

Fubon Bank (Hong Kong) Limited (the “Bank”) Notice of Amendment to Fubon Bank Fixed Term Personal Loan / Revolving Loan Facility Terms and Conditions

With effect from 1 August 2017 (“Effective Date”), Terms and Conditions for Fubon Bank Fixed Term Personal Loan / Revolving Loan Facility (the “Services”) will be revised as follows for the purpose of enhancing security to our customers and in response to recent changes in market condition. Customer can refer to the enclosed newly added Terms and Conditions for the Phone Banking Service, or visit the Bank website at www.fubonbank.com.hk for full version of the documents.

(1) Key Amendments to Fixed Term Personal Loan Terms and Conditions

Item	Prior to the amendment	After the amendment
-	Fubon Bank (Hong Kong) Limited (the “Bank”) shall upon your successful application extend to you as borrower a personal loan identified as “Tax Loan” or any other loan/facility of such nature and for such purpose as the Bank may specify from time to time (the “Loan” and which shall mean for the purposes herein the outstanding due thereon from time to time) subject to and upon the Loan application form (the “Application”), the Bank’s loan confirmation letter (the “Confirmation Letter”) and these Terms and Conditions, constituting the entire agreement, by which you, by drawing the Loan thereafter, shall be deemed to have accepted and agreed to be bound.	Fubon Bank (Hong Kong) Limited (the “Bank”) shall upon your successful application extend to you as borrower a personal loan identified as “Tax Loan” or any other loan/facility of such nature and for such purpose as the Bank may specify from time to time (the “Loan” and which shall mean for the purposes herein the outstanding due thereon from time to time) subject to and upon the Loan application form (the “Application”), the Bank’s loan confirmation letter (the “Confirmation Letter”) and these Terms and Conditions <u>(including the “Terms and Conditions for the Phone Banking Service”)</u> , constituting the entire agreement, by which you, by drawing the Loan thereafter, shall be deemed to have accepted and agreed to be bound.

(2) Key Amendments to Revolving Loan Facility Terms and Conditions

Item	Prior to the amendment	After the amendment
-	The Bank will upon your successful application extend the Facility to you as the Borrower and give you an ATM Facility Card on the following terms and conditions. By submitting an application for the Facility you will be deemed to have	The Bank will upon your successful application extend the Facility to you as the Borrower and give you an ATM Facility Card on the following terms and conditions. By submitting an application for the Facility, you will be deemed to

Item	Prior to the amendment	After the amendment
	accepted these terms and conditions and agreed to be bound by them.	have accepted these terms and conditions <u>(including the “Terms and Conditions for the Phone Banking Service”, which forms part of these terms and conditions applicable to the Facility)</u> and agreed to be bound by them.
1. (New)	Nil	<u>“Terms and Conditions for the Phone Banking Service” means the terms and conditions governing the Borrower’s use of the Phone Banking Service as specified by the Bank (which is given to the Borrower and forms an integral part of these terms and conditions applicable to the Facility), and as may be amended from time to time.</u>

The above is intended only to be a summary of the key amendments to the Fubon Bank Fixed Term Personal Loan / Revolving Loan Facility Terms and Conditions. You are advised to read our updated Fixed Term Personal Loan / Revolving Loan Facility Terms and Conditions relating to your account(s) (the “Account(s)”) for details.

Please note that the above amendments shall be binding on you if you continue to use or retain the Account(s) and/or Service(s) on or after the Effective Date. The Bank shall not be able to continue providing related services to you if you do not accept the above amendment and in such case, 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 “Fubon Bank Fixed Term Personal Loan Terms And Conditions” and / or “Fubon Bank Revolving Loan Facility Terms And Conditions” before the Effective Date.

For any enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181.

April 2017

Fubon Bank (Hong Kong) Limited

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