

4 August 2026

## Notice of Amendment to Retail Banking Services List of Service Charges for Fubon Bank

Due to change in market conditions, **with effect from 5 October 2026 (“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                                                                                                                             |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Account Related Services</b>                                                                                                                      |                                                                                                                                       |                                                                                                                                          |
| Account Opening – via Fubon GO mobile App.<br>- Corporate Customer<br>- Merchant Service Bank Account                                                | <u>Newly Added</u>                                                                                                                    | <u>HK\$1,200 or equivalent per customer</u>                                                                                              |
| Monthly account maintenance fee<br>– Corporate Customers<br>- Local Company<br><br>- Overseas / <u>Special</u> Company                               | HK\$100 or equivalent per customer per month <sup>(7)(8)</sup><br>HK\$300 or equivalent per customer per month <sup>(7)(10)(11)</sup> | <u>HK\$200</u> or equivalent per customer per month <sup>(7)(8)</sup><br>HK\$300 or equivalent per customer per month <sup>(7)(10)</sup> |
| Transaction made via counter service <sup>(24)</sup><br>- 5 or below transactions per customer per day<br>- Over 5 transactions per customer per day | Free<br><br>HK\$2 per transaction (min. HK\$50)                                                                                       | Free<br><br>HK\$2 per transaction (min. HK\$50)                                                                                          |
| iBranch counter service                                                                                                                              | <del>HK\$5 per transaction</del>                                                                                                      | Cancelled                                                                                                                                |
| <b>Loan Related Services</b>                                                                                                                         |                                                                                                                                       |                                                                                                                                          |
| Mortgage loan<br>- <u>valuation report fee upon cancellation of mortgage application (chargeable upon acceptance of loan offer)</u>                  | <u>Newly Added</u>                                                                                                                    | <u>HK\$2,000 per request</u>                                                                                                             |
| <b>ATM Services</b>                                                                                                                                  |                                                                                                                                       |                                                                                                                                          |
| ATM Card<br>- annual fee<br>- replacement                                                                                                            | HK\$50<br>HK\$50                                                                                                                      | HK\$50 <sup>(13)</sup><br>HK\$50 <sup>(13)</sup>                                                                                         |

(6) The definition of “Overseas / Special Company” is (1) Overseas company not registered in Hong Kong under Part 16 of Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance; or (2) Hong Kong incorporated company with corporate shareholder(s) and/or corporate director(s) that are incorporated overseas; or (3) Hong Kong incorporated company with 4-layer structure or above.

(7) 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.

(8) 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"<sup>(9)</sup> at HK\$500,000 equivalent or above in the preceding month, (iii) customers who maintain borrowing relationship or credit card merchant services with the Bank.

(9) "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 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.

(10) 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"<sup>(9)</sup> at HK\$1,000,000 equivalent or above in the preceding month, (iii) customers who maintain borrowing relationship or credit card merchant services with the Bank.

(13) This is not applicable to customers aged below 18 / senior citizens aged 65 or above / disabled customers and low-income (with a monthly salary of HK\$8,000 or below) customers (including recipients of Government Disability Allowances / Old Age Allowances / Comprehensive Social Security Assistance).

(24) Charge will be waived for the first 6 or below transactions for the following customers: customers aged below 18 / senior citizens aged 65 or above / customers who receive Government Disability Allowances / Old Age Allowances / Comprehensive Social Security Assistance. Each customer making more than 6 transactions per day will be charged HK\$2 per transaction (minimum charge HK\$50), but fees for specified service items still apply.

(25) Customers aged below 18 / senior citizens aged 65 or above / customers who receive Government Disability Allowances / Old Age Allowances / Comprehensive Social Security Assistance can enjoy the fee discounts that the Bank announces from time to time. For details, please check with our staff.

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. The Bank may however not be able to continue providing the relevant services to the customer if the customer does not accept the above amendments. 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<sup>#</sup>.

For the revised "Retail Banking Services List of Service Charges", please visit any of our branches or our website (the Bank's website > Service Charges) from 5 October 2026. The existing "Retail Banking Services List of Service Charges" will remain available at the above website or branches until 4 October 2026. The customer may also download this amendment notice from our website (the Bank's website > NOTICES) on or before 4 November 2026. Customer may not be able to access or download the existing "Global Terms and Conditions for Accounts and Services" and this amendment notice after the relevant dates.

<sup>#</sup>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.