

Notice of Rate Cut on Annualized Percentage Rate (APR) for Retail Purchase and Cash Advance

Please note that effective from 28 December, 2022 ("Effective Date"), the APR for Retail Purchase and Cash Advance of the Fee Schedule of ICBC Credit Card will be amended as below:

Applicable to	Original APR for Retail Purchase	Amended APR for Retail Purchase
General HKD Credit	APR for Retail Purchase is	APR for Retail Purchase is
Card/	16.08%-31.89%* when you open	16.08%-29.33%* when you open
UnionPay Dual Currency	your account and it will be	your account and it will be
Credit Card	reviewed from time to time. The	reviewed from time to time. The
	Bank will not charge you interest if	Bank will not charge you interest if
	you pay your balance in full by the	you pay your balance in full by the
	due date each month. Otherwise,	due date each month. Otherwise,
	interest will be charged on:	interest will be charged on:
	(i) the unpaid balance from the date	(i) the unpaid balance from the
	after the previous Statement date	date after the previous Statement
	on a daily basis until payment in	date on a daily basis until payment
	full, and	in full, and
	(ii) the amount of each new Card	(ii) the amount of each new Card
	Transaction (posted into since the	Transaction (posted into since the
	previous Statement date) from the	previous Statement date) from the
	posting date of that new Card	posting date of that new Card
	Transaction on a daily basis until	Transaction on a daily basis until
	payment in full.	payment in full.
Visa Dual Currency	APR for Retail Purchase is	APR for Retail Purchase is
Credit Card	16.08%-31.89%* (HKD account)	16.08%-29.33%* (HKD account)
	and 19.86%* (RMB account) when	and 19.86%* (RMB account) when
	you open your account and it will	you open your account and it will
	be reviewed from time to time. The	be reviewed from time to time. The
	Bank will not charge you interest if	Bank will not charge you interest if
	you pay your balance in full by the	you pay your balance in full by the
	due date each month. Otherwise,	due date each month. Otherwise,
	interest will be charged on:	interest will be charged on:
	(i) the unpaid balance from the date	(i) the unpaid balance from the
	after the previous Statement date	date after the previous Statement
	on a daily basis until payment in	date on a daily basis until payment
	full, and	in full, and
	(ii) the amount of each new Card	(ii) the amount of each new Card
	Transaction (posted into since the	Transaction (posted into since the
	previous Statement date) from the	previous Statement date) from the
	posting date of that new Card	posting date of that new Card
	Transaction on a daily basis until	Transaction on a daily basis until
	payment in full.	payment in full.



HKD Corporate Credit APR for Retail Purchase is APR	PR for Retail Purchase is
Card/ 31.89%* when you open your 29.3	9.33%* when you open your
UnionPay Dual Currency account and it will be reviewed acc	count and it will be reviewed
Corporate Credit Card from time to time. The Bank will from	om time to time. The Bank will
charge you interest if you pay your cha	narge you interest if you pay your
balance in full by the due date each bala	alance in full by the due date each
month. Otherwise, interest will month	onth. Otherwise, interest will
be charged on:	charged on:
(i) the unpaid balance from the date (i) t	the unpaid balance from the
after the previous Statement date date	ate after the previous Statement
on a daily basis until payment in date	ate on a daily basis until payment
full, and in f	full, and
(ii) the amount of each new Card (ii)) the amount of each new Card
Transaction (posted into since the Tra	ransaction (posted into since the
previous Statement date) from the pre-	revious Statement date) from the
posting date of that new Card pos	osting date of that new Card
Transaction on a daily basis until Tra	ransaction on a daily basis until
paymentin full. pay	ymentin full.

Applicable to	Original APR for Cash Advance	Amended APR for Cash Advance
General HKD Credit	APR for Cash Advance is 18.06%	APR for Cash Advance is 18.06%
Card/	- 36.76%* when you open your	- 31.52%* when you open your
UnionPay Dual Currency	account and it will be reviewed	account and it will be reviewed
Credit Card	from time to time. Interest will be	from time to time. Interest will be
	charged on the amount of cash	charged on the amount of cash
	advance from the post date on a	advance from the post date on a
	daily basis until payment in full.	daily basis until payment in full.
Visa Dual Currency Credit	APR for Cash Advance is	APR for Cash Advance is
Card/	18.06%-36.76%* (HKD account)	18.06%-31.52%* (HKD account)
	and 20.54%*(RMB account) when	and 20.54%*(RMB account)
	you open your account and it will	when you open your account and
	be reviewed from time to time.	it will be reviewed from time to
	Interest will be charged on the	time. Interest will be charged on
	amount of cash advance from the	the amount of cash advance from
	post date on a daily basis until	the post date on a daily basis until
	payment in full.	payment in full.
HKD Corporate Credit	APR for Cash Advance is 36.76%*	APR for Cash Advance is
Card/	when you open your account and it	31.52%* when you open your
UnionPay Dual Currency	will be reviewed from time to	account and it will be reviewed
Corporate Credit Card	time. Interest will be charged on	from time to time. Interest will be
	the amount of cash advance from	charged on the amount of cash
	the post date on a daily basis until	advance from the post date on a
	payment in full.	daily basis until payment in full.



* The Annualized Percentage Rate is calculated according to the Code of Banking Practice.

Please note if you do not agree with the above amendment, the Bank is unable to provide related Cash Advance service to you continuously. Your continuous use of our service(s) after the respective Effective Dates above mentioned will be regarded as your acceptance of the above amendments.

For enquiry, please call our Customer Service Hotline at 218 95588, browse our website www.icbcasia.com or visit any of our branches.

Industrial and Commercial Bank of China (Asia) Limited

November 2022

(The English version of this Notice shall prevail wherever there is a discrepancy between the English and the Chinese versions.)

Reminder: To borrow or not to borrow? Borrow only if you can repay! Protect your Personal Digital Keys; Beware of Fraudulent Links! Don't be tempted by quick money. Don't sell your account.