













Unbeatable rate with Loan Amount up to 18 times of monthly salary!

Apply on or before 31 December 2016 to enjoy **HK\$100** reward after successful approval

^ Highest approval amount for Personal Tax Loan up to 12 times of monthly salary and highest approval amount for Credit Card up to 6 times of monthly salary.

HK\$ Handling fee

times of monthly salary or loan amount up to HK\$4.000.000

Annualised Percentage Rate as low as 1.76%*

Monthly Flat Rate Annualised Percentage Rate (Monthly Repayment Amount based on loan amount HK\$10,000 (HK\$))

0.085%

6 months 1.76% (\$1,675.17) 12 months 1.89% (\$841.83) 18 months 1.94% (\$564.06) 24 months 1.96% (\$425.17)

APPLY NOW

1 to

APPLCATION HOTLINE **2533 8686**



ONLINE APPLICATION



Remarks: Annualised Percentage Rate (APR) 1.76% is calculated based on loan size HK\$1,000,000, monthly flat rate 0.085% and 6-month repayment tenor, the above example is for reference only. The Annualised Percentage Rate is calculated according to 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. Above monthly flat rate is exclusively for civil servant and existing banking customer, please refer to promotion material for more detail. The final result is subject to the loan size and credit status. The above mentioned offer is subject to terms and conditions, please contact our Bank staff for enquiry.

[#] The monthly flat rate listed above is for reference purpose only; the final result is subject to the credit status and information/ documents submitted by the applicant.

AVA Restaurant Slash Bar 30% off monthly dinner menu





October Surf & Turf Set Dinner Menu

Hamachi Tartare & Pancetta Salad

topped with crispy pancetta, arugula, frisée salad & truffle vinaigrette dressing

Chicken & Fish Maw Consommé cooked in vegetable julienne & soft fish maw

Arrabiata Spaghetti

tossed with king prawns. parsley, garlic oil & pork cheek arrabiata sauce

Braised Beef Cheek & Cod Fish

Beef with vegetables & white wine

Cod fish with cherry tomato salsa. served with mashed potatoes & glazed baby vegetables

Chestnuts Mousse Cake

ICBC Special Price HK\$888 for two Includes service charge

Original Price HK\$1,176 per person (subject to a 10% service charge)







38/F, Hotel Panorama by Rhombus, 8A Hart Avenue, Tsim Sha Tsui, Kowloon

3550 0262

www.hotelpanorama.com.hk

Remarks: 1.Advance reservation is required. 2.The offer is not applicable on 1 October, 24 to 26 December 2016. 3.The offer is applicable to ICBC credit card only. not applicable to prepaid card or debit card. 4.The offer is applicable in October. For November and December menu offers, please contact the hotel directly. 5.The menu is applicable from Monday to Saturday only. 6. The offer is applicable for a table of maximum 12 diners (including the ICBC Cardholder).

Café Express "Buy 2 Get 1" Japanese & Korean Delights Seafood Dinner Buffet

Original price HK\$458 up (adult); HK\$328 up (child)

1/F, Hotel Panorama by Rhombus, 8A Hart Avenue, Tsim Sha Tsui, Kowloon

3550 0275

☐ cafeexpress@hotelpanorama.com.hk f hotelpanoramabyrhombus

Remarks: 1. Advance reservation is required. 2. The offer is not applicable on 1 October, 24 to 26 December 2016. 3. The offer is applicable to ICBC credit card only, not applicable to prepaid card or debit card. 4. One dines for free upon paying original price for two adults. Limited to a maximum of 12 diners per table (including the ICBC Cardholder), which means a maximum of 4 diners for free. 5. Subject to 10% service charge of the original price. 6. The above themed buffet is valid till 31 October 2016. For theme(s) and price(s) during November and December, please contact the hotel directly.

Promotion Period: From now till 30 December 2016

Azure Restaurant *Slash* Bar Craft Beer Paradise Party Combo up to **40%** off

Restaurant Slash Bar

- · Any 6 bottles of craft beers
- Lobster on fire* with homemade beer source, garlic, celery butter and lemon (whole Boston lobster)
 - * or you may choose other fire snacks include BBQ pork on fire, chicken wings on fire or sausages on fire

ICBC Special Price **HK\$420**Original Price **HK\$718**



29-30/F, Hotel LKF by Rhombus, 33 Wyndham Street, Lan Kwai Fong, Central, Hong Kong

3518 9330

www.hotel-lkf.com.hk

Remarks: 1. Advance reservation is required. 2. The offer is not applicable on 1 October, 24 to 26 December 2016. 3. The offer is applicable to ICBC credit card only, not applicable to prepaid card or debit card. 4. Subject to 10% service charge of the original price. 5. The offer is applicable for a table of maximum 12 diners (including the ICBC Card cardholder).

Promotion Period: From now till 30 December 2016

Life Travel Selected Holiday Packages

Tokyo 5 Days Holiday Package

Package includes:

- (Cathay Pacific) Roundtrip economy class tickets from Hong Kong to Tokyo
- · Accommodation: 4 nights at Shinjuku Wing Hotel

Remarks: The offer is applicable for designated departure dates. For the departure during peak season, additional charge of HK\$1,800 per roundtrip flight ticket will be applied. Please contact Life Travel Limited for details.

HK\$5,490 up per person

Life travel

Travel Agents License no:354093



Bali 4 Days Holiday Package

Package includes:

- (Cathay Pacific) Roundtrip economy class tickets from Hong Kong to Bali
- Accommodation: 3 nights at The Kuta Beach Heritage OR Double-Six Luxury Hotel Seminyak

Remarks: The offer is applicable for designated departure dates. For the departure during peak season, additional charge of HK\$3,000 per roundtrip flight ticket will be applied. Please contact Life Travel Limited for details.





Pets Travel Packages 💸

Osaka 5 Days Pet Travel Package

- (Cathay Pacific) Roundtrip economy class tickets from Hong Kong to Osaka
- Accommodation:
 4 nights at Osaka Namba Grandi or Yamatoya Honten Ryokan

ICBC Special Package Price for two persons and one cat/ dog:

HK\$59,800 up

Hokkaido 5 Days Pet Travel Package

- Cathay Pacific Roundtrip economy class tickets from Hong Kong to Hokkaido
- Accommodation:
- 4 nights at Hilton Niseko Village

ICBC Special Package Price for two persons and one cat/ dog:

HK\$67,800_{up}

Tokyo 5 Days Pet Travel Package

- (Cathay Pacific) Roundtrip economy class tickets from Hong Kong to Tokyo
- Accommodation:
 4 nights at Four Seasons Hotel Tokyo
 at Marunouchi

ICBC Special Package Price for two persons and one cat/ dog:

HK\$69,800 up



The above Pets Travel Packages include:

- Pets evaluation, consultation and all necessary immigration clearance documents and pet certificates application before trip, valued HK\$8,888 (include Pet ID tag injection service at pet clinic, two times of vaccination against Rabies and application of relevant disclaimer documents for pet's travel and Special Permit for Importation/ Transit/ Transhipment of Animals & Birds with Agriculture, Fisheries and Conservation Department)
- Roundtrip tickets and transportation for pets
- Pet bed at hotel
- Roundtrip airport pick-up service by Limousine

4/F, Taurus Building, 21A-21B, Granville Road, Tsim Sha Tsui, Kowloon \$\infty\$ 2528 3700 / 6763 8987 \$\infty\$ LifeTravel LifeTravel LifeConceptsgroup.com

Terms and Conditions: 1. The offers are applicable for designated departure dates from 10 Sep 2016 to 30 Apr 2017 and the package payment must be settled with ICBC Credit Card. 2. Package rate will be charged for two persons sharing one room hotel/ accommodation. Ticket valid for a maximum of 7 or 10 days. 3. The above offers include 0.15% of the outbound fare as Outbound Levy according to Travel Industry Council of Hong Kong. The roundtrip tickets and transportation fees included in the Pets travel package is only applicable to cat/ dog in cabin weighted total 15kg or below. Additional fee of HK\$500 will be incurred for overweight of every 1kg and so on. Relevant taxes, fuel surcharge, travel insurance and administrative fee must be paid in cash which will be forwarded to the related parties by Life Travel Limited. Additional fee will be charged for departure during peak season, please contact Life Travel Limited for details. 4. For extra cat/ dog out of the pets travel package, please refer to the flight ticket rate card by Life Travel. 5. The fuel surcharge fee is subject to the final announcement from the airline company. 6. Upon the confirmation with deposit, the offer cannot be changed nor cancelled. It is non-transferable, non-refundable and non-exchangeable for cash, credit or any other items. 7. Subject to other Terms and Conditions. Please contact Life Travel Limited or visit http://travel.lifeconceptsgroup.com for details. Travel Agent Licence no: 354093.





Enjoy 5% Mastercard Traveler Rewards without limit with ICBC Platinum Mastercard





Upon successful registration, transactions with your ICBC Platinum Mastercard at over thousand local and overseas merchants and online shops participating the Mastercard Traveler Rewards Programme, you will automatically earn Mastercard Traveler Reward Dollars and redeem rewards equivalent to 5% of your valid spend. Accumulate Reward Dollars to redeem for a range of merchant gift vouchers or Mastercard Prepaid Card.

How to earn 5% rewards



Register with your ICBC Platinum Mastercard at the Mastercard Traveler Rewards website



Accumulate every HK\$3,000 valid spend at participating merchants to earn 20 Mastercard Traveler Rewards Dollars



Redeem a HK\$150 gift voucher or Mastercard Prepaid Card online

Over a thousand participating merchants across Asia, including popular online merchants:



























MATCHES FASHION.COM





Participating merchant may change over time. To know more about the latest participating merchants and details, please visit mastercardrewards.hk





* To earn Mastercard Traveler Rewards Dollars at online merchants with this icon 🧿 , you must login to your Mastercard Traveler Rewards account first, enter merchant's online shop from the dedicated link listed on the merchant details page and start shopping. For details, please visit mastercardrewards.hk

Promotion Period: From now till 30 June 2017

Terms and Conditions: 1. Mastercard Traveler Rewards 5% rewards ("Offer") is only applicable to the ICBC Platinum Mastercard(s) issued by Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)"). 2. The Offer is valid from 1 July 2016 to 30 June 2017 (both dates inclusive). 3. To be eligible for the Offer, customers are required to register and purchase with ICBC Platinum Mastercard at the participating merchant(s). Purchases must be processed by the Mastercard network. 4. To earn Mastercard Traveler Rewards Dollars at online merchants with this icon , you must login to your Mastercard Traveler Rewards account first, enter merchant's online shop from the dedicated link listed on the merchant details page and start shopping. For details, please visit mastercardrewards.hk. 5. Mastercard Traveler Rewards Programme is owned and provided by Mastercard International or its affiliates. ICBC (Asia) is not responsible for any disputes arising from the programme. For more information, please call Mastercard Traveler Rewards Customer Service Team on 3170 6700 (9am - 6pm from Mondays to Fridays, except public holiday). 6. The Offer is subject to the relevant terms and conditions, please visit mastercardrewards.hk for details.



Exclusive Pet Caring, Product and Body Check Privileges for ICBC Xplore Visa Signature Card

ICBC Xplore Visa Signature Card brings you unique benefits related to pets. Let's explore the fabulous lifestyle!



- A complimentary one-time Anti-flea Treatment and Teeth Cleaning upon purchase of one-time home comforts pet grooming service
- A complimentary one-time Teeth Cleaning upon purchase of one-time pet grooming service
- "Buy 1 Get 1 Free" 3-hour pet grooming interest group class
- A complimentary Pet Toy upon purchase of HK\$600 or above at Pet Pet Shop or Pet Pet Online Shopping
- Enjoy a Special Price of HK\$880 for pet body check at Pet Pet Animal Medical Centre (including complete blood count, Bio-chem-GHP and Electrolyte)



Pet Pet Group

22/F, Bonsun Industrial Building 364-366 Sha Tsui Road, Tsuen Wan Shop 7A, G/F, Kam Lung Mansion, No.22 Fung Kam Street, Yuen Long G05 Riva, 1 Ying Ho Road, Yuen Long Shop B, G/F, Kinson Building, 4-4A Sai Wan Ho Street Pet Pet Hospital: Shop 1, 3 & 4, G/F, Crystal Park, 50 Ma Tin Road, Yuen Long

Promotion Period: From now till 31 December 2016

2669 9940





Pet Mobile: Wash Your Pet Pet (Spa)



- 10% Off upon spending HK\$200 or above on By Nature Grain Free/ Active Defence main food
- 30% Off upon spending HK\$200 or above on Biogance grooming products
- A complimentary Japanese Carbonic Acid Dog Spa upon purchase of basic grooming bath service



www.petpetgroup.com.hk



The offers are applicable to all Q-Pets, Pet Convenience and Red Carrot outlets in Hong Kong:

Q-Pets / Pets Convenience www.q-pets.com

2191 6238

Red Carrots

www.redcarrot.com.hk \$\sum_2309 1666 Promotion Period: From now till 31 December 2016



- "Buy 1 Get 1 Free" Dog / Cat can food (While stocks last)
- 10% Off on regular-priced products; 15% Off upon spending HK\$500 on regular-priced products
- A complimentary 10-minute Micro Bubble Spa upon the first purchase of pets shower / grooming service

The Paw Corner Grooming & Spa

G/F 47 Lyttelon Road, Mid-levels West

2858 3330

2627 0777

www.thepawcorner.com



- 10% Off on pet grooming service
- 10% Off upon spending HK\$300 on regular-priced products

f I Love Pet Pet

I Love Pet Pet

Shop B1, G/F, Block B, 373 To Kwa Wan Road Shop 2, G/F, Cherry Mansion, 17 Oak Street

Shop 7B, G/F, Garden Mansions, 154-156 Austin Road, Tsim Sha Tsui

Note: The offers are not applicable to packages and before Chinese Lunar New Year. For details, please contact staff at shops.

Promotion Period: From now till 31 December 2016

General Terms and Conditions:

1. Unless otherwise specified, the offers ("the offers") are valid from 20 September to 31 December 2016 (both dates inclusive) (the "Promotional Period"). 2. Unless otherwise specified, all promotional offers are applicable to credit card(s), debit card(s) and prepaid card(s) (collectively, the "ICBC Card") issued by Industrial and Commercial Bank of China Limited, Industrial and Commercial Bank of China (Asia) Limited and Industrial and Commercial Bank of China (Macau) Limited (collectively the "Bank"), 3. ICBC Card cardholder is required to settle payment with ICBC Card to enjoy the offers. The offers are applicable to holders of ICBC UnionPay Dual Currency Credit Card only at outlets accepting it for payment. 4. Cardholder is required to settle payment with ICBC Visa Signature Card issued by the Bank in order to enjoy the pet caring, product and body check privileges listed before. 5. The offers are only applicable at specific outlets and available while stocks last. Please check with respective merchants for details. 6. Unless otherwise specified, the offers cannot be exchanged for cash, other products and services or discounts and are not transferable. 7. The offers are applicable to regular-priced items only and are not applicable to discounted set, fixed price items, cigarettes/cigars/tobacco, bottled wine, tea and condiments/ beverages, service charges, private functions, meetings/conferences, banquets, catering services, room service, takeaway menu, ticket sales events, coupons/ cash vouchers, complimentary valet parking, VIP/private rooms (unless otherwise specified). 8. Unless otherwise specified, the dining offers are not valid on public holidays, eve of public holidays, festive days, eves of festive days, days with an open firework display. Please check with respective merchants for details. 9. All photos, products information and prices are for reference only. 10. The prices of all products and services are designated by the relevant participating merchants and are subject to change from time to time without notice. 11. The Bank is not the supplier of the products/ food/ services, and has no liability for any matters relating to any such products/ food/ services. The use of the products/ food/ services shall be subject to the relevant terms and conditions set by the merchant. ICBC Card cardholder should contact the related merchants directly if there is any complaint or dispute. 12. ICBC Card cardholder will not be notified separately for any changes on the offers, merchant address or telephone number. The relevant offers shall be terminated immediately if the relevant merchant(s) has/ have ceased or close down the business. 13. The Bank reserves the right to vary or terminate the offers at any time and to amend these Terms and Conditions from time to time. 14. In case of any dispute, the decision of the Bank and the merchant shall be final. 15. 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) to enforce any part of these Terms and Conditions, 16. In case of any inconsistency between English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

If you do not wish to receive our promotional materials, please fill in the following form and send the request to the Data Protection Officer, ICBC (Asia), 33/F, ICBC Tower, 3
Garden Road, Central, Hong Kong. This service is free of charge.
☐ I do not wish to receive any promotional materials from ICBC(Asia), (Please add 🗹 in the box)

I do not wish to receive any promotional	materials from ICBC(Asia).	(Please add ✓ in the box)
Name		Date

_____ or HKID/ Passport No. _____ Account No. _