

PRESS RELEASE

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Fubon Bank Launches New Tax Loan

APR as low as 1.49%*

Easy Application Brings Ease to Tax Season

(Hong Kong : 29 October 2021) Fubon Bank (Hong Kong) Limited (“the Bank”) today announced the launch of new Fubon Tax Loan, offering customers Annualized Percentage Rate (“APR”) as low as **1.49%*** and loan amount up to 8 times of customer’s monthly salary or HK\$2,000,000 (whichever is lower). In addition, customers who successfully apply for and draw down Fubon Tax Loan through Fubon Bank website or Fubon GO Mobile App (“Fubon GO”) will receive an additional HK\$100 supermarket cash coupon[#], enabling customers to reserve sufficient fund for making tax payment at ease.

Highlights of Fubon Tax Loan:

- APR as low as **1.49%***
- **HK\$0** handling fee
- Customers who apply for and draw down Fubon Tax Loan through Fubon Bank website or Fubon GO will enjoy an additional supermarket cash coupon of **HK\$100[#]**
- Loan amount **up to 8 times of customer’s monthly salary** or a maximum of **HK\$2,000,000** (whichever is lower)
- Tenor up to **24 months**
- Loan amount will be credited to customer’s designated bank account directly
- Customers who apply via the phone will be able to obtain preliminary approval result in as fast as **30 minutes**. The final approval result will take as fast as 1 working day upon the Bank’s receipt of the required personal information and all necessary documents

Mr. Stanley Ku, Senior Vice President and Head of Consumer Finance of Fubon Bank (Hong Kong) Limited, said, “We offer a competitive APR as low as 1.49%* this year. Also, the APR is only 1.67% for application by privileged customers with loan amount of \$300,000 and 12-month tenor. Our tax loan application can be easily completed in just a few steps with preliminary approval result available in as fast as 30 minutes. Moreover, our interest rate structure is simple and without any hidden term, allowing customers to enjoy hassle-free application experience.”

Customers who are interested to find out more about the Bank's tax loan can call Fubon Personal Loan Express Approval Hotline at 2806 5050, visit any Fubon Bank branch or click onto the Bank's website www.fubonbank.com.hk.

Fubon Tax Loan – Monthly Repayment Table

Offers for Privileged Customers: Include (a) existing customer of Fubon Bank; and (b) new customer who, during loan application, has opened a sole-name account with Fubon Bank for the purposes of Fubon Tax Loan disbursement and repayment.

Loan Amount (HK\$)	6 Months		12 Months		18 Months		24 Months	
	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)
\$800,000 or above	0.072% (1.49%)	\$167.39	0.071% (1.58%)	\$84.04	0.106% (2.42%)	\$56.62	0.132% (3.05%)	\$42.99
\$600,000 - \$799,999	0.077% (1.59%)	\$167.44	0.073% (1.63%)	\$84.06	0.114% (2.61%)	\$56.70	0.137% (3.17%)	\$43.04
\$300,000 - \$599,999	0.079% (1.64%)	\$167.46	0.075% (1.67%)	\$84.08	0.129% (2.95%)	\$56.85	0.154% (3.57%)	\$43.21
\$180,000 - \$299,999	0.097% (2.01%)	\$167.64	0.104% (2.32%)	\$84.37	0.182% (4.18%)	\$57.38	0.196% (4.54%)	\$43.63
\$10,000 - \$179,999	0.128% (2.66%)	\$167.95	0.186% (4.17%)	\$85.19	0.303% (7.00%)	\$58.59	0.336% (7.83%)	\$45.03

Offers for Other Customers:

Loan Amount (HK\$)	6 Months		12 Months		18 Months		24 Months	
	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)	Monthly Flat Rate (APR)	Monthly Repayment Amount Per Every HK\$1,000 Loan Amount (HK\$)
\$800,000 or above	0.083% (1.72%)	\$167.50	0.081% (1.80%)	\$84.14	0.116% (2.65%)	\$56.72	0.145% (3.36%)	\$43.12
\$600,000 - \$799,999	0.088% (1.82%)	\$167.55	0.084% (1.87%)	\$84.17	0.125% (2.86%)	\$56.81	0.151% (3.50%)	\$43.18
\$300,000 - \$599,999	0.091% (1.89%)	\$167.58	0.087% (1.94%)	\$84.20	0.142% (3.25%)	\$56.98	0.170% (3.94%)	\$43.37
\$180,000 - \$299,999	0.112% (2.32%)	\$167.79	0.120% (2.68%)	\$84.53	0.200% (4.59%)	\$57.56	0.216% (5.01%)	\$43.83
\$10,000 - \$179,999	0.147% (3.06%)	\$168.14	0.213% (4.79%)	\$85.46	0.333% (7.70%)	\$58.89	0.370% (8.63%)	\$45.37

* Only applicable to privileged customers with an approved loan amount of HK\$800,000 or above for a tenor of 6 months.

Note:

1. Minimum loan amount is HK\$10,000.
2. The above APRs are calculated in accordance with the guidelines as set out in the Code of Banking Practice. The APR is a reference rate expressed as an annualized rate which include the basic interest rate of the loan.
3. The interest rate, monthly repayment amount, loan tenor of each applicable customer may vary, and is subject to the details stated on the loan confirmation letter.
4. "Privileged Customers" include existing Fubon Bank customers and new customers who open sole-name account with the Bank for Fubon Tax Loan disbursement and repayment purpose during the loan application. The Bank reserves the right to interpret the definition of "Privileged Customers".
5. The above promotion offer will be bounded by Fubon Personal Loan Terms and Conditions. The Bank reserves the right to offer other applicable interest rates, loan tenors or personal loan plans subject to the approval result of each customer.

Terms and Conditions of Supermarket Cash Coupon Reward:

Customers who apply Fubon Tax Loan via Fubon Bank website or Fubon GO and draw down on or before 30 April 2022 ("Promotion Period") will be entitled to supermarket cash coupon of HK\$100 ("Cash Coupon"). Redemption letter will be mailed to customer within one month from the loan drawdown date. If the Cash Coupon is out of stock, the Bank has the sole discretion to offer a different coupon as replacement. Cash Coupon is not exchangeable to cash. The use of Cash Coupon shall be subject to the terms and conditions stated on the Cash Coupon. Cash Coupon is provided by respective merchant and the Bank makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the merchant. The Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by the merchant.

Fubon Personal Loan Terms and Conditions:

1. Applicants must be Hong Kong permanent resident over 18 years old and annual income at HK\$120,000 or above.
2. To be entitled to the interest rate and/ or other promotional offer, customers must submit application of the Fubon Tax Loan and successfully draw down on or before 30 April 2022.
3. The full loan amount will be directly disbursed to the customer's designated bank account after final approval. The corresponding confirmation letter will be mailed to customer. The customer may be liable for the fees that the designated bank (except the Bank) impose on the customer's designated bank account for the remittance. Should there be any delay during the application process that results in non-payment to Inland Revenue Department by the customer of the required tax payment within the relevant deadline, the Bank will not be responsible for any surcharge or penalty incurred.
4. Fubon Tax Loan is only applicable to customers who have received salary tax demand notes issued by the Government of Hong Kong Special Administrative Region.
5. Customer has to submit the required personal information and/or all necessary documents to the Bank for final approval after the preliminary approval result has been obtained. Final approval of the application will be subject to the Bank's decision upon satisfactory receipt of the necessary documents. The Bank reserves the final decision to disapprove any application and make any determination regarding the approved loan amount.
6. Customer is required to provide Telephone Banking Identification Number ("TIN") for customer identity authentication when performing the enquiry of the new personal loan account via the Fubon Bank Integrated Customer Service Hotline after successful approval of the loan. Please visit any Fubon Bank branches in person to apply if you do not have a TIN after loan drawdown. TIN will then be sent to you by mail.
7. 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.

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 Holdings"), one of the largest financial holding companies in Taiwan. Committed to becoming one of Asia's first-class financial institutions, Fubon Financial Holdings has built a strong lineup of financial service companies. Fubon Bank operates 17 branches, 1 SME Banking Services Centre and 1 Securities Services Centre in Hong Kong, providing 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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