

客戶權益通知函

親愛的慶豐銀行客戶，您好：

台北富邦銀行預定於 2010 年 3 月 6 日正式完成概括承受慶豐銀行越南河內分行及胡志明市支行(下稱慶豐銀行)的資產、負債及營業(下稱「合併」)，並以「台北富邦銀行」之名稱繼續營業，營業時間及服務據點均維持不變。在此過渡期間，台北富邦銀行的首要任務是確保原慶豐銀行的客戶可如往常進行各種銀行交易，並順利過渡到新的銀行。

整合兩家銀行的產品、服務、作業、資訊系統等事項是一項艱鉅的工程，我們將秉持一貫謹慎且專業的態度，詳細並完整地規劃整合程式，務求在移轉期間，減少對客戶造成的不便，故於尚未收到我們進一步通知之前，請您繼續在原往來的分行進行交易。

台北富邦銀行非常珍惜及重視您與慶豐銀行多年以來建立的關係，日後，台北富邦銀行將致力為現有慶豐銀行的客戶提供更多元、優良的產品與服務，並以最熱忱的態度，與您共創雙贏的未來。

慶豐商業銀行股份有限公司

敬啟

台北富邦商業銀行股份有限公司

客戶相關權益 Q&A

【一、一般權益】

1. 問：台北富邦銀行將於何時正式合併慶豐銀行？其後的名稱為何？
答：台北富邦銀行預定於 2010 年 3 月 6 日正式合併慶豐銀行，之後將以「台北富邦銀行」之名稱繼續營業。
2. 問：在合併後，慶豐銀行仍於原地點繼續營業嗎？
答：是的，原慶豐銀行的分行，在合併後仍然在原服務據點繼續為您提供服務，但分行將變更名稱：
 - 原慶豐銀行胡志明市支行將更名為台北富邦銀行胡志明市分行
聯絡電話：84-8-3932-5888
 - 原慶豐銀行河內分行將更名為台北富邦銀行河內分行
聯絡電話：84-4-3772-2212
3. 問：在合併前關於台北富邦銀行合併慶豐銀行的任何問題，應該如何查詢？
答：歡迎電洽台北富邦銀行胡志明市分行葉資深經理永順詢問相關問題，電話：84-8-6258-3666#180/84-8-6256-3589

【二、存款業務】

1. 問：合併後，我的原慶豐銀行帳戶號碼、存摺、支票簿，是否仍然有效？
答：您的帳戶號碼不會變更，支票簿亦可繼續使用。
2. 問：合併前已開出未兌現原慶豐銀行支票，合併後仍可正常支付嗎？
答：支票簿仍可繼續使用正常兌付。
3. 問：我持有原慶豐銀行的定期存單，這種存單式定期存款在合併以後，需要更換存單嗎？
答：不需要，您既有的定期存單仍是有效的，相關權益並未改變，台北富邦銀行將在您此張存單到期轉期時換發給您新存單(如您當時並非約定到期自動轉期)。
4. 問：辦理原慶豐銀行定期存款時，如果有約定到期自動展期，合併以後，自動轉期的功能還會存在嗎？
答：是的，存單到期自動轉期之約定仍會存在，直至您通知台北富邦銀行變更約定為止。
5. 問：合併後若自國外銀行匯至原慶豐銀行之匯款，其指定匯入之帳號資料為原帳號，是否會導致退匯呢？
答：因帳號並不會異動，故若匯至原帳號並不會導致匯款被退回，惟請注意因銀行名稱與 SWIFT CODE 有變更，請將相關資訊提供與國外匯款人以加速匯款速度，相關匯入資訊如下：
 - (1) 原慶豐銀行河內分行變更如下：
BANK NAME：TAIPEI FUBON COMMERCIAL BANK HANOI BRANCH
SWIFT CODE：TPBKVN VX962
 - (2) 原慶豐銀行胡志明市支行變更如下：
BANK NAME：TAIPEI FUBON COMMERCIAL BANK Ho Chi Minh City BRANCH
SWIFT CODE：TPBKVN VX963
 - (3) 除美金存匯行維持不變外，其餘各幣別存匯行資訊，您可以至分行領取或是直接上網查詢。網址為<https://fbovn.fbo.fubon.com>。
6. 問：若我在慶豐銀行及台北富邦銀行都有存款帳戶，該如何處理？
答：您所開立於各分行之帳號皆仍會獨立存在，不需合併或是重新申請。
7. 問：相關的存匯收費標準會改變嗎？我該去哪裡查詢？
答：有關於各項相關存匯收費標準，台北富邦銀行將於營業大廳與網站上公告，您可以至分行領取或是直接上網查詢。網址為<https://fbovn.fbo.fubon.com>。
8. 問：開立存款帳戶相關約定條款有變更嗎？
答：有的，新的存款帳戶相關約定條款將會於營業大廳與網站上公告，您可以至分行領取或是直接上網查詢。網址為<https://fbovn.fbo.fubon.com>。
9. 問：我既有的網路銀行服務還可使用嗎？
答：直至台北富邦銀行通知您需異動為止，您既有的網路銀行服務皆可繼續使用，惟網址將改為<https://fbovn.fbo.fubon.com>，請您留意。

10. 問：合併後當我欲詢問利匯率價格時，該如何處理？
答：您可以透過您的業務專員或直接電洽分行詢問有關於利匯率報價事宜。
11. 問：使用傳真交易相關約定條款有變更嗎？我該去哪裡查詢？
答：有的，新的傳真交易相關約定條款將會於營業大廳與網站上公告，您可以至往來分行索取或至台北富邦銀行網站查詢。網址為<https://fbovn.fbo.fubon.com>。

【三、企業授信業務】

1. 問：各項貸款約定是否維持不變？是否須重新約定或簽立增補契約書？如：(1)約定繳款日 (2)貸款期間 (3)寬限期 (4)放款帳號 (5)利率 (6)提前清償違約金 (7)每月本息延遲繳款之滯納違約金。
答：因合併而消滅之公司(原慶豐銀行)，其權利義務，應由合併後存續之公司(台北富邦銀行)概括承受，故各項貸款約定將維持不變。
2. 問：如清償而塗銷抵押設定，應以慶豐銀行還是台北富邦銀行名義開立抵押權塗銷同意書辦理塗銷？
答：以台北富邦銀行開立抵押權塗銷同意書辦理塗銷。
3. 問：抵押權是否須重新設定？
答：不須重新設定；惟須由借戶陪同前往至公證處簽署相關文件及變更債權人。
4. 問：原慶豐銀行之企業授信戶，合併後原先約定之各項優惠、條件是否改變？
答：不會，各項授信契約仍按原約定內容繼續有效，在契約有效期限內，各項條件(如借款期間、借款實質利率；還款方式…等)均維持不變，權益不受影響。
5. 問：合併前原慶豐銀行之企業授信戶所有未到期的額度是否可繼續使用？
答：1. 續約展期及變更擔保品等事項之授信案件，仍由原慶豐銀行越南地區分行提出申請，並經由台北富邦銀行審核後送交原慶豐銀行討論。
2. 原額度內續為撥貸之授信案件，若為正常戶，原慶豐銀行越南地區分行與企業授信戶之授信文件並無得拒絕續為撥貸之理由時，無需經台北富邦銀行同意即可續為撥貸；若為異常戶，欲於原額度內續為撥貸者，一律須經台北富邦銀行核定後始可為之。
6. 問：合併後，我與台北富邦銀行及原慶豐銀行二家銀行皆有授信往來，將依那一家銀行之授信條件往來？
答：合併日後，若原授信條件於兩家銀行皆尚未屆期，原則上原授信條件不變；當其中一家銀行之授信案件屆期時，台北富邦銀行將重新核以授信條件。
7. 問：合併日後，我的放款利息收據該如何索取？
答：放款利息收據之索取方式維持不變，您亦可向往來分行索取。
8. 問：我的放款自動扣繳是否可以繼續使用？
答：可以，原放款自動扣繳約定仍然有效，台北富邦銀行將依據您的指示進行還本繳息之扣帳作業。

【四、貿易融資業務】

1. 問：合併前，原慶豐銀行發出的信用狀是否仍然有效？

答：是的，原慶豐銀行發出的信用狀仍有效。

2. 問：合併後，在收取由買家發出的信用狀時會否有任何異動？

答：因應合併後銀行名稱已更名為台北富邦銀行，因此當您由買家發出指定通知銀行為原慶豐銀行時，請將信用狀通知銀行名稱變更為「台北富邦銀行」並將 SWIFT CODE 依下述說明變更，買家之信用狀開狀銀行會依據您的指示將信用狀發送至台北富邦銀行。

有關合併後，原慶豐銀行越南地區分行之 SWIFT CODE 將變更為：

河內分行 TPBKVN VX962

胡志明市分行 TPBKVN VX963

3. 問：於原慶豐銀行提交的出口單據及託收單據，會否有業務專員於合併後繼續替我服務或是我需要提前償還我已領取的貸款？

答：於原慶豐銀行提交的出口單據及託收單據，於合併日後仍有業務專員繼續為您服務。

【五、台北富邦銀行背景】

1. 問：台北富邦銀行之資產規模有多大？

答：

2009年9月30日

資產規模	1,332 億元(台幣)	40.98 億(美元)
資本額	47.9 億元(台幣)	1.47 億(美元)

*美金/台幣匯率以 32.5 計算

2. 問：台北富邦銀行除越南外，在海外其他地區尚有哪些營業據點？

答：香港分行與洛杉磯分行。

3. 問：台北富邦銀行之信用評等為何？

答：

評等公佈日期	評等公司名稱	長期評等	短期評等	償債能力	展望
20091104	中華信評	twAA+	twA-1+	----	穩定
20091104	S&P	A-	A-2	----	穩定
20091218	Moody's	A2	P-1	C-	穩定

Letter of Notification

Dear Customers of CHINFON Bank:

It is estimated that, on March 6 of 2010, Taipei Fubon Bank will complete acquiring (hereinafter referred to as merger) the asset, liability and operation of CHINFON Bank's Hanoi and Ho Chi Minh branches, and will continue to operate under the name of "Taipei Fubon Bank". The operation time and service points will remain the same. During this transition period, the top priority for Taipei Fubon Bank is to ensure the original customers of CHINFON Bank could continue all kind of banking transaction as usual and smoothly move to their accounts to new bank.

Integrating the products, service, operation and information system of the two banks is a difficult and complex project, however, we will exercise consistent careful and professional attitude to complete the task of integration fully, and we will try to reduce any inconvenience that might cause during the transition period. Hence, until receiving any further notice from us, please continue to conduct banking transactions with the original branches.

Taipei Fubon Bank cherishes and attaches high value to the relationship that you have build up with CHINFON Bank during the years. In the future, Taipei Fubon Bank will work hard to offer more dynamic and excellent products and service to the original customers of CHINFON Bank, and we will use the warm-heartedness attitude to create a win-win future for both of us.

CHINFON Bank Co., Ltd.

To whom it may concern

Taipei Fubon Bank Co., Ltd.

Customer Rights and Interests related Q&A

【I. General Rights and Interests】

1. Q : When will Taipei Fubon Bank officially merge CHINFON Bank? What is the name of the Bank after the merger?
A : Taipei Fubon Bank will officially merge CHINFON Bank on March 6, 2010 and it will use the name of "Taipei Fubon Bank" to continue operation.
2. Q : After the merger, will CHINFON Bank continue the operation in the original place?
A : Yes, the original branches of the CHINFON Bank will continue to serve you on the original service points, but the name of the branch will be changed to:
 - Original CHINFON Bank Ho Chi Minh City branch will be renamed to Taipei Fubon Bank Ho Chi Minh City branch.

Contact Number: 84-8-3932-5888

- Original CHINFON Bank Hanoi branch will be renamed to Taipei Fubon Bank Hanoi branch.

Contact Number: 84-4-3772-2212

3. Q : If one has any question about Taipei Fubon Bank's merger with CHINFON Bank before the merger, how could he/she inquire the related info?

A : Everyone who has question regarding the merger is welcomed to phone the senior manager, Mr. Yeh Yung Shun of Taipei Fubon Bank's Ho Chi Minh City.
Phone Number: 84-8-6258-3666#180/84-8-6256-3589

【II. Deposit Business】

1. Q : After the merger, will my original account number with CHINFON Bank, passbook, checkbook still be effective?

A : Your account number will not change and you can also continue to use your checkbook.

2. Q : For the CHINFON Bank checks which were issued before the merger and have not been cashed, can they still be normally cashed after the merger?

A : Checkbook can still be used and cashed normally.

3. Q : I originally hold term deposit certificate with CHINFON Bank, will the certificate need to be replaced after the merger?

A : You don't need to do so. Your original term deposit certificate is still effective and all the rights and interests remain the same, Taipei Fubon Bank will issue a new term deposit certificate to you when it is matured and transferred (if you do not set automatic transfer originally)

4. Q : If there is an agreement to automatic extension when setting up the original term deposit with CHINFON Bank, will the automatic extension function still exist after the merger?

A : Yes, the automatic extension agreement with the term deposit will still exist until you notify Taipei Fubon Bank for changing the agreement.

5. Q : After the merger, if one wire money from a foreign bank to the account with CHINFON Bank, the inward remittance account number is the original account number, will it lead to a return of the remittance?

A : Since the account number will not be changed, so the remittance wired to the original account number will not be returned, however, since the bank name and SWIFT CODE have been changed, please relay the related information to the foreign remitter to speed up the remittance, the related remittance information is as follows:

- (1) Original CHINFON Bank Hanoi Branch has been changed to the following:
BANK NAME : TAIPEI FUBON COMMERCIAL BANK HANOI BRANCH
SWIFT CODE : TPBKVN VX962
- (2) Original CHINFON Bank Ho Chi Minh City Branch has been changed to the following:
BANK NAME : TAIPEI FUBON COMMERCIAL BANK Ho Chi Minh City BRANCH
SWIFT CODE : TPBKVN VX963
- (3) Except the deposit and remittance bank remain the same, the information on the deposit and remittance bank for the other currencies, you can go to the branches

to get it or you can inquire it directly on the website, the website address is <https://fbovn.fbo.fubon.com>.

6. Q : If I have deposit account in both CHINFON Bank and Taipei Fubon Bank, how should I do?
A : The account number you open with both banks will still exist independently, you don't need to merge or reapply.
7. Q : Will the charges for related deposit and remittance be changed? Where should I go to inquire?
A : Regarding to the related charges for deposit and remittance, Taipei Fubon Bank will announce in the place for business and website, you could go to the branches to get the information or go directly online to inquire. The website for Taipei Fubon Bank is <https://fbovn.fbo.fubon.com>
8. Q : Will the related terms for opening an deposit account be changed?
A : Yes, the related terms and agreement for opening a new account will be announced in the place for business and website, one could go to the branches to get the information or go directly online to inquire. The website for Taipei Fubon Bank is <https://fbovn.fbo.fubon.com>.
9. Q : Could I continue to use the original internet banking service?
A : You could continue to use the existing internet banking service until Taipei Fubon Bank notify you to change, however, the website has been changed to <https://fbovn.fbo.fubon.com>, please be advised.
10. Q : If I want to make an inquiry about interest and exchange rate pricing after the merger, how should I do?
A : You could contact your sales agent or phone directly to the branches to inquire about the pricing for interest and exchange rates.
11. Q : Have the terms and agreements for Fax transaction been changed? Where should I go to check the changes?
A : Yes, new terms and agreements for Fax transactions will be announced in the place for business and website, you could go to the branches to get the information or inquire directly online. The website for Taipei Fubon Bank is <https://fbovn.fbo.fubon.com> °

【III. Enterprise Loan Business】

1. Q : Will the agreements for all kind of loans remain unchanged? Should the contract or supplementary contract be signed? For example: (1) Agreed payment day (2) Loan period (3) Grace period (4) Loan account number (5) Interest rates (6) Prepayment Penalty (7) Default fine for monthly capital and interest payment delay.
A : The rights and interests of the extinguished company (CHINFON Bank) due to a merger should be assumed by the merger existing company (Taipei Fubon Bank) so all the agreements for the loans will remain the same.

2. Q : When conducting mortgage elimination registration after paying off the loan, which bank name should be used, CHINFON Bank or Taipei Fubon Bank, to issue the mortgage elimination agreement for conducting mortgage elimination registration?
A : One should use Taipei Fubon Bank's name to issue the mortgage elimination agreement for conducting mortgage elimination registration.
3. Q: Does mortgage need to be re-registered?
A: No, mortgage does not need to be re-registered; however, the borrower should go with us to the Notarization office to sign and change the name of the creditor on all related documents.
4. Q : Will the preferential treatments or terms for the original enterprise loan customers of CHINFON Bank be change after the merger?
A : No. all the agreement and contract between the borrower and the bank will continue to be effective. During the effective period of the contracts, all the terms (such as loan period, actual borrowing interest, and method of repayment...etc) will remain the same and will not be affected by the merger.
5. Q : For Enterprise loan customers who have unused and non-matured line of credit left from CHINFON Bank before the merger, could they continue to use the line of credit?
A : 1. For loan cases which require contract extension or changes, the application is still submitted by the original CHINFON Bank's branches in Vietnam and after Taipei Fubon Bank's examination, the case will be sent to CHINFON Bank for discussion.
2. For loan cases which belongs to continuation of loan within the original line of credit, if the cases are normal and there is no reasons for rejecting the loan continuation by the Vietnamese branches of CHINFON Bank and the loan documents, the loan continuation could be appropriated without the agreement from Taipei Fubon Bank; however, if the cares are abnormal and want to continue the loan within the original line of credit, they all have to be approved by Taipei Fubon Bank before the loan is granted.
6. Q : After the merger, I have loans with both Taipei Fubon Bank and CHINFON Bank, which bank's credit granting terms will be used for my loan?
A : After the merging day, if the original credit granting terms with both banks are not due, the credit granting terms are the same principally; when the loan with either one of the banks is due, Taipei Fubon Bank will re-evaluate the credit granting terms.
7. Q : After the merging day, how can I claim my receipt for loan interests?
A : The claiming method for receipts of loan interests remain the same, you could also demand the receipts from the branches.
8. Q : Can I continue to use loan repayment automatic withhold?
A : Yes, original loan repayment automatic withhold will continue to be effective and Taipei Fubon Bank will deduct the capital and interest repayment from your account according to your instructions.

【IV. Trade Financing Business】

1. Q : Will the Letter of Credit issued by CHINFON Bank before the merger be still effective?

