

30 December 2022

Fubon Bank (Hong Kong) Limited (the “Bank”)

Notice of Amendment to Fubon Credit Card Service and Important Notice

Notice of Amendment to Fubon Credit Card Service

Thank you for using Fubon Credit Card Service. With effect from 1 March 2023 (“Effective Date”), the following changes will be made to Fubon Credit Card Service. The summary of changes and the amendment content are stated below. Cardholder can visit the Bank website for full version of the documents after the Effective Date.

1. Amendment to Fubon Credit Card List of Service Charges (“List of Service Charges”), the amended fees includes the followings:
 - i. Finance Charge

Amendment to List of Service Charges

| Fee Item | Current | After Effective Date |
|---|--|--|
| 1. Finance Charge | | |
| - Retail Transaction | Prevailing Interest Rate (Please refer to the latest credit card statement) | Interest Rate : 32% (Annualized Percentage Rate* : 35.7%) |
| - Cash Advance | Prevailing Interest Rate (Please refer to the latest credit card statement) | Interest Rate : 29% (Annualized Percentage Rate* : 34.73%) |
| Remark: The amendment applies only to accounts with interest rate for Retail Purchase Transactions higher than 32% p.a. (Annualized Percentage Rate*: 35.7%) and/or Cash Advance higher than 29% (Annualized Percentage Rate*: 34.73%) currently /after payment record resumes to normal. | | |

* The Annualized Percentage Rates (“APR”), calculated in accordance with the guidelines as set out in the Code of Banking Practice, is a reference rate expressed as an annualized rate which includes the basic interest rate and the relevant handling fee (if applicable).

The above is intended only to be a summary of the key amendments to the List of Service Charges. You are advised to read our updated List of Service Charges for details.

Please note that all the above amendments shall be binding on the Cardholder if the Cardholder continues to use or retain the Card to use any of the Card Services on or after the Effective Date. The Bank may however not be able to continue providing the relevant services to you if Cardholder does not accept the above amendments. Please refer to “Termination of Card Services” and “Amendment of Agreement” in the Cardholder Agreement and notify the Bank before the Effective Date if you do not accept the above amendments.

If you do not wish to accept the new APR, please refer to “Termination of Card Services” and “Amendment of Agreement” in the Cardholder Agreement and notify the Bank before the Effective Date for card termination, or you can contact the Bank and we will assist to offer corresponding arrangements. Otherwise, the total amount of outstanding balance of your credit card account will be subject to the new APR on or after the Effective Date. If you would like to seek assistance for other arrangement, please call our Integrated Customer Service Hotline at 2566 8181 ^ before the Effective Date.

For any enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181 (Press 1 after language selection) during service hours^.

^Service Hours: Monday to Sunday 08:30 – 00:00

This notice is issued in December 2022.

Remarks: 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.