

30 April 2022

Fubon Bank (Hong Kong) Limited (the “Bank”) Notice of Amendment to List of Service Charges for Fubon Bank

With effect from 1 July 2022 (“Effective Date”), the Bank will revise its service charges and/or the remarks therein and also introduce the new service charges (expired contents are strikethrough and new contents are underlined) as below:

Service Item	Before Change	After Change
Account Related Services		
Annual <u>Monthly</u> account maintenance fee - Corporate Customer	HK\$600 or equivalent per customer ⁽¹⁾	- <u>Local Company: HK\$100 or equivalent per customer per month</u> ⁽²⁾⁽³⁾ - <u>Oversea Company: HK\$250 or equivalent per customer per month</u> ⁽²⁾⁽⁵⁾⁽⁶⁾
Miscellaneous		
Paper statement postage ⁽⁷⁾ - consolidated statement	HK\$20 for each calculation period ⁽⁸⁾	<u>HK\$10 per month</u>

Service Item	New Charges
Loan Related Services	
<u>Share margin overdraft</u> - <u>new / renewal</u> - <u>change of loan terms</u>	- <u>0.1% of facilities limit (max. HK\$1,000 per item)</u> - <u>0.1% of facilities limit (max. HK\$1,000 per item)</u>

(1) This is applicable to all corporate customers who hold a deposit account (including Current Account, Multi-Currency Account, Savings Account and Fixed Deposit Account). The charges will be collected in every December.

(2) This is applicable to all corporate customers who hold a deposit account (including Current Account, Multi-Currency Account, Savings Account and Fixed Deposit Account). The charges will be collected on the first business day of the following month.

(3) This is not applicable to (i) customers who newly enrolled the Bank within 12 months, (ii) customers who maintained a “Daily Average Total Relationship Balance⁽⁴⁾” at HK\$500,000 equivalent or above in the past 12 months, (iii) customers who maintain borrowing relationship or credit card merchant services.

(4) “Definition of “Daily Average Total Relationship Balance”:

- “Total Relationship Balance (“TRB”)” is the aggregate daily day-end balance of all Hong Kong dollar and foreign currency deposits, investment (includes securities, investment fund, structured investment products and bonds) and prepaid/paid premium amount of life insurance plans as provided by the designated insurance company(ies) (excluding those insurance plan(s) underwritten by the insurance company(ies) with which Fubon Bank (the “Bank”) has terminated the Bancassurance relationships) under the same customer record with the Bank.
- If the life insurance policy is underwritten by China Life Insurance (Overseas) Company Limited, the relevant prepaid/paid premium amount is based on the last month-end balance of the policy. There may be time lag before the prepaid/paid premium amount of insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB. In such circumstances, the Bank has the absolute sole discretion to determine prepaid/paid premium amount of insurance policies.

- All foreign currency balances are calculated based on the Bank's closing revaluation rate and then convert to its Hong Kong Dollar equivalent. The relevant calculation results are subject to the Bank's final record.
 - "Daily Average Total Relationship Balance" is the daily average of TRB.
- (5) The definition of "Oversea Company" is oversea company not registered in Hong Kong under Part 16 of Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance.
- (6) This is not applicable to (i) new customers who newly enrolled the Bank within 12 months, (ii) customers who maintained a "Daily Average Total Relationship Balance"⁽⁴⁾ at HK\$1,000,000 equivalent or above in the past 12 months, (iii) customers who maintain borrowing relationship or credit card merchant services.
- (7) This 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 low-income (with a monthly salary of HK\$8,000 or below) customers (including recipients of Government Disability Allowances / Comprehensive Social Security Assistance).
- (8) 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 the customer if the customer continue to use or retain the account(s) and/or service(s) on or after the Effective Date. If the customer does not accept the above amendments, the customer has the right to notify the Bank to terminate the 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. For any queries or wish to terminate any of the account(s) and/or service(s), please visit any branches of the Bank or call Fubon Bank Integrated Customer Service Hotline at 2566 8181 (press 3 after language selection) during business hours[#].

This notice is issued on 30 April 2022.

[#]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.