

**Key Facts Statement (KFS) for Instalment Loan**  
**Industrial and Commercial Bank of China (Asia) Limited**
*Vehicle 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**

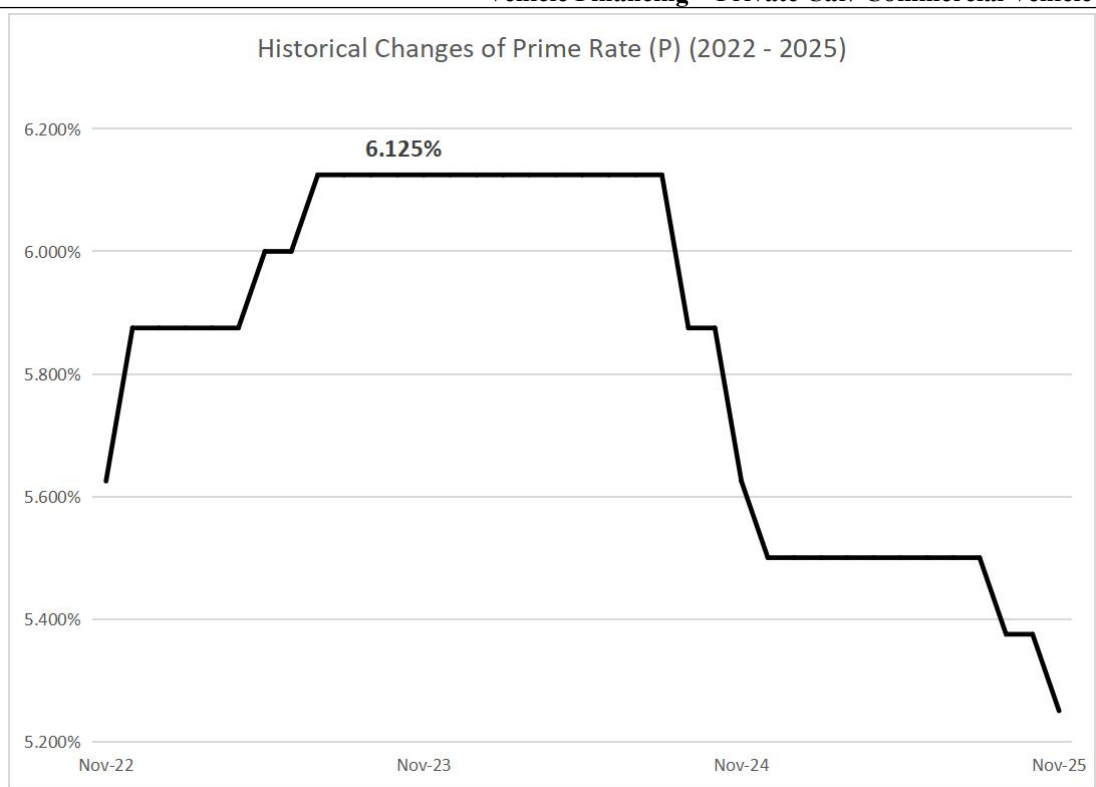
<b>Annualised Interest Rate*</b>	<div>For a loan amount of HK\$100,000:</div> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Range of interest rate</td><td colspan="3">P-1.75% to P</td></tr></table> <div><ul style="list-style-type: none"><li>• The interest rate in our offer letter of your loan may change during the tenor of this loan.</li><li>• 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.</li><li>• Interest rate re-fixing for this loan takes place monthly. Latest rate and other details of the P is published on our website: <a href="https://www.icbcasia.com/hk/en/personal/banking/rate/prime-rate/default.html">https://www.icbcasia.com/hk/en/personal/banking/rate/prime-rate/default.html</a></li></ul></div>	Loan Tenor	6-month	12-month	24-month	Range of interest rate	P-1.75% to P		
Loan Tenor	6-month	12-month	24-month						
Range of interest rate	P-1.75% to P								
<b>Annualised Overdue / Default interest rate</b>	<div>Annualised overdue interest rate: 24%</div> <div>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.</div> <div>Default Interest rate: 26.8%</div> <div>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.</div>								

**Repayment**

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

**Vehicle Financing – Private Car/ Commercial Vehicle**

Vehicle Financing – Private Car/ Commercial Vehicle				
	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
<b>Remark:</b> 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 <a href="https://www.icbcasia.com/hk/en/e-tools/calculator/instalment-loan/default.html">https://www.icbcasia.com/hk/en/e-tools/calculator/instalment-loan/default.html</a> .				
Fees and Charges				
Handling Fee	Change of Vehicle Particulars : HKD 500 per request Vehicle replacement : HKD 1,000 per request Any special request for Licence Services : HKD 300 per request Licence Renewal for 4 months : HKD 300 per request Change of repayment plan : HKD 1,000 per request Request for lower interest rate : HKD 1,000 per request Copy of Vehicle Registration Document : HKD 20 per copy Repayment History / Repayment Schedule : HKD 200 per document Additional Charges for Settled Account Information : HKD 200 per account Certified copies of agreement / loan documents : HKD 200 per set			
Late Payment Fee and Charge	Not Applicable			
Prepayment / Early Settlement / Redemption Fee	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..			
Returned Cheque / Rejected Autopay Charge	Returned Cheque due to insufficient funds : HKD150 per cheque Returned Cheque due to other reasons : HKD70 per cheque Return of Autopay Instruction due to insufficient funds : 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				
Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of the P rate benchmark in the past 3 years.			



The highest P rate noted in the past 3 years is 6.125%.

**Periodic Repayment Amount** (Illustrative Example)

The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.

For a loan amount of HK\$100,000 with monthly repayment:

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

**Total Repayment Amount** (Illustrative Example)

The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.

For a loan amount of HK\$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$101,282.49 to HK\$101,797.68	HK\$102,385.56 to HK\$103,348.68	HK\$104,620.80 to HK\$106,504.80