

## PRESS RELEASE

**FOR IMMEDIATE RELEASE**

### **Fubon Bank (Hong Kong) Offers Personal Renminbi Services to Non-Hong Kong Residents**

(Hong Kong : 10 August 2012) Fubon Bank (Hong Kong) Limited (“the Bank”) announced the launch of a wide range of personal Renminbi (RMB) services<sup>1</sup> to non-Hong Kong residents with effect from today. Details of the services are as follows:

- RMB Deposit Accounts (RMB Savings and Fixed Deposit Account)
- RMB Exchange Services
- RMB Interbank Transfer Services
- RMB Remittance Services<sup>2</sup>
- RMB Insurance Services
- RMB Investment Services

From now until 31 October 2012, personal customers who are non-Hong Kong residents can enjoy the following exclusive privileges:

RMB Savings Deposit	<ul style="list-style-type: none"> <li>■ 1% p.a. savings interest rate</li> <li>■ Customer who opens a RMB Savings Account with new fund of RMB20,000 or above and maintains the average daily account balance at RMB20,000 or above for the first 3 months will be entitled to a HK\$100 supermarket cash coupon</li> </ul>
RMB Fixed Deposit Account	<ul style="list-style-type: none"> <li>■ Customer who opens a RMB Fixed Deposit Account with new fund of RMB100,000 or above will be entitled to a preferential interest rate of up to 3% p.a.</li> <li>■ Waiver of charges for inward telegraphic transfer</li> <li>■ Rebate of charges for outward telegraphic transfer of up to HK\$200 or equivalent</li> </ul>
Insurance Product	<ul style="list-style-type: none"> <li>■ Customer who successfully subscribes to any life insurance product will receive a set of “China Currency Collection”</li> </ul>
Investment Services	<ul style="list-style-type: none"> <li>■ Customer who invests in RMB Funds can enjoy subscription fee of 1%</li> </ul>

Ms. Carmen Yip, Senior Vice President and Head of Wealth Management Group (Sales & Distribution / Products) of Fubon Bank (Hong Kong), said: “We are pleased to launch the personal RMB services to non-Hong Kong residents today. Fubon Bank is committed to providing customers with banking services that best suit their various financial needs.

Meanwhile, the Bank is also exploring the possibility of launching more personal RMB products and RMB-denominated investment products. We believe that the new services will increase cross-selling opportunities and facilitate new customer acquisition.”

Customers who are interested to find out more about the services can call Fubon Bank’s Enquiry Hotline 2566 8181 or visit any Fubon Bank branches.

**General Terms & Conditions:**

- The promotion period of above offers commences from 10 August 2012 to 31 October 2012, both days inclusive (“Promotion Period”).
- The above offers are only applicable to new personal customers who are non-Hong Kong residents (i.e. individuals who are the holders of Hong Kong Identity Card) of Fubon Bank (Hong Kong) Limited (the “Bank”) (“Customer”). If it is a joint account, all account holders of the joint account should be non-Hong Kong residents.
- Joint account will be regarded as a single Customer to entitle the above offers.
- The above offers cannot be used in conjunction with other promotion offers.
- To enjoy the above offers, all of the accounts at the Bank under the name of the Customer shall be valid and in normal status during the Promotion Period until the date of reward.
- Unless otherwise specified, the supermarket cash coupon entitled to Customer under the promotion will be PARKnSHOP cash coupon (“Cash Coupon”).
- The Bank reserves the right to suspend, vary or terminate the above offers or amend the relevant terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive.
- Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.

**Remarks:**

**Personal RMB Services to Non-Hong Kong Residents**

1. The personal RMB services of non-Hong Kong residents will be subject to the “Supplemental Global Terms and Conditions for Accounts and Services: Terms and Conditions for Renminbi Account of Fubon Bank (Hong Kong) Limited – Applicable to Personal Customers: Non-Hong Kong Residents”, which is issued by Fubon Bank (Hong Kong) Limited (the “Bank”). Personal customer who is a non-Hong Kong resident is required to notify the Bank immediately if his/her residency status has been changed to a Hong Kong resident.
2. Cross-border remittance to or from the Mainland or other places outside Hong Kong are subject to the rules and requirements of the jurisdiction of the originating or receiving markets.

**RMB Savings Deposit**

3. The minimum amount for account opening is RMB500.
4. RMB savings rate of 1% p.a. is announced by the Bank as of 9 August 2012 and is for reference only. The Bank reserves the right to adjust the deposit interest rate at any time without prior notice.
5. To be entitled to the HK\$100 Cash Coupon, Customer must open a RMB Savings Account with new fund of RMB20,000 or above during the Promotion Period, and maintain the daily average balance of RMB20,000 or above for 3 months from the account opening date. The Bank will notify the eligible Customers the redemption procedures in or before November 2012. Fund transferred from any account within the Bank will not be treated as new fund.
6. Each Customer can enjoy the above offer once only.
7. Handling fee will be incurred for any Customer who cancels the account within 6 months after the account opening. For the details of account’s fees and charges, and terms and conditions, please refer to the Bank’s fee schedule or contact our Bank staff.

**RMB Fixed Deposit**

8. To be entitled to the privileged interest rate, Customer must open a RMB Fixed Deposit Account with new fund of RMB100,000 or above during the Promotion Period. Details are as follows:

Tenor	Interest Rate (p.a.)
3-month	2.8%
6-month	3.0%

9. The above interest rates are for reference only. The Bank reserves the right to adjust the deposit interest rate at any time without prior notice.
10. Fund transferred from any account within the Bank will not be treated as new fund.
11. Interest rate of fixed deposit renewal is subject to the Bank’s prevailing interest rate.

- Customer can enjoy the handling fee waiver of inward telegraphic transfer (i.e. HK\$50 or equivalent per transaction) when he/she opens the relevant fixed deposit account. To be entitled to the handling fee rebate of outward telegraphic transfer of up to HK\$200 or equivalent, Customer must present to Bank staff the receipt of handling fee charged for transfer, remittance or cashier's order issued from other banks when he/she opens the relevant fixed deposit account. The rebate will be credited to Customer's designated account of the Bank.

**Insurance Product**

- To be entitled to the "China Currency Collection" ("Gift"), Customer must successfully enroll in any life insurance product through the Bank during the Promotion Period.
- Each Customer can only receive one set of Gift, disregard the number of life insurance product that he/she successfully enrolls during the promotion. The Gift is available while stocks last.
- If the Customer cancels the relevant policy during cooling off period, the Bank reserves the right to debit an amount equivalent to the value of the rewarded Gift from the relevant account of the Customer.
- Please contact our Bank staff for the details of the relevant life insurance product.

**Investment Services**

- Please contact our Bank staff for the details of the designated funds currently distributed by the Bank and the relevant subscription fee.

**Risk Disclosure Statement:**

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You are advised to seek independent financial and professional advice before you trade or invest. Investment involves risks. Prices of investment products may go up as well as down and may even become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment products.

The value of RMB is subject to the risk of currency exchange rate fluctuation. Customer should bear the risk of RMB exchange rate fluctuations which may cause profit or loss if customer chooses to convert RMB to HKD or other currencies. RMB is currently not freely convertible. For RMB products which are not denominated in RMB or with underlying investments which are not RMB-denominated, such products will be subject to multiple currency conversion costs involved in making investments and liquidating investments, as well as the RMB exchange rate fluctuations and bid/offer spreads when assets are sold to meet redemption requests and other capital requirements. Non-Hong Kong residents (i.e. individuals who are not holders of Hong Kong Identity Card) that intend to conduct conversion of RMB through the banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decision at that moment.

**Important Note:**

This material has not been reviewed by the Securities and Futures Commission in Hong Kong and is for reference only, and does not constitute, nor is it intended to be, nor should it be construed as any advice, offer or solicitation to deal in any of the investment products mentioned herein. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You should not base on this material alone to make any investment decision, but should read in detail the relevant offering documents and Risk Disclosure Statements or seek independent professional advice if in doubt. The investment decision is yours but you should not invest in the investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

**Fubon Bank (Hong Kong) Limited**

Fubon Bank ( Hong Kong ) Limited ( "Fubon Bank" ) is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial"), 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 Financial is the only Taiwanese financial services group having both a locally registered bank in Hong Kong and



**Fubon Bank**  
**富邦銀行**

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a strategic investment in a bank in the Mainland China. 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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