

Notice of Amendment to List of Service Charges of Fubon Bank

With effect from 1 May 2018 (“Effective Date”), Fubon Bank (the “Bank”) will revise its service charges and/or the remarks therein and also introduce the new service charges as below:

Service Item	Before Change	After Change
Account Related Services		
Cheque book ordering - by mail	Free	Delivery of cheque book by ordinary mail will no longer be available
Uplift of fixed deposit before maturity	HK\$300 and forfeiture of all interest (including savings interest). The Bank reserves the right to levy a penalty according to the market situation.	No interest will be payable and the customer must pay charges calculated based on the below formula subject to a minimum of HK\$300: $\text{Time Deposit Principal} \times (\text{Interbank Rate} - \text{Contract Rate}) \times \text{Remaining Days to Maturity Date} \div \text{Total Number of Days in a Year}$
Premature termination of Target Savings Plan	HK\$300	Customer must pay charges calculated based on the below formula subject to a minimum of HK\$300: $\text{Time Deposit Principal} \times (\text{Interbank Rate} - \text{Contract Rate}) \times \text{Remaining Days to Maturity Date} \div \text{Total Number of Days in a Year}$
Notes deposit into/withdrawal from other Foreign Currency Account (except USD Passbook Savings/RMB Account)	Subject to the Bank’s discretion	0.25% of the total amount (minimum HK\$50)
Account closed within 6 months from date of opening - Close account - Cancel Ambassador Banking service	HK\$200/US\$25/RMB200 N/A	HK\$200/US\$25/RMB200 HK\$500
Remittance & Foreign Exchange		
Outward Telegraphic Transfer (all currencies & bank customer only) - issuance via e-banking/Mobile Banking	HK\$180 or equivalent per transaction ⁽¹⁾	HK\$100 or equivalent per transaction ⁽¹⁾
Inward Telegraphic Transfer - to account with the Bank in all currencies	HK\$50 or equivalent per transaction	HK\$70 or equivalent per transaction
Outward CHATS (local remittance) - issuance via e-banking/Mobile Banking	HK\$50/US\$7 per transaction	HK\$55/US\$8 per transaction
Foreign currency cheques - deposit into the Bank’s account	HK\$100 per cheque ⁽¹⁾	0.25% of total deposit amount (minimum HK\$100)
e-banking/Mobile Banking Services		
Outward Telegraphic Transfer (all currencies & bank customer only)	HK\$180 or equivalent per transaction	HK\$100 or equivalent per transaction ⁽¹⁾

Fund Transfer to other local banks - via CHATS	HK\$50/US\$7 per transaction	HK\$55/US\$8 per transaction
Loan Related Services		
Secured Overdraft ⁽²⁾ /Short term loan - new/renewal	Subject to the Bank's discretion	0.25% of loan limit (minimum HK\$100 or equivalent, maximum HK\$1,000 or equivalent)
- change of loan terms	N/A	HK\$1,000 per item
- extension request	Subject to the Bank's discretion	Charges will be cancelled
Miscellaneous		
Standing instruction - set up fee	HK\$70 per transaction	HK\$100 per transaction
Local business registration search - limited company	HK\$150 per search	HK\$300 per search
- unlimited company	HK\$150 per search	HK\$300 per search

⁽¹⁾ Plus correspondent bank charges (if applicable).

⁽²⁾ Secured overdraft includes mortgage overdraft, pledge overdraft and share margin overdraft.

Service Item New Charges

Account Related Services		
Inactive account service charges (not applicable to personal customers)		
<u>Currency</u>	<u>Account has been inactive for 1 year with account balance less than the following amounts</u>	<u>Charge payable semi-annually</u>
Hong Kong Dollar	2,000	HK\$100
Renminbi	2,000	RMB100
US Dollar	250	USD20
Australian Dollar	250	AUD20
Canadian Dollar	250	CAD20
Euro	200	EUR15
Japanese Yen	20,000	JPY1,500
New Zealand Dollar	250	NZD20
Pound Sterling	200	GBP15
Singapore Dollar	250	SGD20
Swiss Franc	250	CHF20
iBranch counter service fee ⁽³⁾⁽⁴⁾		HK\$5 per transaction
Remittance & Foreign Exchange		
Payment message with Chinese characters (over 10 characters)		HK\$150 per transaction
Payment message with English characters (over 140 characters)		HK\$150 per transaction
Safe Deposit Box		
Late payment for rental fee		HK\$50
Loan Related Services		
Mortgage loan		
- request for each extra copy of documents		HK\$200 per set
- facility letter		HK\$200 per set
- letter of guarantee		0.5% of loan amount (minimum HK\$8,000)
- fee for cancellation of mortgage application (chargeable upon acceptance of loan offer)		
- administrative fee for government rate and/or rent payment (when the Government Rate and/or rent payment is not settled on time, the fee is paid by the Bank on customer's behalf)		HK\$500 per transaction
Miscellaneous		
Paper statement service fee ⁽⁴⁾ (effective from 1 July 2018)		HK\$20 per type of statement ⁽⁵⁾ for each calculation period ⁽⁶⁾

- (3) Only applicable to customer who performs banking transactions via iBranch counter where those transactions can be handled by ATM or i-Teller; such as cash deposit/withdrawal with designated limits, balance enquiry, etc. For details about the types of transactions where iBranch counter service fee are applicable, please contact the staff of the Bank.
- (4) Service Fee is not applicable to customers of Ambassador Banking, Mortgage Loan, Personal Installment Loan, Life Insurance, senior citizens aged 65 or above, customers aged below 18, disabled customers and/or low-income (with a monthly salary of HK\$8,000 or below) customers (including recipients of Government Disability Allowances and/or Comprehensive Social Security Assistance).
- (5) Types of statement include but not limited to "Consolidated Monthly Statement" and "Investment Monthly Statement/Equities Consolidated Daily Statement"
- (6) Calculation period refers to every 6-month period from 1 January to 30 June and 1 July to 31 December.

Please note that the above amendments set out in this Notice shall be binding on you if you continue to use the relevant services of the Bank on or after the Effective Date. If you do not accept the above amendments, you have the right to terminate your account(s) and/or service(s) in accordance with the relevant clauses under the existing "Global Terms and Conditions for Accounts and Services" before the Effective Date. Should you have any queries, please visit any branches of the Bank or call Fubon Bank Integrated Customer Service Hotline at 2566 8181 during business hours*.

*Business hours of Fubon Bank Integrated Customer Service Hotline are from 9:00am to 7:00pm, Monday through Friday, and from 9:00am to 1:00pm on Saturday (except public holidays).

Remarks: The Bank reserves the right to revise and/or 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.