

## 全面電腦系統提升為您提供更佳服務

為了向客戶提供更優質銀行服務的路途邁進，我們欣然宣布富邦銀行(香港)有限公司(「本行」)將於2019年10月26日至2019年10月27日\*進行電腦系統提升(「系統提升」)。

隨著系統提升，我們有多項服務將會作出強化及調整，以配合市場發展的需要。我們重視所有客戶對本行的惠顧，亦一直以客戶的利益為先，因此，我們列舉以下一系列改動的重點撮要，以供參考。

### 賬戶服務更改

#### 企業貸款戶口還款表與還款利息之差異

- 在系統提升後，將允許公眾假期或星期六作為還款到期日，但仍容許客戶在下一個營業日償還到期貸款而不會收取任何延遲還款利息。
- 由於系統計算上之不同，系統提升有機會影響您的每月還款金額，引至每月還款金額與還款表上所載的每月還款金額或有少許差異。
- 經估算後，該等每月還款出現略有微小差異的情況。
- 更重要的是，該還款差異並不會影響您的整體貸款利息支出，您當月多付的貸款利息會於下一個月份作出減免，因此整體上您所付的利息金額並沒有受到影響(不會增加或減少)。

#### 企業貸款的息率重定

- 假如貸款的息率重定日期為公眾假期或星期六，上一個營業日的香港銀行同業拆息將會被採用進行利率重定。目前，下一個營業日的香港銀行同業拆息會被採用於重新定價。

### 受影響之服務

新系統推出後，您將可繼續如常地處理戶口及使用銀行服務。請留意，為配合新系統的推出，於2019年10月26日至10月27日\*，本行的富邦網上理財服務、富邦流動理財服務、富邦電話理財服務、自助櫃員機服務及富邦商務網或將受間歇性影響。

我們感謝您以往一直對本行的支持。因此，我們會盡力確保您的資產得到最妥善的保障。而更重要的是，繼續維繫我們彼此間的良好關係。

我們已準備為您提供任何協助。如有任何疑問，請致電富邦銀行綜合客戶服務熱線2566 8181<sup>#</sup>，或親臨本行任何分行了解詳情。

富邦銀行(香港)有限公司 謹啟

註：此乃電腦編印文件，毋須簽署。

\* 如系統提升需於較後日期進行，我們將會再次通知您有關之安排。此通知之中英文版本如有歧異，概以英文版本為準。

<sup>#</sup> 辦公時間為星期一至五上午9時至下午7時；星期六上午9時至下午1時(公眾假期除外)。

此通知於2019年9月26日發出。

## Serving you better with our Core Banking System Upgrade

As part of our journey to strive for excellence in banking service delivery, we are pleased to announce that Fubon Bank (Hong Kong) Limited (the "Bank") will launch a computer system upgrade for its core banking system (the "System Upgrade") from 26 Oct 2019 to 27 Oct 2019\*.

Pursuant to this System Upgrade, a few services will be enhanced and modified to accommodate the latest market developments. We cherish your patronage and understand that our customers' privileges always come first. So, we present below a summary of the main changes that you may be subject to for your attention:

### CHANGES IN ACCOUNT SERVICES

#### Loan Repayment Schedules and Amount Difference in Corporate Loan Repayments

- The System Upgrade will allow the instalment due dates to fall on holidays or Saturdays and customers may settle the instalment of due amount on the next business day without incurring any penalty interest.
- The System Upgrade will potentially affect the instalment amount of the loan repayment schedule that the Bank delivered to you earlier.
- The difference in the instalment amount as estimated will be insignificant.
- We must point out that the difference in any instalment amount will not increase the interest payable to the Bank that is induced by the loan. The extra amount you pay in any of the instalments will be set off by a reducing amount in other instalments. Therefore, you will neither pay more than necessary nor pay less as a result.

#### Corporate Loans Repricing Mechanism

- If the loan repricing date falls on a holiday or Saturday, HIBOR on the previous business day will be adopted for interest rate repricing. Currently, HIBOR on the next business day is used for repricing.

### SERVICES INTERRUPTION

Upon the launch of the computer system upgrade, you can continue to access your accounts and enjoy our banking services as usual. Please note that, as part of the system upgrade, there may be an intermittent service interruption of Fubon eBanking, Fubon mobile banking, Fubon phone banking, ATM services and Fubon Business Online from 26 Oct 2019 to 27 Oct 2019\*.

We cherish your patronage. Thus, you can be assured that we are doing all necessary precautionary actions to protect your assets and, more importantly, your relationship with us.

Should you have any queries, we are standing by to provide our assistance. Please call Fubon Bank Integrated Customer Service Hotline at 2566 8181<sup>#</sup> if you have any queries, or visit any branches of the Bank to understand more.

Yours faithfully,

Fubon Bank (Hong Kong) Limited

This is a computer generated letter. No signature is required.

\* In the event that the core banking system upgrade has to be performed on a later date, we will communicate the relevant arrangements to you again. Should there be any inconsistency between the English and Chinese versions of this notice, the English version shall prevail.

<sup>#</sup> Office hours: Monday to Friday: 9am to 7pm; Saturday: 9am to 1pm (Except Public Holidays).

This notice is issued on 26 September 2019.