

^Terms and Conditions of “Supermarket Cash Coupons” Offers

Customers who submit application of the Fubon Balance Transfer Personal Loan and successfully drawdown with loan amount HK\$200,000 or above and tenor of 12 months or above **between 23 June 2025 and 2 October 2025**, both dates inclusive, will be entitled up to HK\$23,500 supermarket coupons (“Cash Coupon(s)”) offer. Besides, Customers who apply loans via Fubon Bank website or Fubon GO Mobile App and draw down will be entitled extra supermarket cash coupon of HK\$300. Cash Coupon(s) redemption letter will be mailed to customer's correspondent address within 5 months after successful drawdown.

Promotion Code Terms and Conditions

Customers who submit application and drawdown of the Fubon Personal Loan via Fubon Bank website or Fubon GO Mobile App, within the promotion period as stated in the relevant advertisement, and enter designated promotion code will be entitled extra supermarket cash coupon. Only one promotion code can be applied for each application. Each customer can use promotion code once only during the designated promotion period. Fubon Bank (Hong Kong) Limited (the “Bank”) will not be liable if a customer fails to input the promotion code when conducting the application. Cash Coupon(s) redemption letter will be mailed to customer's correspondent address within 5 months after successful drawdown.

Fubon Balance Transfer Personal Loan Terms and Conditions

1. To enjoy the personalized interest rate, and/or other privileges, customers must submit the application of the Fubon Balance Transfer Personal Loan and successfully drawdown **between 23 June 2025 and 2 October 2025**, both dates inclusive.
2. All applicants must be Hong Kong permanent residents over 18 years old and annual income at HK\$60,000 or above.
3. Personalized interest rate offered is determined based on customers’ credit quality and the personal information submitted. Annualized Percentage Rate (“APR”) as low as **5.28%** is calculated based on a monthly flat rate of **0.2345%**, loan amount of HK\$1,500,000 and repayment period of 12 months. For a loan amount of HK\$500,000 with 60 months repayment period, Annualized Percentage Rate (“APR”) is **8.46%**, the monthly flat rate applicable is **0.368%**, and the total loan repayment amount is HK\$610,400 (**0% handling fee**). The above example is for reference only. APR for each customer may vary and subject to final approval result. The above 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 of the loan.
4. Customers have to submit the required personal information and/or all necessary documents to the Bank for final approval after the preliminary approved result has been obtained. Final approval of the application will be subject to the Bank’s decision upon collection of the necessary documents. The Bank reserves the final decision to disapprove any application and determine the approved loan amount.
5. Cash amount for customer usage will be credited to the customer's designated bank account. **The designated bank (except the Bank) may impose a remittance charge on the customer's designated bank account for such transfer.** For the balance transfer, the Bank, on behalf of the customer, shall use the final approved loan amount to settle the outstanding balance of the customer's designated credit card and personal loan. **In any circumstances, the Bank shall not be liable for any interest and/or charges imposed by other banks or financial institutions as a result of the customer's application of Fubon Balance Transfer Personal Loan.** The Bank also has final discretion in determining the loan drawdown method. The relevant loan confirmation letter will be sent to customers by mail.

6. Customers are required to provide Telephone Banking Identification Number (“TIN”) for customer identity authentication when performing enquiry of the new personal loan account via the Fubon Bank Integrated Customer Service Hotline after successful approval of the loan. Please visit any Fubon Bank branches in person to apply if you do not have a TIN after loan drawdown. TIN will then be sent to you by mail.
7. **The Bank reserves the right to offer other interest rates, loan tenors or personal loan plans subject to the approval result of each customer.**
8. If the Cash Coupon(s) are out of stock, the Bank has the sole discretion to offer a different coupon as replacement. Cash Coupon(s) are not exchangeable with cash. The use of Cash Coupon(s) shall be subject to the terms and conditions stated on the Cash Coupons. Cash Coupon(s) are provided by respective merchant and the Bank makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the merchant. The Bank shall not be liable for any matters arising from or in connection with the products, services, or information provided by the merchant.
9. 7-Day Cooling-off Period:
 - The 7-Day Cooling-off Period is applicable to the Customer who has successfully applied and drawdown for Fubon Personal Loan and is required to call Fubon Personal Loan Express Approval Hotline at 2806 5050 in person and repay the full Installment Loan Amount within 7 calendar days immediately following the date of drawdown of the Installment Loan (“the due date of Cooling-off Period”). For such successful applicants, an Early Settlement Fee and related loan interest will be waived.
 - Under Fubon Personal Loan, customer can only early settle Fubon Personal Loan during the 7-Day Cooling-off Period and enjoy waiver of the Early Settlement Fee ONCE only in each quarter. Customer will no longer be entitled to any promotional offer in relation to Fubon Personal Loan.
 - **If the customer fails to repay the full Installment Loan Amount on or before the due date of Cooling-off Period, the application for Cooling-off Period will be cancelled automatically. If the Customer needs to do early repayment or cancel Fubon Personal Loan subsequently, the Bank will charge all the outstanding due under the Loan (including principal and interest, and in respect of the accrued interest this shall be calculated for the period up to the next repayment Due Date or before), an Early Settlement Fee and Late Payment Fee and Charge (if applicable) in accordance with the Fixed Term Personal Loan List of Service Charges.**
10. The Bank reserves the right to suspend, vary or cancel the promotion offer and amend the relevant terms and conditions at any time without prior notice. In case of disputes, the decision of the Bank is final and conclusive. Should there be any inconsistency between the English and Chinese versions of the terms and conditions, the English version shall prevail.
11. Other than the Bank and the customer, no third party will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the terms and conditions herein.
12. These terms and conditions are governed by the laws of the Hong Kong and the customer agrees to submit to the non-exclusive jurisdiction of Hong Kong courts in respect of any dispute which may arise out of or in connection with these terms and conditions.