Terms and Conditions of ICBC Credit Card Cash Instalment Plan

1.ICBC Credit Card Cash Instalment Plan ("the Plan") is only applicable to the selected principal cardholder of the credit card and affinity card ("Cardholder") issued by Industrial and Commercial Bank of China (Asia) Limited ("ICBC"/the "Bank"), excluding supplementary card, corporate card and student card.

2.The Plan is valid from 1 April 2026 to 30 June 2026 (both dates inclusive) . Application by the Cardholder, and the final approved ICBC credit card cash instalment loan amount ("Loan Amount") for the Plan, shall be subject to the final approval of the Bank at its sole discretion. The Bank shall be entitled to reject any application without giving any reasons therefor.

3.Cash Rebate of ICBC Credit Card Cash Instalment Plan:

Loan Amount (HK$)	Cash Rebate (HK$)	
	Loan Tenor 12-24 months	Loan Tenor 36 months or above
$100,000 - $199,999	$888	$1,688
$200,000 - $299,999	$1,288	$2,888
$300,000 - $499,999	$2,088	$4,388
$500,000 - $999,999	$2,888	$6,888
$1,000,000 - $1,499,999	$4,388	$8,888
$1,500,000 or above	$8,888	$18,888

Each eligible customer can earn the HK$888 Cash Rebate, HK$1,288 Cash Rebate, HK$1,688 Cash Rebate, HK$2,088 Cash Rebate, HK$2,888 Cash Rebate, HK$4,388 Cash Rebate, HK$6,888 Cash Rebate, HK$8,888 Cash Rebate or HK$18,888 Cash Rebate ("Cash Rebate") once only. Cash Rebate will be credited to the Cardholder's ICBC credit card HKD account within two months after the end of the promotional period (For example, if the eligible customer is successfully approved and drawdown the Loan on 9 April 2026, the Cash Rebate will be credited to the Cardholder's ICBC credit card HKD account on or before 31 August 2026). The Cardholder's ICBC credit card account must be still valid and without any arrears of repayment record when the Cash Rebate is to be credited. The Cash Rebate amount, which cannot be drawn as cash advance, is non-transferable and cannot be offset against credit card payment.

4.The loan amount of the Plan under application shall be (i) at least HK$10,000 and up to HK$3,000,000 or the available credit limit in the relevant ICBC credit card account of the Cardholder, whichever is lower; and (ii) in the multiple of HK$100.

5.The approved loan amount will be credited into the designated personal HK dollars bank account under the name of the Cardholder within 2 weeks upon approval of application. Any joint account, company account, credit card account or other loan accounts held by the Cardholder will not be accepted for crediting the approved loan amount. The Bank may credit the approved loan amount in whatever way at its sole discretion, and the Cardholder shall be liable for the remittance fee and all other related charges so incurred by receiving bank.

6.Upon approval of an application, the approved loan amount will be deducted from the available credit limit of the Cardholder's ICBC credit card account. The credit limit will be adjusted and restored in accordance with the monthly repayment of the Cardholder until full settlement of the loan.

7.The annualised percentage rate of the Plan 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 Instalment 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.

8.Repayment of loan amount and the handling fee incurred in connection therewith under the Plan will be made by 12, 24, 36, 48 or 60 equal monthly Instalments in integer of dollars, each to be debited to the Cardholder's ICBC credit card account monthly. The aggregate sum of odd cents of each Instalment, if any, will be charged together with the first Instalment payable by the Cardholder. The first Instalment will be debited to the Cardholder's credit card account on the next working day after the successful fund transfer to the Cardholder's designated bank account, and will be due on the due date specified in the next credit card statement.

9.Confirmation letter will be sent within 2 weeks upon approval of application. The Cardholder will be notified in regard to details of the Plan such as loan amount, interest rate, handling fee, monthly repayment amount and repayment tenor, by a confirmation letter, and cannot be changed once approved by the Bank.

10.During the repayment period, the Cardholder shall settle the outstanding balance as shown in each credit card statement in full in order to enjoy the interest rate offers under the Plan. If only partial payment is made by the Cardholder, the prevailing interest rate applicable to retail transactions will be applied to each Instalment of the Plan and to the other retail transactions, if any, billed into the Cardholder's ICBC credit card account, with effect from the date of the relevant transaction(s) until the outstanding balance in the Cardholder's ICBC credit card account is repaid in full.

11.If the Borrower submits an early repayment application within 7 calendar days after the date of Loan disbursement, the relevant early repayment charges and the 1st month interest will be waived.

12.The Bank reserves the right to terminate the Plan at its sole discretion and shall not compensate the Cardholder in any case should it find the Cardholder's ICBC credit card account is not properly maintained and/or the financial status / credit reputation of the Cardholder is adversely changed. Upon termination of the Plan, the entire outstanding loan amount will be billed into the Cardholder's ICBC credit card account and become immediately due and payable.

13.In case of any cancellation of the relevant ICBC credit card account or early repayment of the Plan by the Cardholder, the entire outstanding loan amount and an administration charge of HK$300 (if applicable) will be billed into the Cardholder's ICBC credit card account and become immediately due and payable. The Cardholder should give the ICBC Card Centre prior notice in writing of not less than 14 working days preceding to the payment due date as specified on the credit card statement for making early repayment of the Plan.

14.The Cardholder shall settle the payment according to the Cardholder Agreement.

15.The Cardholder understands and agrees that in accordance with the terms of the Code of Practice on Consumer Credit Data, the Bank has the right to contact any credit reference agencies to obtain information about the Cardholder for the purpose of assessing his / her current credit status. If Cardholder wants to review and correct the information of this credit report, you could contact: TransUnion Suite 811, 8th Floor, Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong. Telephone: 2577 1816 Consumer Services & Operations. Email address: tu_foc@transunion.com Official website: www.transunion.hk.

16.Cardholder declare that Cardholder is currently employed and have not been delinquent in repaying any credit facilities with any financial institution, Cardholder is not bankrupt or discharged bankrupt, Cardholder have no intention to declare bankruptcy and Cardholder is not aware of any bankruptcy proceedings made against the Cardholder.

17.The Cardholder agrees to be bound by these Terms and Conditions and the terms and conditions of the Cardholder Agreement applied by the Bank from time to time. Please contact our 24-hour Customer Services Hotline at 2189 5588 to obtain a copy of such terms and conditions.

18.The loan amount under the Plan is not eligible for any Bonus Point Rewards, Cash Rebate or Mileage Conversion.

19.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 Laws of Hong Kong) to enforce any part of these Terms and Conditions.

20.The Bank reserves the right to vary or terminate the Plan at any time and to amend these Terms and Conditions from time to time.

21.In case of any disputes, the Bank reserves the sole right for final decision.

22.In case of any inconsistency between the English version and the Chinese version of these Terms and Conditions, the Chinese version shall prevail.

Last update date: 1 April 2026