

This refers to the circular that was issued by the Hong Kong Monetary Authority on 8 November 2024 regarding Cooling-off Period for Unsecured Consumer Credit Products. Authorized institutions are required to provide cooling-off period of no shorter than 7 calendar days of immediately following the day of drawdown of the loans with details outlined below:

7-Day Cooling-off Period:

- The 7-Day Cooling-off Period is applicable to Customer who has successfully applied and drawdown for Fubon Credit Personal Loan and the Customer is required to call Fubon Credit 24-hour Customer Service Hotline at 3767 6668 and repay the full Personal Loan Amount within 7 calendar days immediately following the date of drawdown of the Personal Loan ("the due date of Cooling-off Period"). For such successful applicants, an Early Settlement Fee and related loan interest will be waived.
- Customer can only early settle Fubon Credit Personal Loan during the 7-Day Cooling-off Period and enjoy waiver of the Early Settlement Fee ONCE every year. Customer will no longer be entitled to any promotional offer in relation to Fubon Credit Personal Loan.
- **If Customer requests for early repayment of the full Personal Loan amount or cancels the Personal Loan after the due date of Cooling-off Period, the Customer will be required to pay the Early Repayment Charges according to Fubon Credit's Personal Loan List of Service Charges. For details, please refer to the latest Personal Loan List of Service Charges.**

Thank you for your kind attention.

For enquiries, please call Fubon Credit 24-hour Customer Service Hotline at 3767 6668. Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.