

**ICBC (Asia) Personal Tax Loan**  
**Monthly Flat Rate As Low As 0.085%**  
**Loan Amount Up to HK\$4,000,000 or 12 Times of Monthly Salary**

3 December 2018, Hong Kong - Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)" or the "Bank") launched Personal Tax Loan with monthly flat rate as low as 0.085%\* and loan amount up to HK\$4,000,000 or 12 times of monthly salary. It provides flexible loan tenor and handling fee waiver for the duration of the loan repayment period. Now, you can have ample cash to pay your tax with the greatest of ease!

**Personal Tax Loan Features:**

- Monthly flat rate as low as 0.085%\*, annualized percentage rate as low as 1.76%\*
- Flexible loan tenor up to 24 months
- Loan amount up to HK\$4,000,000 or 12 times of monthly salary (whichever is lower)
- Customers who successfully apply and drawdown HK\$300,000 or above for the loan on or before March 31, 2019 are entitled to enjoy HK\$100 cash rebate (applicable for crediting to ICBC (Asia) account under the same customer name). Each eligible customer can earn the cash rebate once only.
- Customer can apply via the Bank's website ([www.icbcasia.com](http://www.icbcasia.com)) or visiting ICBC (Asia) branches.

Welcome new customer to apply!

**Rate Table (Applicable for Privileged and Existing Bank Customer)**

Loan Amount (HK\$)	Monthly Flat Rate	APR*		Monthly Flat Rate	APR*	
		6-month	12-month		18-month	24-month
\$1,000,000 or above	0.085%	1.76%	1.89%	0.090%	2.06%	2.08%
\$700,000 - \$999,999	0.110%	2.28%	2.46%	0.115%	2.63%	2.66%
\$400,000 - \$699,999	0.120%	2.49%	2.68%	0.125%	2.86%	2.89%
\$100,000 - \$399,999	0.155%	3.23%	3.47%	0.165%	3.78%	3.82%
\$10,000 - \$99,999	0.170%	3.55%	3.81%	0.175%	4.01%	4.05%

\*The above listed Interest Rates are for reference only. Terms and Conditions Applied.

Remark: The above listed examples are for reference only. The Annualised Percentage Rate 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 payment between interest and principal in such manner as it shall desire. 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 monthly flat rate is exclusively for privileged and existing banking customers. Please refer to the related promotional materials for the definition of privileged customers and existing customers. The final approved interest rate is subject to the loan amount and credit assessment result.

Terms and Conditions Applied.

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

Apply now! 24-hour customer service hotline: 218 95588

- End -

### **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 is the flagship of overseas banking business of Industrial and Commercial Bank of China Limited (“ICBC”) – currently the largest commercial bank in China. It has 57 retail outlets (including 29 “Elite Club” Wealth Management Centres) in Hong Kong. It is engaged in commercial banking, investment banking and other financial services, including those of securities, insurance and funds, with a focus on commercial and retail banking as well as global market business. As at 30 June 2018, the total assets of ICBC (Asia) amounted to HK\$975.2billion. Chinese Mercantile Bank and ICBC Asset Management (Global) Company Limited, two wholly-owned subsidiaries of ICBC (Asia), specialize in Renminbi services in mainland China and ICBC’s global asset management business respectively.