

Broaden Your Vision．Bank with Us．

## Tax payment Offer for ICBC Credit Cards

Enjoy up to $2 \%$ cash rebate by using ICBC Credit Card for settling tax payment of HK\＄5，000 or above via ICBC（Asia）Internet Banking or ICBC（Asia）Mobile Banking or Jet Payment service via JETCO ATM during the promotional period．Maximum rebate for each ICBC Credit Card account is $\mathrm{HK} \$ 100$ ．

After settling tax payment，you can apply for installment loan for the paid tax amount（uniform monthly flat rate $0.235 \%$ ）and select from 12,24 and 36 months of installment plans．

Promotion Period： 1 December 2021 till 31 December 2021（both dates inclusive）

Terms and conditions：
1．The Tax Payment Offers for ICBC Credit Cards（＂the offers＂）are valid from 1 December 2021 till 31 December 2021（both dates inclusive）（＂the Promotional Period＂）

2．The offers are only applicable to customers who settle tax payment with an amount of HK\＄5，000 or above via ICBC（Asia）Internet Banking or ICBC（Asia）Mobile Banking or Jet Payment service via JETCO ATM with ICBC（Asia）credit cards issued by Industrial and Commercial Bank of China（Asia）Limited（the＂Bank＂or＂ICBC（Asia）＂）during the promotional period．

3．Cash rebates are counted by card account．Tax amount of principal card and supplementary card will be combined．Maximum rebates for each ICBC Credit Card account is HK\＄100 and the cash rebate will be credited to the respective account of ICBC Credit Cardholder within 2 months after the end of the promotion period．

4．To be eligible for the cash rebate，the Eligible Credit Card account of the ICBC Credit Cardholder must be valid and without any arrears of repayment record when the cash rebate is credited．The cash rebate amount cannot be drawn as cash advance，is non－transferable and cannot be offset against credit card payment．

5．Tax payment installment loan plan is only applicable to cardholder using ICBC Credit Card for tax payment via ICBC（Asia）Internet Banking or ICBC（Asia）Mobile Banking or Jet Payment service via JETCO ATM ．

6．The above rates are for reference only．The final result and rate of tax amount installment loan plan shall be subject to cardholder＇s account status and available credit limit at time of submission．

7．Annualized Percentage Rate（APR）is $5.29 \%$ calculated based on monthly flat rate $0.235 \%$ and 12 －month repayment tenor．The annualized percentage rate of the Plan is calculated based on the guidelines as set out in the Code of Banking Practice．The Bank shall have the right at its discretion to apportion any installment payment between interest and principal between interest and principal in such manner as it shall desire．The APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate．The APR is applicable to individual case only，the final approval rate will be adjusted based on the loan amount and credit report result．

8．The Bank reserves the right to vary or terminate the offers at any time and to amend these Terms and from time to time．In case of any dispute，the decision of the Bank shall be final．

9．Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts（Rights of Third Parties）Ordinance（Cap． 623 of the laws of the Hong Kong Special Administrative Region）to enforce any part of these Terms and Conditions．

10．These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region．The parties agree to submit to the non－exclusive jurisdiction of the Hong Kong courts．

11．In case of any inconsistency between English and Chinese versions of these Terms and Conditions，the Chinese version shall prevail．

Reminder：
To borrow or not to borrow？Borrow only if you can repay！
Don＇t be tempted by quick money．Don＇t lend your bank account to anyone to launder money．
Protect your Personal Digital Keys．Beware of fraudulent links．
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