

April 2017

Dear Customer,

Fubon Personal Loans – Notification of Change of Customer Identity Authentication Process and Call Flow

(1) Change of Phone Banking Customer Authentication Process

For the purpose of enhancing security to our customers and in response to recent changes in market condition, effective from 1 August 2017 ("Effective Date"), customers are required Telephone Banking Identification Number ("TIN") for customer identity authentication when performing personal loan account enquires over the phone. Please visit any Fubon Bank branches in person for application of TIN starting from 3 July 2017. TIN will then be sent to you by post.

If you do not possess any TIN or cannot input a correct TIN eventually for customer identity authentication after the Effective Date, you will not be able to perform any personal loan account enquires over the phone from the Effective Date onwards.

(2) Change of Call Flow

Moreover, the call flow related to personal loan service will also be amended upon the Effective Date:

Phone Banking Services (Personal Loan Service)

(Effective Date: 1 August 2017)

Dial 2566 8181 Language Selection **1** Cantonese **2** English **3** Putonghua

Press **2 Personal Loan Service**

- **1** Enquire Account Related Services OR Change Telephone Banking Identification Number*
- **2** Apply Personal Loan
- **3** Confirm the Receipt of New Card
- **4** Obtain OR Enquire Personal Loan Information And Related Application Form
- **5** Enquire Application Status
- **6** Report Lost Card

*Customer is required to input the correct TIN to perform the above instructions.

Should you have any enquiry, please feel free to call Fubon Bank Integrated Customer Service Hotline at 2566 8181.

Fubon Bank (Hong Kong) Limited

This is computer generated letter and a signature is not required.