

**ICBC(Asia) Newly Launched “Credit Card Cash Instalment Program”
Enjoy Monthly Flat Rate as low as 0.105% & Extra Cash Rebate**

18 November 2015, Hong Kong – ICBC (Asia) (“the Bank”) announced to newly launch “Credit Card Cash Instalment Program” (“the Plan”). Irrespective of applied amount and purpose, ICBC Credit Card holders can enjoy monthly flat rate as low as 0.105% to get extra flexible cash on hand for flexible use and making better financial management. The Plan is valid till 31 January 2016.

Promotion details of “Credit Card Cash Instalment Program”:

- ✦ Monthly flat rate as low as 0.105%, APR as low as 2.34%
- ✦ Up to 48 months’ repayment period
- ✦ The applied amount is up to the available credit limit in the relevant ICBC credit card account or HK\$800,000 (whichever is lower), and at least HK\$10,000
- ✦ Apply early to enjoy the extra cash rebate reward: Apply on or before 30 November 2015 to enjoy an extra HK\$50 cash rebate after successful approval
- ✦ Apply with ease: No income proof is required for ICBC Credit Card holders. To apply, simply complete the application form and fax to 2233 9922 / call 218 95588. New customers can apply ICBC Credit Card(s) in conjunction with Credit Card Cash Instalment Program.

Interest Rate & Monthly Repayment Table for reference

Loan Amount (HK\$)	Monthly Flat Rate	APR [#] Monthly Repayment Amount for Every Loan Amount of HK\$10,000 (HK\$)			
		12 Months	24 Months	36 Months	48 Months
\$10,000 or above	0.105%	2.34% (843.83)	2.43% (427.17)	2.45% (288.28)	2.46% (218.83)

The annualised percentage rate of the Plan is calculated based on the guidelines as set out in the Code of Banking Practice. The annualised percentage rate is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.

The above-mentioned offers are subject to terms and conditions.

Act now! 24-hour Customer Service Hotline: 218 95588

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Industrial and Commercial Bank of China (Asia) Limited

Industrial and Commercial Bank of China (Asia) Limited (“ICBC (Asia)”) is a licensed bank incorporated in Hong Kong. It has 57 branches, 25 “Elite Club” Wealth Management Centres and 3 commercial business centres in Hong Kong. It is principally engaged in banking, financial and other finance-related services with a focus on retail and commercial banking as well as corporate banking business. The total assets of ICBC (Asia) amounted to HK\$712.1 billion at the end of June 2015, and its after-tax net profit reached HK\$3.081 billion in the first half of 2015. Chinese Mercantile Bank and ICBC (Asia) Investment Management Company Limited, two wholly-owned subsidiaries of ICBC (Asia), are specialized in RMB services in Mainland China and the investment management businesses with a focus on Asia respectively. ICBC (Asia) is the flagship of overseas banking business of Industrial and Commercial Bank of China Limited (“ICBC”) – currently the largest commercial bank in China.