

Notice of Amendment on Personal Instalment Loan/Personal Tax Loan/

Balance Transfer Charges

Dear Valued Customer,

Effective from 23 June, 2025 (“Effective Date”) Annualised Overdue /Default Interest Rate will be amended as below for Personal Instalment Loan / Personal Tax Loan/ Balance Transfer:

| Applicable to | Original Service Fees | Amended Service Fees |
|---|--|---|
| Fee Schedule of Personal Instalment Loan/ Personal Tax Loan/ Balance Transfer | <u>Annualised Overdue / Default Interest Rate</u> <u>36%.</u> If customer fails to settle the instalment amount on due date, default interest will be charged. A formula of simple default interest rate: <u>3% flat on past due instalment amount monthly. No minimum amount of default interest will be applied.</u> | <u>Annualised Overdue / Default Interest Rate</u> <u>29.2%.</u> If customer fails to settle the instalment amount on due date, default interest will be charged. A formula of simple default interest rate: <u>2.43% flat on past due instalment amount monthly. No minimum amount of default interest will be applied.</u> |

Please note your continuous use of our service(s) after the Effective Date above mentioned will be regarded as your acceptance of the above amendments.

For enquiry, please call our Customer Service Hotline at 2189 5588, browse our website www.icbcasia.com or visit any of our branches.

Industrial and Commercial Bank of China (Asia) Limited

April 2025

(The English version of this Notice shall prevail wherever there is a discrepancy between the English and the Chinese versions.)

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