

**ICBC (Asia) Personal Tax Loan**  
**Monthly Flat Rate As Low As 0.08%**  
**Loan Amount Up to 18 Times of Monthly Salary**

16 November 2017, Hong Kong – ICBC (Asia) (“the Bank”) launched personal tax loan with monthly flat rate as low as 0.08% and loan amount up to 18 times of monthly salary. No requirements on drawdown period, loan tenor or specific customer category, etc., allowing customers to enjoy the true flexibility of extra funding and settle tax payment with ease. The promotion lasts until 31 March 2018.

**“Tax Loan” Promotion Details:**

- ❖ Monthly flat rate as low as 0.08%, Annualized Percentage Rate (APR) as low as 1.66% 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.
- ❖ Customers who successful drawdown the Loan on or before 31 March 2018 are entitled to enjoy HK\$100 cash rebate.
- ❖ Apply with ease: customer can apply via visiting ICBC (Asia) branches or website [www.icbcasia.com](http://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 <sup>#</sup>			
		6 months	12 months	18 months	24 months
\$1,000,000 or above	0.080%	1.66%	1.78%	1.83%	1.85%
\$700,000 - \$999,999	0.090%	1.86%	2.01%	2.06%	2.08%
\$400,000 - \$699,999	0.100%	2.07%	2.23%	2.29%	2.31%
\$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 based on the guidelines as set out 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.

To borrow or not to borrow? Borrow only if you can repay!

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 57 retail outlets (including 28 “Elite Club” Wealth Management 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\$849.1 billion as of 30 June 2017. Chinese Mercantile Bank and ICBC Asset Management (Global) Company Limited, two wholly-owned subsidiaries of ICBC (Asia), are specialized in RMB services in Mainland China and ICBC’s global asset management business respectively.