

## Important Notice on the Transfer of Mortgage Loans of UOB China

Dear Sir/Madam,

Thank you for your continued support and trust in United Overseas Bank (China) Limited (UOB China). UOB China announced on February 24, 2025 the transfer of our retail banking portfolio, including customer accounts, deposits, loans and relevant wealth management products held by individual customers to Fubon Bank (China) Co., Ltd. (Fubon Bank (China)).

We would like to specially remind you of the following matters regarding the transfer of individual real estate mortgage loans (including the creditor's rights and associated security/guarantee interests, "Mortgage Loans"):

1. The transfer is expected to be carried out in July 2025. We will notify you promptly once the specific closing date ("Closing Date") is confirmed.
2. Before the Closing Date (inclusive), repayment under the Mortgage Loans should continue to be made to the designated UOB China repayment account.
3. After the Closing Date, repayment should be made to Fubon Bank (China). If you do not object to the transfer of your deposit account(s), the deposit account(s) in your name will also be transferred to Fubon Bank (China), in order to facilitate your continued use of the original currency deposit account for repayment. In such case, you do not need to perform any action with us regarding the deposit account transfer. Otherwise, you may need to open new repayment account(s) with Fubon Bank (China).
4. At current stage, if you need to apply for post-loan services such as early repayment, conversion from second property mortgage to first property mortgage, conversion from fixed rate to floating rate and changing the repricing frequency, you can still call our Privilege Banking service hotline to make an appointment and submit a written application to us:
  - (1) Please note that **applications for post-loan services should be submitted and early repayments should be completed by no later than June 27, 2025 during our business hours.**
  - (2) If you make early repayment, please ensure that funds are transferred to the designated UOB China repayment account before the agreed deadline for deduction to ensure timely completion of repayment.
5. Please ensure timely repayment in accordance with the terms of the Mortgage Loan contract to avoid loan default and any potential impact to your credit information.
6. If there is any litigation or other dispute regarding Mortgage Loans between you and us, the products and services of Mortgage Loans associated with the litigation or other dispute may not be transferred to Fubon Bank (China) on the Closing Date.



In order to complete the transfer, UOB China will transfer all documents and information related to your Mortgage Loan(s) (including you and your associated parties' personal information which has been retained by us, such as account, asset and other information) to Fubon Bank (China) (whose contact details are below). In order to handle transfer related matters including assisting you with the repayment account setting and/or registration of the transfer of your mortgage, Fubon Bank (China) may contact you directly regarding relevant matters at a later stage.

Should you have any question or need any further assistance, you may get in touch with your relationship manager, or contact us via:

- Privilege Banking service hotline (9:00-18:00 during working days):
  - For calls within Mainland China: 400-166-6388
  - For calls from outside Mainland China: +86-21-6061 8826
- Customer Service Email: [CustomerExperience.UOBC@UOBgroup.com](mailto:CustomerExperience.UOBC@UOBgroup.com)

### About Fubon Bank (China)

As the first fully licensed Taiwanese bank in the mainland of China, Fubon Bank (China) is committed to providing customers with comprehensive financial services and solutions. Till now, Fubon Bank (China) has 24 branches in 13 cities across China, and has been approved to set up a new branch in Hangzhou. To support a smooth transition for customers during this transfer and ensure proper service continuity, customers may need to log in to Fubon Bank (China)'s website to make relevant settings and authorizations. Please note that any settings and authorizations made by customers on Fubon Bank (China)'s website are arrangements between customers and Fubon Bank (China), and UOB China is not involved. In the unlikely event that the transfer fails, the arrangements between you and UOB China will not be affected by any settings and authorizations made on Fubon Bank (China)'s website.

You can visit <https://open.fubonchina.com/PlanP2EN> or scan the QR code below to learn more about Fubon Bank (China)'s products and services and information related to this transfer. Source: Fubon Bank (China)



Respectfully yours,

United Overseas Bank (China) Limited

31 March, 2025



Disclaimer: The information regarding Fubon Bank (China) as contained in this letter is provided by Fubon Bank (China). UOB China disclaims all responsibility for any loss or damage that may result from any inaccuracy in such information or otherwise.

## **Frequently Asked Questions**

### **1. Why is UOB China transferring the mortgage business to Fubon Bank (China)?**

As an important step in UOB China's strategic transformation, UOB China has decided to transfer its retail business, including mortgage business, to Fubon Bank (China). After the transfer completion, Fubon Bank (China) will continue to provide you with relevant services. UOB China will work closely together with Fubon Bank (China) to ensure the smooth transfer of creditor's rights and all related interests under the mortgage loan contract.

### **2. How will the transfer of UOB China's Mortgage Loan business affect me? What do I need to do?**

The transfer from UOB China to Fubon Bank (China) is expected to be carried out in July 2025. Before the Closing Date (inclusive), the repayment method under your mortgage loan will remain unchanged.

After the Closing Date, mortgage loan customers will need to make repayments to Fubon Bank (China). To facilitate your future repayments, you may consider simultaneously transferring your deposit account to Fubon Bank (China). If you do not object to the transfer of your deposit account(s), the deposit account(s) in your name will also be transferred to Fubon Bank (China). In such case, you do not need to perform any action with us regarding the deposit account transfer. Otherwise, you may need to open new repayment account(s) with Fubon Bank (China).

If there are any changes at a later stage (including but not limited to confirmation of or changes to the Closing Date or adjustments to the uniform deduction date), either UOB China or Fubon Bank (China) will notify you in a timely manner.

Please make proper arrangements to continue to ensure timely repayment in order to avoid loan default and any impact to your credit information.

### **3. Does the transfer of the mortgage loan service require customer consent? Can I choose not to agree to the transfer?**

The transfer of mortgage loan services is a transfer of creditor's rights. According to relevant laws and regulations, the consent of the debtor/customer/guarantor is not required. UOB China has notified mortgage loan customers about the transfer via



short message service and registered letters and will notify customers of the Closing Date once confirmed.

**4. Do I no longer need to repay the loan?**

This transfer involves a change in the creditor and mortgagee. It does not affect your obligations as debtor to continue repaying the loan. Pursuant to relevant laws and regulations, UOB China has notified customers of the transfer via short message service and registered letters and will notify customers of the Closing Date once confirmed. You should continue to fulfill repayment or guarantee obligations under the mortgage loan contract. After Closing Date, you should make repayment to Fubon Bank (China).

**5. How do I handle early repayment, conversion from second property mortgage to first property mortgage, conversion from fixed rate to floating rate, changing repricing frequency and other post-loan services?**

At current stage, you can make an appointment by calling our Privilege Banking service hotline at 400-166-6388 during 9:00-18:00 on working days (for calls from outside Mainland China: +86-21-6061 8826) and submit a written early repayment or post-loan service request. **The application for post-loan service and the completion of early repayment should be completed by no later than June 27, 2025 during our business hours.** If you make an early repayment, please ensure that funds are transferred to your designated UOB China repayment account before the agreed deadline for deduction to ensure timely completion of repayment.

After the Closing Date, UOB China will no longer provide you with repayment (including regular and early repayment) and other loan services. You may contact Fubon Bank (China) to handle the relevant loan repayment procedures.

**6. Will my credit record be affected?**

After the transfer is completed, the credit reporting institution for your loan will change to Fubon Bank (China), who will be responsible for credit information reporting. After the Closing Date, please continue to make timely repayments to avoid loan default and any negative impact to your credit information.

