, Hong Kong  
T (852) 2842 6222 F (852) 2810 1483  
Website [www.fubonbank.com.hk](http://www.fubonbank.com.hk)

### **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, 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.

- End -

*For press inquiries, please contact:*

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

Grace Lau  
Senior Manager  
Corporate Communications  
Tel: (852) 2842 1646  
Fax: (852) 2524 6681  
Email: [grace.lau@fubon.com](mailto:grace.lau@fubon.com)

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