

PRESS RELEASE

IMMEDIATE RELEASE

Fubon Bank Launches New Tax Loan

APR as low as 2.42%

Enabling Customers to Kick Away their Financial Burden

(Hong Kong: 15 October 2013) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of new Fubon Tax Loan that offers customers Annualized Percentage Rate (“APR”) as low as 2.42%* and a maximum of 9-month interest rebate if the customers successfully apply and drawdown the loan on or before 30 November 2013, bringing customers a truly good solution to kick away their financial burden.

Highlights of Fubon Tax Loan:

- Annualized Percentage Rate is as low as **2.42%***
- Loan amount **up to 8 times of the customer’s monthly salary** or **HK\$1,000,000** (whichever is lower)
- Up to **48-month loan tenor**
- Loan amount will be credited to the customer’s designated bank account directly

Interest Rebate Offer of Fubon Tax Loan:

Customers who successfully apply and drawdown the loan on or before 30 November 2013 will be entitled to an **interest rebate of 9 months at maximum**:

Loan Tenor	Interest Rebate
12-month	9-month interest rebate
Other loan tenors	1-month interest rebate

Mr. Stanley Ku, Senior Vice President and Head of Consumer Finance of Fubon Bank (Hong Kong) Limited, said, “The Bank has been proactively understanding the real needs of customers and committed to provide them with financial services that best suit their needs. Fubon Tax Loan offers customers preferential interest rate as low as 2.42%, interest rebate up to 9 months as well as other fabulous privileges, providing customers with greater saving in interest and financial flexibility so that they can kick away their financial burden easily.”

Fubon Tax Loan offers privileged customers** and general customers APR as low as 2.42%* and 2.54%* respectively. Married couples who apply for the tax loan simultaneously can enjoy a lower interest rate based on the aggregate approved loan amount.

In addition, a Fubon MasterCard Platinum Card with perpetual annual fee waiver will be offered to customers who successfully drawdown Fubon Tax Loan. 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.

- * 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 9th month after account opening.
- ** Privileged customers include civil servants and designated professionals. For details, please refer to "Features of Fubon Tax Loan" below, 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.

Features of Fubon Tax Loan:

Privileged Customer - Monthly Repayment Table

Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount for Every HK\$1,000 of the Loan Amount (HK\$) (Annualized Percentage Rate)				
		12 Months	18 Months	24 Months	36 Months	48 Months
		9-month interest rebate	1-month interest rebate			
\$180,000 - \$1,000,000	0.095%	\$84.28 (2.42%)	\$56.51 (4.03%)	\$42.62 (4.54%)	\$28.73 (4.65%)	\$21.78 (4.95%)
\$80,000 - \$179,999	0.122%	\$84.55 (2.58%)	\$56.78 (4.63%)	\$42.89 (5.16%)	\$29.00 (5.29%)	\$22.05 (5.59%)
\$10,000 - \$79,999	0.198%	\$85.31 (3.02%)	\$57.54 (6.33%)	\$43.65 (6.90%)	\$29.76 (7.07%)	\$22.81 (7.39%)

General Customer - Monthly Repayment Table

Loan Amount (HK\$)	Monthly Flat Rate	Monthly Repayment Amount for Every HK\$1,000 of the Loan Amount (HK\$) (Annualized Percentage Rate)				
		12 Months	18 Months	24 Months	36 Months	48 Months
		9-month interest rebate	1-month interest rebate			
\$180,000 - \$1,000,000	0.116%	\$84.49 (2.54%)	\$56.72 (4.50%)	\$42.83 (5.02%)	\$28.94 (5.15%)	\$21.99 (5.45%)
\$80,000 - \$179,999	0.153%	\$84.86 (2.76%)	\$57.09 (5.32%)	\$43.20 (5.87%)	\$29.31 (6.01%)	\$22.36 (6.33%)
\$10,000 - \$79,999	0.245%	\$85.78 (3.30%)	\$58.01 (7.38%)	\$44.12 (7.99%)	\$30.23 (8.17%)	\$23.28 (8.50%)

Note:

1. Minimum loan amount is HK\$10,000.
2. 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 and the relevant interest rebate. Interest rebate is assumed to be credited to a customer's designated bank account in the 9th month after account opening.
3. Handling fee is based on loan tenor and charged as follows: 1% (for tenors of 12 and 18 months), 1.2% (for tenors of 24 and 36 months) or 1.3% (for tenor of 48 months) of loan amount annually; and it will be deducted from the disbursed loan amount. The monthly repayment amount of each applicable customer may vary, and is subject to the details stated on the loan confirmation letter.
4. Privileged customers include Civil Servants, staff of Hospital Authority and designated professionals (including doctors, dentists, pharmacists, accountants, lawyers, actuaries and full-time teachers). The Bank reserves the right to interpret the definition of Professionals and obtain proof of occupation and qualification from the customer when necessary.

Terms & Conditions for Fubon Tax Loan:

1. To be entitled to the interest rate, handling fee and promotional offer, customers must submit his or her application for the Fubon Tax Loan and successfully drawdown on or before 30 November 2013.
2. To be entitled to the interest rate offer, customer must open or possess a Fubon Bank's (the "Bank") Principal Credit Card Account or magi@money manager HKD Interest-bearing Current Account ("Designated Account"). Interest rate amount is equivalent to: Approved Loan Amount x Monthly Flat Rate x Number of Months Entitled for Interest Rebate. Interest rebate will be credited in cash to the customer's Designated Account of the Bank in July 2014. Customer 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 enjoy the interest rebate. The Bank reserves the right to determine the way of crediting such interest rebate. Customer shall continue the loan repayment after receipt of the interest rebate, in case customer has delinquent payment record(s) or early loan settlement after the interest rebate has been credited, the Bank will reclaim from customer the full amount of interest rebate.
3. The Bank reserves the right to suspend, vary or cancel the promotion offer 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.
4. For details of the terms and conditions for Fubon Tax Loan, please refer to the promotional leaflets or click onto the Bank's website www.fubonbank.com.hk.

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 institutional banking, 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 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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