

Key Facts Statement (KFS) for Instalment Loan  
Industrial and Commercial Bank of China (Asia) LimitedVehicle Financing  
January 2026

## This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

## Interest Rates and Interest Charges

<b>Annualised Interest Rate*</b>	For a loan amount of HK\$100,000:				
	Loan Tenor	6-month	12-month	24-month	
	Range of interest rate	P-1.75% to P			

- The interest rate in our offer letter of your loan may change during the tenor of this loan.
- The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.
- Interest rate re-fixing for this loan takes place monthly. Latest rate and other details of the P is published on our website:  
<https://www.icbcasia.com/hk/en/personal/banking/rate/prime-rate/default.html>

<b>Annualised Overdue / Default interest rate</b>	Annualised overdue interest rate: 24%			
	If customer fails to settle the instalment amount on due date, overdue interest will be charged. A formula of surcharge on late payment: 2% flat on past due instalment amount monthly.			
	Default Interest rate: 26.8%			
	Upon full demand by the Bank when the loan is overdue, the Bank reserve the right to charge 2% on the whole sums of outstanding balance compounded monthly, from the date of full demand until the date of full repayment of the whole sums.			

## Repayment

<b>Repayment Frequency</b>	This loan requires monthly repayment.			
<b>Periodic Repayment Amount</b>	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month

Periodic repayment amount for the range of interest rate specified above	HK\$16,837.22 to HK\$16,922.80	HK\$8,492.16 to HK\$8,572.21	HK\$4,320.27 to HK\$4,398.34
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<b>Total Repayment Amount</b>	For a loan amount of HK\$100,000 with monthly repayment :			
	Loan Tenor	6-month	12-month	24-month

	Total repayment amount for the range of interest rate specified above	HK\$101,020.48 to HK\$101,532.59	HK\$101,903.87 to HK\$102,863.36	HK\$103,684.39 to HK\$105,556.94
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**Remark:** To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at <https://www.icbcasia.com/hk/en/e-tools/calculator/installment-loan/default.html>.

### Fees and Charges

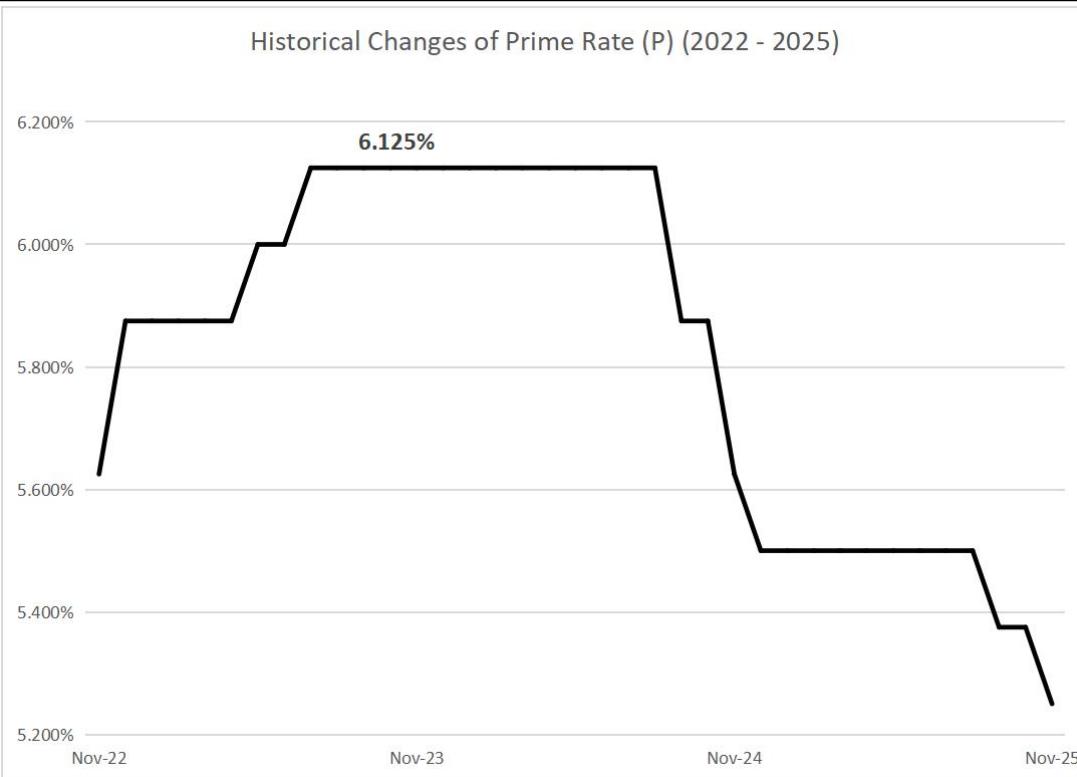
<b>Handling Fee</b>	Change of Vehicle Particulars Vehicle replacement Any special request for Licence Services Licence Renewal for 4 months Change of repayment plan Request for lower interest rate Copy of Vehicle Registration Document Repayment History / Repayment Schedule Additional Charges for Settled Account Information Certified copies of agreement / loan documents	: HKD 500 per request : HKD 1,000 per request : HKD 300 per request : HKD 300 per request : HKD 1,000 per request : HKD 1,000 per request : HKD 20 per copy : HKD 200 per document : HKD 200 per account : HKD 200 per set
<b>Late Payment Fee and Charge</b>	Not Applicable	
<b>Prepayment / Early Settlement / Redemption Fee</b>	Prepayment/ Early Settlement Fee: During the loan period, prepayment/ early settlement fee will be charged if you fully repay the loan. Please refer to our Hire Purchase Agreement for details.  ICBC (Asia) do not accept any partial prepayment request..	
<b>Returned Cheque / Rejected Autopay Charge</b>	Returned Cheque due to insufficient funds Returned Cheque due to other reasons Return of Autopay Instruction due to insufficient funds	: HKD150 per cheque : HKD70 per cheque : HKD150 per item

### Additional Information

- \* The final approved Annualized Percentage Rate (APR) is subject to the facility amount and credit assessment result.
- Prime Rate ("P") means the Best Lending Rate (BLR) from time to time quoted by the Bank.

### Reference Information

<b>Historical Changes of Interest Rate Benchmark</b>	The chart below is provided for illustrative purposes only and shows the historical movement of the P rate benchmark in the past 3 years.
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The highest P rate noted in the past 3 years is 6.125%.

<b>Periodic Repayment Amount (Illustrative Example)</b>	<p>The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.</p> <p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> </thead> <tbody> <tr> <td>Monthly repayment amount based on the highest interest rate noted in the past 3 years</td><td>HK\$16,880.42 to HK\$16,966.28</td><td>HK\$8,532.13 to HK\$8,612.39</td><td>HK\$4,359.20 to HK\$4,437.70</td></tr> </tbody> </table>	Loan Tenor	6-month	12-month	24-month	Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$16,880.42 to HK\$16,966.28	HK\$8,532.13 to HK\$8,612.39	HK\$4,359.20 to HK\$4,437.70
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