

Dear Valued Customer,

Notice of Implementation of Paper Statement Service Fee

Starting from 1st July 2018 ("Effective Date"), Fubon Bank (Hong Kong) Limited (the "Bank") will implement a Paper Statement Service Fee in order to encourage reduction in paper consumption and to protect the environment. If you have already registered for our e-Statement Service, the fee will not be charged to your registered account(s). You can now register for the e-Statement Service on Fubon e-banking service platform if you have not yet registered. After registration, a notification will be sent to you through email when your latest e-Statement is ready. You may logon to Fubon e-banking platform to view, download and / or print the e-Statement.

However, if you do not register for the e-Statement Service before the Effective Date, you will continue to receive Paper Statements and the **Paper Statement Service Fee may apply**.

Details about Paper Statement Service Fee

The Paper Statement Service Fee will be charged to the following types of paper statement:

- Consolidated Statement
- Investment Monthly Statement / Equities Consolidated Daily Statement

Calculation Period	Charging Criteria	Paper Statement Service Fee	Debit Month
With effect from 1 July 2018, for every 6-month period from 1 January to 30 June and 1 July to 31 December	Generates ONE or more paper statement(s) during the Calculation Period, the relevant Paper Statement Service Fee will be levied	HK\$20 per type of statement for each Calculation Period	For the service fee generated during the period from 1 January to 30 June, the debit month will be in the third quarter of the same year For the service fee generated during the period from 1 July to 31 December, the debit month will be in the first quarter of the following year

Exemptions from the Fee

Customers who receive paper statement but meet one of the following criteria will be exempted from the Paper Statement Service Fee:

- 1 Aged below 18 or aged 65 and above;
- 2 Receipt of Comprehensive Social Security Assistance (supporting documents required);
- 3 Customers who present a proof of disability document (e.g. document of receiving government disability allowance);
- 4 Monthly salary below HKD8,000 (supporting documents required);
- 5 Customers of Fubon Ambassador Banking Wealth Management Services; or
- 6 Customers of Mortgage Loan, Personal Installment Loan, Life Insurance.

For customer who meets criteria (2), (3) or (4) but has not informed the Bank about the status, please visit our branch for fee exemption arrangement. For joint accounts, if either one of the account holders meets one of the above exemption criteria, the said fee will also be exempted.

Register for the e-Statement Service now so that the fee will not be charged to your registered account(s).

Existing Fubon e-banking Service Customer

You may register for the e-Statement Service on our e-banking platform with 5 simple steps:

- 1 Logon to Fubon e-banking service;
- 2 Click "e-Statement" and "Subscription and Notification Maintenance";
- 3 Tick to select the type(s) of e-Statement to apply;
- 4 Read and accept the "Terms & Conditions for e-Statement and e-Advice";
- 5 Click "Confirm".

Your e-Statement Service subscription request will normally be effective from the next statement cycle.

Non-existing Fubon e-banking Service Customer

Before registering for the e-Statement Service, you are first required to register for Fubon e-banking service via below channels:

Online (for personal account customer only)

- 1 Visit Fubon e-banking service platform;
- 2 Click "Online Registration" and follow the instruction to register for Fubon e-banking service online.

In person

- 1 Visit any of our branches to apply for Fubon e-banking service.

By mail

- 1 Download the "Fubon Bank e-banking Service Application Form" from our website;
- 2 Return the completed form with signature by mail to Fubon Bank, GPO Box 9878, Hong Kong.

For details of the Paper Statement Service Fee, please refer to attached Notice of Amendment to the Bank Service Charges, visit our bank's website <http://www.fubonbank.com.hk/en/online-services/estatement-service/home.html> or contact our Integrated Customer Service Hotline at 2566 8181 (press 3 after language selection) during office hours*.

Fubon Bank (Hong Kong) Limited

(This is the computer issued letter and no signature is required.)

*Monday to Friday: 9 am to 7 pm; Saturday: 9 am to 1 pm (except public holidays).

Remark: 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.