

# Key Facts Statement (“KFS”) for Term Loan Facility

## Industrial and Commercial Bank of China (Asia) Limited (“Bank”)

### Secured Facility of “Flexi Assets Financing – Insurance Plan” January 2026

**This product is a Term Loan Facility.**

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

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.

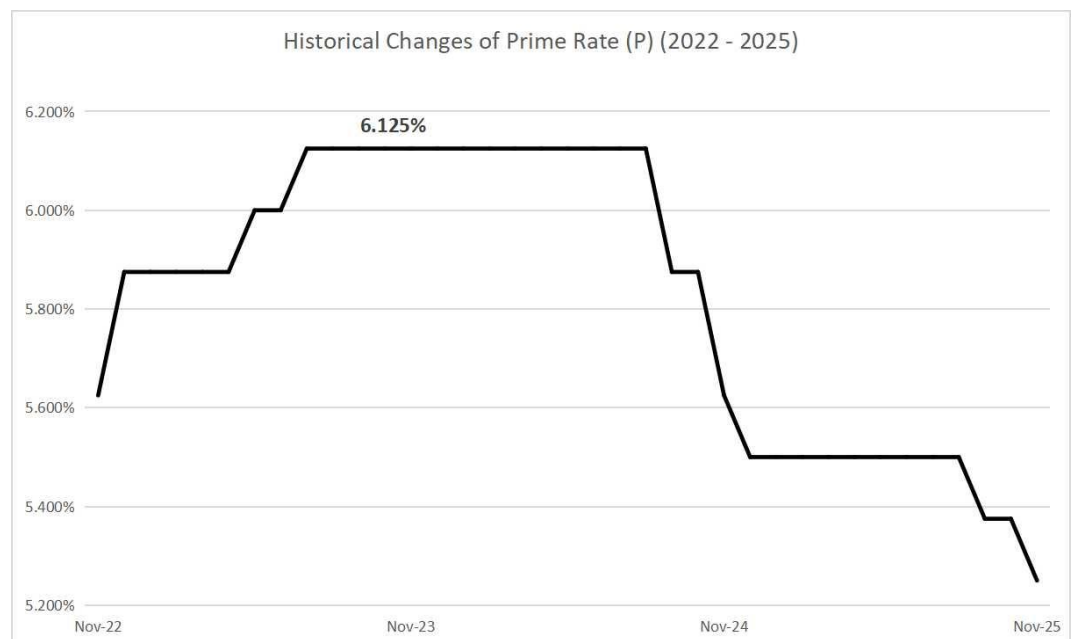
#### Interest Rates and Interest Charges

Annualised Interest Rate*	<p>For a loan amount of HK\$100,000:</p> <p><b>Premium Financing:</b></p> <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">Max. : H+1.8% / P-1% (whichever is lower) Min. : H+1.3% / P-2.3% (whichever is lower)</td></tr></table> <p><b>Policy Financing:</b></p> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Interest rate</td><td colspan="3">P-1%</td></tr></table> <p>Note:</p> <ul style="list-style-type: none"><li>● Interest shall be calculated on a 365-day year (including leap years) basis.</li><li>● The interest rate of this loan is subject to the final interest rate in our offer letter of your loan and it may change during the tenor of this loan based on the latest HIBOR and Prime Rate.</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>● Unless otherwise specified in our offer letter, the interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</li><li>● Interest rate re-fixing for Premium Financing takes place monthly whereas Policy Financing takes place daily. The latest rate and other details of the HIBOR and Prime Rate are 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> and HKAB’s website: <a href="https://www.hkab.org.hk/en/rates/hibor">https://www.hkab.org.hk/en/rates/hibor</a></li></ul>	Loan Tenor	6-month	12-month	24-month	Range of interest rate	Max. : H+1.8% / P-1% (whichever is lower) Min. : H+1.3% / P-2.3% (whichever is lower)			Loan Tenor	6-month	12-month	24-month	Interest rate	P-1%		
Loan Tenor	6-month	12-month	24-month														
Range of interest rate	Max. : H+1.8% / P-1% (whichever is lower) Min. : H+1.3% / P-2.3% (whichever is lower)																
Loan Tenor	6-month	12-month	24-month														
Interest rate	P-1%																
Annualised Percentage Rate (APR)	Not applicable																
Annualised Overdue / Default Interest Rate	Interest rate on loan + 3.5% and calculated daily until repayment day. No minimum amount of default interest will be applied.																
Repayment																	
Repayment Frequency	This loan requires monthly repayment on the interest incurred and repay the principal at the same time in the last instalment																

Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment for the whole month of 30 calendar days:			
	Premium Financing:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the range of interest rate specified above	HK\$242.47 to HK\$349.32		
	Policy Financing:			
Total Repayment Amount	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate specified above	HK\$349.32		
	For a loan amount of HK\$100,000 with monthly repayment :			
	Premium Financing:			
	Loan Tenor	6-month	12-month	24-month
Fees and Charges	Total repayment amount for the range of interest rate specified above	HK\$101,487.12 to HK\$102,142.47	HK\$102,950 to HK\$104,250	HK\$105,900 to HK\$108,500
	Policy Financing:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate specified above	HK\$102,142.47	HK\$104,250	HK\$108,500
	Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides term loan at <a href="https://www.icbcasia.com/hk/en/e-tools/calculator/monthly-interest-repayment-and-principal-repayment-upon-maturity-calculator/default.html">https://www.icbcasia.com/hk/en/e-tools/calculator/monthly-interest-repayment-and-principal-repayment-upon-maturity-calculator/default.html</a> .			
Fees and Charges				
Handling Fee	Set-up Fee		0.5% of approved amount	
	Annual Review Fee		Not applicable	
	Change of Beneficiary of the pledged policy		HK\$1,000 per request	
Late Payment Fee and Charge	Interest rate on loan + 3.5% and calculated daily until repayment day			
Prepayment / Early Settlement / Redemption Fee	0.3% of loan amount will be charged if you fully repay the loan within 1 year from loan drawdown (Min. HK\$500) The Bank does not accept any partial prepayment request.			
Returned Cheque Charge/ Rejected Autopay Charge	Returned Cheque due to insufficient funds : HK\$150 per cheque Returned Cheque due to other reasons : HK\$70 per cheque Return of Autopay Instruction due to insufficient funds : HK\$150 per item			
Additional Information				
* The Interest Rate is the basic interest rate shown as a percentage of the amount borrowed over a year. The final approved Interest Rate is subject to the facility amount and credit assessment result.				
<ul style="list-style-type: none"><li>The actual net benefits receivable under the Policy will be less than the amount indicated in the relevant Benefit Illustration, as part of the benefit payments would be offset by the repayment of the loan facility (including the principal amount of the loan and the relevant interest and charges). This shortfall may be significant especially if the amount of loan facility is substantial.</li><li>If the Policy is cancelled within the cooling off period, cancellation fee /early settlement fee would not be charged and the set up fee paid would be refunded.</li><li>“Prime Rate” means the Hong Kong Dollar Prime Lending Rate quoted by the Bank from time to time. As of 3<sup>rd</sup> November 2025, the Hong Kong Dollar Prime rate of the Bank is 5.25%.</li><li>“HIBOR” means the Hong Kong InterBank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Bank at or about 11:00a.m. (Hong Kong time). As of 27<sup>th</sup> November 2025, HIBOR is 3.24280%, which is available in the website of The Hong Kong Association of Banks.</li></ul>				
Reference Information				

## Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



The highest benchmark HIBOR and Prime Rate of the Bank noted in the past 3 years is 5.660% and 6.125% respectively.

## 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 for the whole month of 30 calendar days:

### Premium Financing:

Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$314.38 to HK\$421.23		

### Policy Financing:

Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$421.23		

<b>Total Repayment Amount</b> (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:			
	<b>Premium Financing:</b>			
	<b>Loan Tenor</b>	<b>6-month</b>	<b>12-month</b>	<b>24-month</b>
	<b>Total repayment amount based on the highest interest rate noted in the past 3 years</b>	HK\$101,928.22 to HK\$102,583.56	HK\$103,825 to HK\$105,125	HK\$107,650 to HK\$110,250
	<b>Policy Financing:</b>			
		<b>6-month</b>	<b>12-month</b>	<b>24-month</b>
		HK\$102,583.56	HK\$105,125	HK\$110,250

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

# Key Facts Statement (“KFS”) for Overdraft Facility

## Industrial and Commercial Bank of China (Asia) Limited (“Bank”)

### Secured Facility of “Flexi Assets Financing – Insurance Plan” January 2026

This product is an Overdraft Facility.

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

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>	<p>The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:</p> <p><b>Premium Financing:</b></p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Range of annualised interest rate</th></tr> </thead> <tbody> <tr> <td>Up to HK\$ 5,000</td><td rowspan="4">P-0.5%</td></tr> <tr> <td>Above HK\$ 5,000 and up to HK\$ 20,000</td></tr> <tr> <td>Above HK\$ 20,000 and up to HK\$ 100,000</td></tr> <tr> <td>Above HK\$ 100,000</td></tr> </tbody> </table> <p><b>Policy Financing:</b></p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Range of annualised interest rate</th></tr> </thead> <tbody> <tr> <td>Up to HK\$ 5,000</td><td rowspan="4">P-0.5%</td></tr> <tr> <td>Above HK\$ 5,000 and up to HK\$ 20,000</td></tr> <tr> <td>Above HK\$ 20,000 and up to HK\$ 100,000</td></tr> <tr> <td>Above HK\$ 100,000</td></tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> <li>Overdraft interest will start to be calculated based on the interest rate of loan upon facility effected.</li> <li>Interest shall be calculated based on the number of days of actual usage, and on a 365-day year (including leap years) basis.</li> <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>Unless otherwise specified in our offer letter, the interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</li> <li>Interest rate re-fixing for this loan takes place daily. The latest rate and other details of the Prime Rate 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>	Loan Amount	Range of annualised interest rate	Up to HK\$ 5,000	P-0.5%	Above HK\$ 5,000 and up to HK\$ 20,000	Above HK\$ 20,000 and up to HK\$ 100,000	Above HK\$ 100,000	Loan Amount	Range of annualised interest rate	Up to HK\$ 5,000	P-0.5%	Above HK\$ 5,000 and up to HK\$ 20,000	Above HK\$ 20,000 and up to HK\$ 100,000	Above HK\$ 100,000
Loan Amount	Range of annualised interest rate														
Up to HK\$ 5,000	P-0.5%														
Above HK\$ 5,000 and up to HK\$ 20,000															
Above HK\$ 20,000 and up to HK\$ 100,000															
Above HK\$ 100,000															
Loan Amount	Range of annualised interest rate														
Up to HK\$ 5,000	P-0.5%														
Above HK\$ 5,000 and up to HK\$ 20,000															
Above HK\$ 20,000 and up to HK\$ 100,000															
Above HK\$ 100,000															
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable														
<b>Overlimit Interest Rate</b>	<p>A default interest rate of HKD Prime Rate or 1-month HIBOR (whichever is higher) + 10% p.a. will be charged on any amount outstanding of the Facility which exceeds the applicable overdraft limit, from the date on which such excess was incurred up to the date of actual payment of such excess. The Bank will inform you if such default rate is applied.</p> <p>Such interest will be calculated on simple basis and accrued daily. No minimum amount of default interest will be applied.</p>														

Repayment				
Repayment Frequency	This loan does not require periodic repayment in regular amount.			
Periodic Repayment Amount	The following information is provided on the assumptions that the overdraft usage is 100% for the whole month of 30 calendar days			
	Premium Financing:			
	Overdraft Amount	Monthly repayment amount for the interest rate specified above		
	HK\$5,000	HK\$19.52		
	HK\$20,000	HK\$78.08		
	HK\$100,000	HK\$390.41		
	Policy Financing:			
	Overdraft Amount	Monthly repayment amount for the interest rate specified above		
	HK\$5,000	HK\$19.52		
	HK\$20,000	HK\$78.08		
HK\$ 100,000	HK\$390.41			
Total Repayment Amount	The following information is provided on the assumptions that the overdraft usage is 100% for the whole facility period while the overdraft is fully repaid at 12 months and overdraft interest is fully repaid monthly			
	Premium Financing:			
	Overdraft Amount	Total repayment amount for the interest rate specified above		
	HK\$5,000	HK\$5,237.50		
	HK\$20,000	HK\$20,950		
	HK\$100,000	HK\$104,750		
	Policy Financing:			
	Overdraft Amount	Total repayment amount for the interest rate specified above		
	HK\$5,000	HK\$5,237.50		
	HK\$20,000	HK\$20,950		
	HK\$100,000	HK\$104,750		
	Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides overdraft facilities at <a href="https://www.icbcasia.com/hk/en/e-tools/calculator/overdraft-calculator/default.html">https://www.icbcasia.com/hk/en/e-tools/calculator/overdraft-calculator/default.html</a> .			
	Fees and Charges			
	Annual Fee / Fee	Set-up Fee	HK\$1,000 per limit	
		Annual Review Fee	HK\$1,000 per limit	
Cancellation Fee (for the 1st year)		HK\$1,000 per limit		
Change of Beneficiary of the pledged policy		HK\$1,000 per request		
Late Payment Fee and Charge	Not applicable			

<b>Overlimit Handling Fee</b>	HK\$120 per item	
<b>Returned Cheque Charge/ Rejected Autopay Charge</b>	Returned Cheque due to insufficient funds	: HK\$150 per cheque
	Returned Cheque due to other reasons	: HK\$70 per cheque
	Return of Autopay Instruction due to insufficient funds	: HK\$150 per item

### Additional Information

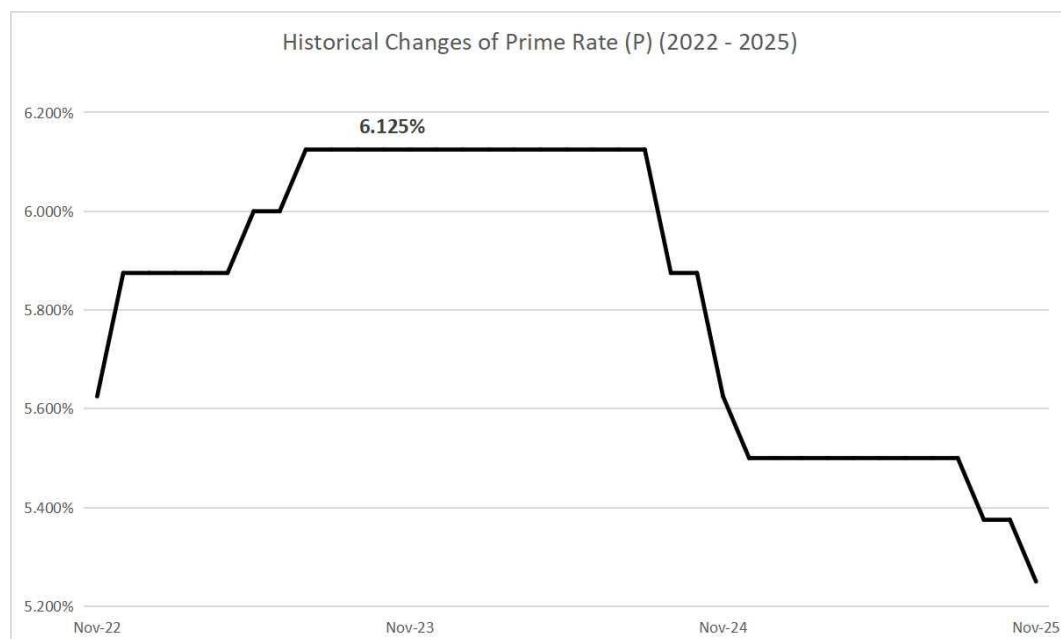
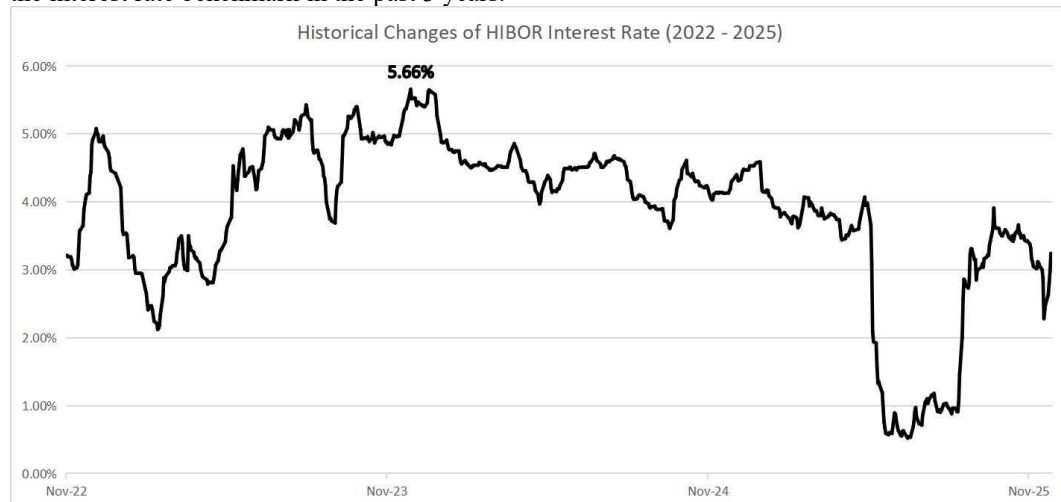
\* The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year. The final approved Annualised Interest Rate/ Interest Rate is subject to the facility amount and credit assessment result.

- The actual net benefits receivable under the Policy will be less than the amount indicated in the relevant Benefit Illustration, as part of the benefit payments would be offset by the repayment of the loan facility (including the principal amount of the loan and the relevant interest and charges). This shortfall may be significant especially if the amount of loan facility is substantial.
- If the Policy is cancelled within the cooling off period, cancellation fee /early settlement fee would not be charged and the set up fee paid would be refunded.
- “Prime Rate” means the Hong Kong Dollar Prime Lending Rate quoted by the Bank from time to time. As of 3<sup>rd</sup> November 2025, the Hong Kong Dollar Prime rate of the Bank is 5.25%.
- “HIBOR” means the Hong Kong InterBank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Bank at or about 11:00a.m. (Hong Kong time). As of 27<sup>th</sup> November 2025, HIBOR is 3.24280%, which is available in the website of The Hong Kong Association of Banks.

### Reference Information

#### Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



The highest benchmark HIBOR and Prime Rate of the Bank noted in the past 3 years is 5.660%

	and 6.125% respectively.																
<b>Periodic Repayment Amount</b> (Illustrative Example)	<p>The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.</p> <p><b>The following information is provided on the assumptions that the overdraft usage is 100% for the whole month of 30 calendar days</b></p> <p><b>Premium Financing:</b></p> <table> <tr> <th>Overdraft Amount</th><th>Total repayment amount based on the highest interest rate noted in the past 3 years</th></tr> <tr> <td>HK\$5,000</td><td>HK\$23.12</td></tr> <tr> <td>HK\$20,000</td><td>HK\$92.47</td></tr> <tr> <td>HK\$100,000</td><td>HK\$462.33</td></tr> </table> <p><b>Policy Financing:</b></p> <table> <tr> <th>Overdraft Amount</th><th>Total repayment amount based on the highest interest rate noted in the past 3 years</th></tr> <tr> <td>HK\$5,000</td><td>HK\$23.12</td></tr> <tr> <td>HK\$20,000</td><td>HK\$92.47</td></tr> <tr> <td>HK\$100,000</td><td>HK\$462.33</td></tr> </table>	Overdraft Amount	Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$5,000	HK\$23.12	HK\$20,000	HK\$92.47	HK\$100,000	HK\$462.33	Overdraft Amount	Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$5,000	HK\$23.12	HK\$20,000	HK\$92.47	HK\$100,000	HK\$462.33
Overdraft Amount	Total repayment amount based on the highest interest rate noted in the past 3 years																
HK\$5,000	HK\$23.12																
HK\$20,000	HK\$92.47																
HK\$100,000	HK\$462.33																
Overdraft Amount	Total repayment amount based on the highest interest rate noted in the past 3 years																
HK\$5,000	HK\$23.12																
HK\$20,000	HK\$92.47																
HK\$100,000	HK\$462.33																
<b>Total Repayment Amount</b> (Illustrative Example)	<p>The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.</p> <p><b>The following information is provided on the assumptions that the overdraft usage is 100% for the whole facility period while the overdraft is fully repaid at 12 months and overdraft interest is fully repaid monthly</b></p> <p><b>Premium Financing:</b></p> <table> <tr> <th>Overdraft Amount</th><th>Monthly repayment amount based on the highest interest rate noted in the past 3 years</th></tr> <tr> <td>HK\$5,000</td><td>HK\$5,281.25</td></tr> <tr> <td>HK\$20,000</td><td>HK\$21,125</td></tr> <tr> <td>HK\$100,000</td><td>HK\$105,625</td></tr> </table> <p><b>Policy Financing:</b></p> <table> <tr> <th>Overdraft Amount</th><th>Monthly repayment amount based on the highest interest rate noted in the past 3 years</th></tr> <tr> <td>HK\$5,000</td><td>HK\$5,281.25</td></tr> <tr> <td>HK\$20,000</td><td>HK\$21,125</td></tr> <tr> <td>HK\$100,000</td><td>HK\$105,625</td></tr> </table>	Overdraft Amount	Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$5,000	HK\$5,281.25	HK\$20,000	HK\$21,125	HK\$100,000	HK\$105,625	Overdraft Amount	Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$5,000	HK\$5,281.25	HK\$20,000	HK\$21,125	HK\$100,000	HK\$105,625
Overdraft Amount	Monthly repayment amount based on the highest interest rate noted in the past 3 years																
HK\$5,000	HK\$5,281.25																
HK\$20,000	HK\$21,125																
HK\$100,000	HK\$105,625																
Overdraft Amount	Monthly repayment amount based on the highest interest rate noted in the past 3 years																
HK\$5,000	HK\$5,281.25																
HK\$20,000	HK\$21,125																
HK\$100,000	HK\$105,625																

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.