

## PRESS RELEASE

### IMMEDIATE RELEASE

#### **Fubon Bank (Hong Kong) Launches New Hong Kong Dollar Demand Deposit Promotion Offering Customers an Array of Fabulous Rewards and Endless Surprises**

(Hong Kong: 18 July 2011) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of a new Hong Kong Dollar (“HKD”) Demand Deposit Promotion. Customers who open designated demand deposit accounts with new funds on or before 30 September 2011 and fulfill relevant requirements will be entitled to receive fabulous rewards up to HK\$11,200 and participate in the monthly lucky draw for a chance to win the grand prize of HK\$88,888 for six consecutive months, offering customers financial flexibility and enabling them to grow their wealth and enjoy endless surprises simultaneously.

#### **Fubon HKD Demand Deposit Promotion – Account Opening Triple Offers**

- First level: Customer who opens Fubon **magi**@money manager HKD Interest-bearing Current Account or Fubon HKD Savings Account with new funds of not less than HK\$20,000 and maintains the average daily account balance at HK\$20,000 or above for a minimum of 3 months will be entitled to a HK\$100 cash coupon<sup>1</sup>.
- Second level: Customer who presents any one of the investment account statements under the same customer’s name (with transaction records) issued by other local banks or financial institutions within the last 3 months and successfully opens an investment account at the Bank will receive an additional HK\$300 cash coupon.
- Third level: Customer who submits the application for Fubon credit card with full document and applies for autopay service to settle the credit card payment via the aforementioned newly opened account will be entitled to a HK\$100 cash coupon<sup>2</sup>.

Remarks:

1. If customer cannot fulfill the average daily account balance requirement, the Bank will debit the amount of the rewarded cash coupon from the relevant **magi**@money manager HKD Interest-bearing Current Account or HKD Savings Account. Customer must authorize the Bank to reserve and deduct the relevant charges from their account at the Bank during account opening.
2. The relevant offer is only applicable to customer who did not hold any Fubon Credit Card for the past 6 months. Please contact branch staff for details.

#### **Fubon HKD Demand Deposit Promotion – Maintain Designated Deposit Balance to Enjoy Fabulous Cash Reward up to HK\$10,000**

Customers who bring in new funds to maintain the monthly average balance<sup>1</sup> of their Fubon Demand Deposit Account(s) at HK\$50,000 or above (or equivalent) from July 2011 to June 2012 will be entitled to cash reward up to HK\$10,000<sup>2</sup>. The higher the deposit amount, the greater the cash reward!

<b>Monthly Average Balance (HKD or its equivalent)</b>	<b>Maximum Cash Reward Entitled throughout the whole Promotion Period<sup>3</sup> (HKD)</b>
\$50,000 – \$99,999	\$150
\$100,000 – \$199,999	\$400
\$200,000 or above	\$1,000 for every \$200,000 <sup>4</sup>

**Remarks:**

1. The average balance refers to the average of total daily deposit balance of Demand Deposit Account(s) (including Savings Account, Current Account and Call Deposit Account in HKD or foreign currency) under the same customer's name in each relevant month from July 2011 to June 2012.
2. To be eligible for this promotion, customer must successfully open Fubon **magi**@money manager HKD Interest-bearing Current Account or Fubon HKD Savings Account with new funds from July 2011 to September 2011.
3. The cash reward will be calculated (based on the cash reward entitled throughout the whole Promotion Period÷12) and credited to eligible customer on a monthly basis. Each customer can be entitled to a maximum of HK\$10,000 cash reward in this promotion.
4. The cash reward will be calculated in every HK\$200,000 monthly average balance and rounded down to the nearest integer.

### **Fubon HKD Demand Deposit Promotion – Subscription for Insurance and Investment Products to Enjoy an Array of Privileges**

After opening Fubon **magi**@money manager HKD Interest-bearing Current Account or Fubon HKD Savings Account with new funds of HK\$20,000 or above, customers can subscribe for various kinds of insurance and investment products to further grow their wealth as well as enjoy an array of privileges:

<b>Details of Offers</b>	<b>Rewards</b>
Successfully enroll in the insurance plan and the premium payment is made by autopay via the newly opened Fubon account with the premium reaching the designated amount <sup>1-3</sup>	HK\$300 cash reward
Subscribe for unit trusts, bonds or any structured investment products <sup>4-5</sup>	HK\$300 cash reward
Stock buy <sup>6-9</sup>	0% brokerage commission <sup>7</sup>
Stock sell <sup>6-9</sup>	HK\$100 cash coupon <sup>8</sup>
Stock deposit fee (excluding stamp duty and CCASS charges) <sup>6-9</sup>	Waived <sup>7</sup>
Custody fee <sup>6-9</sup>	Fee for the first half year waived <sup>7</sup>

**Remarks:**

1. To be entitled to the HK\$300 cash reward, customer must successfully enroll in insurance plan (with the relevant premium paid is at HK\$1,000 (monthly payment) or HK\$12,000 (annual payment) equivalent or more) via the Bank on or before 31 December 2011. The premium payment must be made by autopay via Fubon **magi**@money manager HKD Interest-bearing Current Account or Fubon HKD Savings Account. Each customer can enjoy the promotional offer once only.
2. The insurance plan enrolled must still be valid on the deposit date of cash reward.
3. Please contact branch staff for details of the relevant insurance plan and its offer.
4. To be entitled to the HK\$300 cash reward, customer must subscribe for unit trusts, bonds or any structured investment products via the Bank on or before 31 December 2011. Each customer can enjoy the promotional offer once only.
5. Please contact branch staff for details of the relevant unit trusts, bonds or structured investment products and its offer.
6. To be entitled to the relevant rewards, customer must successfully open a Securities Account at the Bank and perform the designated stock transaction (applicable to Hong Kong Stock only) on or before 31 December 2011.
7. The relevant transaction fee must be pre-paid by customer. Customer will receive the fee waiver as a cash rebate credited to the customer's Settlement Account at the Bank within 2 weeks after the month of the completion of relevant stock transaction.
8. Each customer can enjoy the promotional offer once only. Cash Coupon will be mailed to customer's correspondent address within one month after the month of the completion of relevant stock transaction.
9. Please contact branch staff for details of the relevant securities transaction and its offer.

## Fubon HKD Demand Deposit Promotion – Participate in the Lucky Draw to win the Grand Prize of HK\$88,888 for 6 consecutive months

From July to December 2011, eligible customer will receive one lucky draw entry<sup>1</sup> for every HK\$50,000 equivalent in monthly average balance of their Demand Deposit Account(s). Eligible customers will have the chance to win the grand prize of HK\$88,888 for six consecutive months<sup>2-3</sup>.

No. of Winners	Prize <sup>4</sup> (Fubon Credit Card Spending Credit)
Grand Prize (1 winner)	HK\$88,888
2 <sup>nd</sup> Prize (10 winners)	HK\$1,688
3 <sup>rd</sup> Prize (20 winners)	HK\$888

### Remarks:

- Customer is entitled to one lucky draw entry for every HK\$50,000 equivalent in monthly average balance of the Demand Deposit Account(s) (including Savings Account, Current Account and Call Deposit Account in HKD or foreign currency) under the same customer's name in each relevant month ("Eligible Customer") from July 2011 to December 2011 ("Participating Month"). Each Eligible Customer is entitled to a maximum of 40 lucky draw chances during each Participating Month.
- Lucky draw is held in the subsequent month of each Participating Month, which means it is held for 6 consecutive months from August 2011 to January 2012 ("Lucky Draw Month").
- Each Eligible Customer is entitled to win the prize once only in each of the Lucky Draw Months and the prize is awarded based on the drawn sequence.
- The lucky draw result shall be announced on the Bank's website in each of the Lucky Draw Months. All winners shall be notified by post for details of prize entitlement (Fubon Credit Card Spending Credit).

Ms. Carmen Yip, Senior Vice President and Head of Wealth Management Group (Sales & Distribution) of Fubon Bank (Hong Kong), said: "Fubon Bank is committed to providing customers with banking services that best suit their various financial needs, offering customers financial flexibility and helping them to grow their wealth. By bringing customers a wide range of privileges through this demand deposit promotion programme, the Bank expects to acquire more quality customers so as to enhance cross-selling opportunities."

Customers who are interested to find out more about the promotion can call Fubon Bank's Enquiry Hotline 2806 5088, visit any Fubon Bank branches, or visit the Bank's website [www.fubonbank.com.hk](http://www.fubonbank.com.hk).

### Terms & Conditions:

- The promotion period ("Promotion Period") of above offers commences from 2 July 2011 to 30 September 2011, both days inclusive.
- The above offers are only applicable to new personal customers who do not hold any Demand Deposit Account(s) (including personal and joint account) at Fubon Bank (the "Bank") from 1 May 2011 until the account opening date of the first designated Fubon Demand Deposit Account(s) ("Customer").
- Joint account will be regarded as a single account.
- Customer is entitled to the above offers by opening Fubon **magi**@money manager HKD Interest-bearing Current Account or HKD Savings Account ("Eligible Account") at the Bank with new funds of HK\$20,000 or above and fulfilling the relevant requirements during Promotion Period. Funds transferred from any account of the Bank is not treated as new funds.
- The offers cannot be used in conjunction with other promotion offers.
- Customer's account(s) at the Bank under the Customer's name must be valid and in normal status from the Promotion Period to reward date so as to enjoy the above offers.
- Cash coupon is limited and on first-come-first served basis. If the cash coupon is out of stock, the Bank has the sole discretion to offer a different gift as replacement without prior notice. Cash coupon (or other gift for replacement) is not exchangeable for cash. The use of cash coupon shall be bound by the terms and conditions stated on the cash coupon.

8. Cash coupon (or other gift for replacement) is provided by respective supplier and the Bank will not be responsible for any direct or indirect loss in connection with its products and services.
9. The Bank reserves the right to suspend, vary or cancel the above offers and amend the relevant terms and conditions any time without prior notice. In case of dispute, the decision of the Bank is final and conclusive.

**Risk Disclosure Statement:**

Foreign currency investments are subject to exchange rate fluctuations which may provide both returns and risks. The fluctuation in the exchange rate of currency may result in losses in the event that the customer converts it into other currency.

**Disclaimer:**

The above information is for reference only and does not constitute any offer or solicitation to subscribe or redeem. Investment involves risk. Prices of investment products may go down as well as up, and may become valueless. Investors may sustain loss rather than make profit as a result of buying and selling investment products. Investors should read the offering documents of the relevant investment products for further details (including the risk factors) and seek independent professional advice, where necessary before making any investment decision.

**Fubon Bank (Hong Kong) Limited**

Fubon Bank ( Hong Kong ) Limited ( "Fubon Bank" ) is a wholly owned 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 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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