

Notice of Amendment to Fubon Bank (the “Bank”) List of Service Charges

With effect from 3 October 2016 (“Effective Date”), the Bank will revise its part of the service charges and/or its remarks (as underlined below), and introduce new charges of the relevant banking services as below:

Service Item	Before Amendment	After Amendment
Account Related Services		
Stop payment charge	HK\$100 / US\$13 / RMB80 per cheque	HK\$100 / US\$13 / <u>RMB100</u> per cheque
Cancel stop cheque charge	HK\$100 / US\$13 / RMB80 per cheque	HK\$100 / US\$13 / <u>RMB100</u> per cheque
Low Balance Monthly Service Fee - customers with Monthly Asset Under Management* of below HK\$5,000 or equivalent * Monthly Asset Under Management is the monthly aggregate daily balance of all HK dollar and foreign currency deposits, securities, unit trusts and structured investment products under the same customer record of the Bank divided by the number of calendar days of the month. Joint name account will be counted as separate entity.	HK\$50 or equivalent per month* * Monthly fee is not applicable to customers of Fubon Ambassador Banking Wealth Management Services, Corporate Banking, Mortgage Loan, Personal Installment Loan, Life Insurance, senior citizens aged 65 or above, customers aged below 18, disabled customers and low-income (with a monthly salary of HK\$8,000 or below) customers (including recipients of Government Disability Allowances/ Comprehensive Social Security Assistance).	<u>HK\$60</u> or equivalent per month* * Monthly fee is not applicable to customers of Fubon Ambassador Banking Wealth Management Services (<u>Customers of Fubon Ambassador Banking Wealth Management Services are customers who accepted the invitation and/or fulfilled the respective requirements of the Bank since 9 September 2015 OR customers who newly registered at any branches of the Bank since 12 October 2015</u>), Corporate Banking, Mortgage Loan, Personal Installment Loan, Life Insurance, senior citizens aged 65 or above, customers aged below 18, disabled customers and low-income (with a monthly salary of HK\$8,000 or below) customers (including recipients of Government Disability Allowances/ Comprehensive Social Security Assistance).
Uplift of fixed deposit before maturity	HK\$300 plus forfeiture of all interest (including savings interest)	HK\$300 plus forfeiture of all interest (including savings interest). <u>The Bank reserves the right to levy a penalty according to the market situation.</u>

Service Item	Before Amendment	After Amendment
Remittance & Foreign Exchange		
Outward Telegraphic Transfer (all currencies & bank customer only) - amendment / cancellation	HK\$220 or equivalent per transaction* *plus correspondent bank charges (if applicable).	<u>HK\$250</u> or equivalent per transaction* *plus correspondent bank charges (if applicable).
Demand draft (all currencies & bank customer only) - issuance	HK\$80 or equivalent per item	<u>HK\$100</u> or equivalent per item
Outward CHATS (local remittance) - issuance via e-banking - HK Dollar - US Dollar - EUR - RMB	HK\$30 / US\$4 per transaction HK\$150 per transaction HK\$150 or equivalent per transaction HK\$150 or equivalent per transaction HK\$150 or equivalent per transaction	<u>HK\$50 / US\$7</u> per transaction <u>HK\$180</u> per transaction <u>HK\$180</u> or equivalent per transaction <u>HK\$180</u> or equivalent per transaction <u>HK\$180</u> or equivalent per transaction
Safe Deposit Box		
Lost one key	HK\$250	<u>HK\$300</u>
e-Cheque Services		
Stop payment charge	HK\$100 / US\$13 / RMB80 per e-Cheque	HK\$100 / US\$13 / <u>RMB100</u> per e-Cheque
Loan Related Services		
Mortgage loan - fire insurance valuation fee	HK\$500 per year* *Insured sum based on reinstatement value.	HK\$500 per year* *Insured sum based on reinstatement value <u>or current loan value (provided that it is not below the cost of reinstating the property, i.e. "reinstatement value")</u> .
Miscellaneous		
Report loss - Cashier's Order	HK\$100 per item plus HK\$300 Hong Kong Interbank Clearing Limited charge	HK\$100 per item plus <u>HK\$306</u> Hong Kong Interbank Clearing Limited ("HKICL") charge and <u>subject to the latest charge from HKICL</u>
Audit confirmation	HK\$350 per account	<u>HK\$400 per confirmation</u>

Service Item	Introduced Charge
e-Cheque Services	
Inward clearing returned cheque charge - due to cheque amount exceeding RMB80,000* * Only applicable to RMB cheque payment in Guangdong Province (including Shenzhen) for consumer spending.	RMB200 per cheque

Please note that the above amendments shall be binding on you if you continue using the relevant banking services on or after the Effective Date. The Bank may however not be able to continue providing the relevant banking services to you if you do not accept the above amendments. Please refer to the applicable terms and conditions and notify the Bank to terminate the Account(s) and/or Service(s) in accordance with your right of termination provided in the “Global Terms and Conditions for Accounts and Services” before the Effective Date if you do not accept the above amendments.

For details, you may visit our branches to collect or download from our website www.fubonbank.com.hk for the new version of List of Service Charges after the Effective Date. Should you have any enquiries, please visit our branches or call our Customer Service Hotline at 2566 8181 (Press 3 after language selection) during office hours[#].

[#]Monday to Friday: 9 a.m. to 7 p.m.; Saturday: 9 a.m. to 1 p.m. (except public holidays).

Remarks: The Bank reserves the right to revise and introduce any service charges from time to time. Should there be any inconsistency between the English and Chinese versions of this notice, the English version shall prevail.