

Notice on the Completion of the Closing of the Transfer of Mortgage Loans

Dear Sir/Madam:

Thank you for your attention to the transfer of retail banking business products and services of United Overseas Bank (China) Limited (UOB China) to Fubon Bank (China) Co., Ltd. (Fubon Bank (China)). We hereby notify you that the transfer of individual real estate mortgage loans (including the creditor's rights and associated security/guarantee interests, "Mortgage Loans") has been completed on 4 July 2025 (Closing Date).

Please be informed that after the Closing Date:

1. All account and auto-debit services provided by UOB China have been discontinued. After the Closing Date, UOB China will no longer make auto-debits from your designated account or provide any other account services.
2. Any attempt to make repayment to UOB China via the designated repayment account of a transferred customer will not be deemed as repayments of the Mortgage Loan(s) of the transferred customer. The transferred customers shall make repayment to Fubon Bank (China).
3. All rights in connection with the transferred loans and associated security/guarantee interests will be exercised by Fubon Bank (China) after the Closing Date. The transferred customers shall continue to fulfill the obligations under the Mortgage Loan agreement and cooperate with the procedures such as the registration of the transfer of the mortgage as required by Fubon Bank (China).
4. If there is any litigation or other dispute regarding Mortgage Loans between you and UOB China, the products and services of Mortgage Loans associated with the litigation or other dispute will not be transferred to Fubon Bank (China) on the Closing Date.
5. The rights of UOB China under the Mortgage Loan agreement entered into between the transferred customer and UOB China, as well as all documents and information related to your Mortgage Loan(s) (including your and your associated parties' personal information lodged with UOB China, such as account, asset and other information), have been transferred to Fubon Bank (China), and Fubon Bank (China) will replace UOB China in fulfilling the customer agreements.

Arrangements for services provided by Fubon Bank (China) after the Closing Date

Starting from 7 July 2025 (inclusive), you may use the identification documents and mobile phone number you lodged with UOB China during account opening to register and log in to the Fubon Bank (China) mobile banking APP. You can then check your current

deposits, fixed deposits, loans, and related wealth management products (if any) transferred from UOB China to Fubon Bank (China). After completing identity verification and account activation, you may proceed to use the relevant banking services for the transferred deposits and products:

1. **If you hold a type I debit card account with UOB China and currently do not hold a debit card with Fubon Bank (China)**, you may complete online identity verification through the Fubon Bank (China) WeChat service account or the Fubon Bank (China) mobile banking APP. Fubon Bank (China) will mail the Fubon Bank (China) debit card to you. You may activate via the mobile banking app upon receiving the card, or visit a nearby Fubon Bank (China) branch for assistance.
2. **If you hold type II/III electronic account with UOB China**, you may use this type of account normally after completing identity verification through the Fubon Bank (China) WeChat Mini Program or the Fubon Bank (China) mobile banking APP.

Please scan the QR code below immediately to follow the Fubon Bank (China) WeChat service account or download the mobile banking app to complete identity verification.



Fubon Bank (China) WeChat
service account



Fubon Bank (China) mobile
banking APP



Identification Verification
Notice

Fubon Bank (China) will also notify you of specific account service instructions via short message service, email, phone call, or WeChat service account after the Closing Date. Please pay attention to the subsequent notices.

Should you have any question or need any further assistance during the identity verification or account activation process, please contact Fubon Bank (China)'s 24-hour customer service hotline. After the call is answered, press 4 to connect with the customer service personnel for dedicated assistance:

- For calls within Mainland China: 021-962811
- For calls from outside Mainland China: +86-21-962811

In the event of discrepancy between the Chinese and English version of this letter, the Chinese version shall prevail.

Respectfully yours,

United Overseas Bank (China) Limited

(as the transferor)



7 July 2025

Fubon Bank (China) Co., Ltd.

(as the transferee)

7 July 2025

This notice has been duly authorized by both issuing banks, and is valid and effective notwithstanding that their official stamps do not appear on the notice.