



ICBC (Asia) Personal Tax Loan Monthly Flat Rate As Low As 0.085% Loan Amount Up to 18 Times of Monthly Salary

31 October 2016, Hong Kong – ICBC (Asia) ("the Bank") launched personal tax loan with monthly flat rate as low as 0.085% and loan amount up to 18 times of monthly salary, allowing customers to enjoy the flexibility of extra funding and settle tax payment with ease. The promotion lasts until 31 March 2017.

"Tax Loan" Promotion Details:

- Monthly flat rate as low as 0.085%, Annualized Percentage Rate (APR) as low as 1.76% and enjoy handling fee waiver of the entire repayment period.
- Flexible Loan Tenor: 6, 12, 18 and 24 months
- New customers who apply for tax loan and ICBC credit card at the same time can enjoy the loan amount up to 18 times*of the monthly salary or HK\$4,000,000 (whichever is lower).
- Truly flexible drawdown on loan amount: No requirements on drawdown period, loan tenor or specific customer category, etc.
- Apply now to enjoy extra cash rate of HK\$100 for successful application on or before 31 December 2016.
- Apply with ease: customer can apply via visiting ICBC (Asia) branches or website www.icbcasia.com, or call ICBC (Asia) customer service hotline (852) 218 95588.

*The highest approval amount for the Loan is up to 12 times of monthly salary and the highest approval amount for credit card limit is up to 6 times of monthly salary.

Welcome new customer to apply!

Interest Rate for reference

Loan Amount (HK\$)	Monthly Flat Rate	APR [#]			
		6 months	12 months	18 months	24 months
\$1,000,000 or above	0.085%	1.76%	1.89%	1.94%	1.96%
\$700,000 - \$999,999	0.095%	1.97%	2.12%	2.17%	2.20%
\$400,000 - \$699,999	0.105%	2.18%	2.34%	2.40%	2.43%
\$100,000 - \$399,999	0.110%	2.28%	2.46%	2.52%	2.54%
\$10,000 - \$99,999	0.115%	2.39%	2.57%	2.63%	2.66%

[#] The annualized percentage rate (APR) is calculated according to the method set out in the relevant guidelines referred to in the Code of Banking Practice. A reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.

The above promotion and offers are subject to the terms and conditions.

Apply Now! 24 hours 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 59 retail outlets (including 28 "Elite Club" Wealth Management Centres) and 3 commercial business centres in Hong Kong. It is engaged in commercial banking, investment banking and other financial services including securities, insurance and funds, with a focus on commercial and retail banking as well as financial market related businesses. The total assets of ICBC (Asia) amounted to HK\$788.1 billion at the end of June 2016. 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 business with a focus on Asia respectively. ICBC (Asia) is the flagship for the overseas banking business of Industrial and Commercial Bank of China Limited ("ICBC") – currently the largest commercial bank in China.