

9 September 2013

Fubon Bank (Hong Kong) Limited (the “Bank”)

Notice to Customers to Enhance Security Controls for Overseas Automatic Teller Machine (“ATM”) Transactions

To enhance the security controls for ATM services, as mandated by the Hong Kong Monetary Authority (“HKMA”), **the overseas cash withdrawal and cash advances (“Overseas Transactions”) functions for all of the Bank’s ATM cards, debit cards and credit cards will be pre-set to “deactivated”** with effect from 1 March 2013 (“Effective Date”). Customers are required to activate the overseas transaction functions prior to performing the aforesaid transactions.

Overseas Transactions mean the transactions performed through the ATMs outside Hong Kong and exclude the transactions performed through JETCO network at the JETCO ATMs in Macau and the Mainland China. To perform Overseas Transactions through **non-JETCO** ATM network[#] in Macau and the Mainland China on or after the Effective Date, customers are required to **activate the overseas transaction functions in advance**. Customers can enjoy the existing Overseas Transactions as now until the Effective Date of the new measures.

Under such new measures, customers should activate the overseas transaction functions in advance if they are planning to travel abroad and may withdraw cash through ATMs outside Hong Kong, including setting the required Activation Start Date, Activation End Date and Overseas Daily Withdrawal Limit (equal to or lower than the daily withdrawal limit per card[^]).

Customers can set and activate overseas transaction functions through the following channels with effect from 1 March 2013:

1. Fubon ATMs;
2. Fubon PhoneBanking Services; and
3. JETCO ATMs in Hong Kong, Macau and the Mainland China*.

Should you have any enquiry, please feel free to call our Customer Service Hotline (852) 2566 8181 or visit our branches during office hours.

[#] For details of non-JETCO ATM network available to customers, please refer to the back of ATM card, debit card or credit card.

[^] The daily withdrawal limit per card is HK\$20,000 or equivalent.

* In view of the number of non-JETCO ATMs in the Mainland China is higher than JETCO ATMs, customers are recommended to activate the overseas transaction functions in Hong Kong before performing transactions in the Mainland China.

Remarks: Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.