

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.

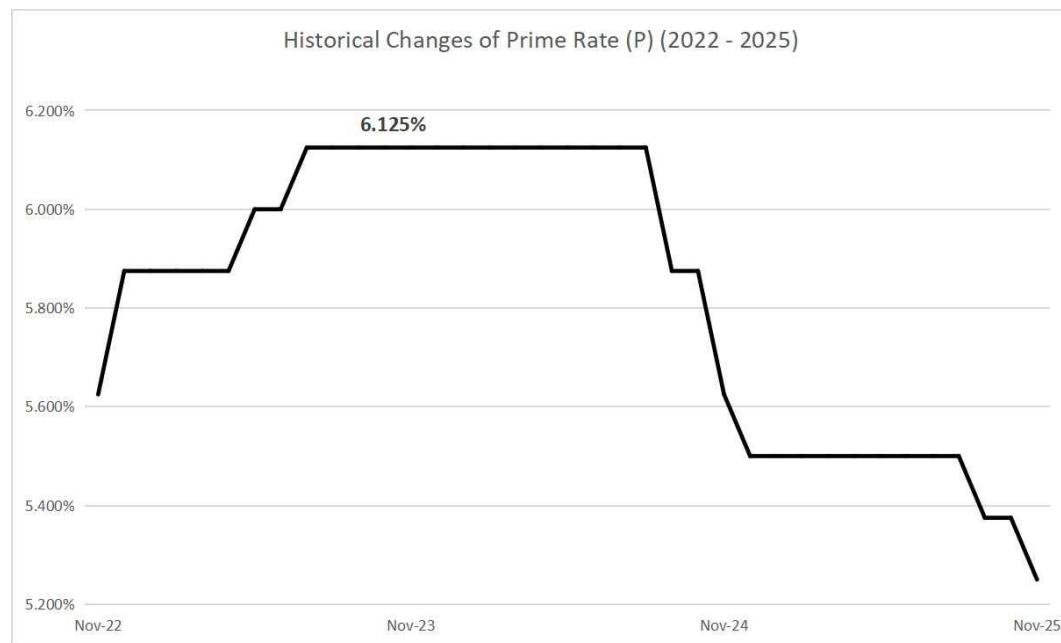
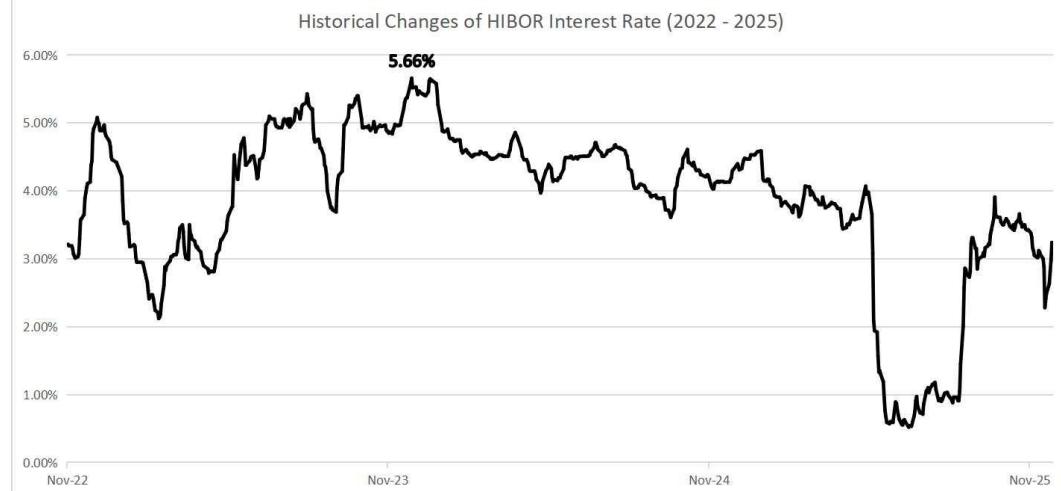
Interest Rates and Interest Charges

Annualised Interest Rate*	For a loan amount of HK\$100,000:					
Premium Financing:						
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)						
Policy Financing:						
Loan Tenor	6-month	12-month	24-month			
Interest rate	P-1%					
Note:						
<ul style="list-style-type: none"> Interest shall be calculated on a 365-day year (including leap years) basis. 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. 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. 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. 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: https://www.icbcasia.com/hk/en/personal/banking/rate/prime-rate/default.html and HKAB’s website: https://www.hkab.org.hk/en/rates/hibor 						
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	<p>For a loan amount of HK\$100,000 with monthly repayment for the whole month of 30 calendar days:</p> <p>Premium Financing:</p> <table border="1" data-bbox="457 265 1513 399"> <thead> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> </thead> <tbody> <tr> <td>Periodic repayment amount for the range of interest rate specified above</td><td>HK\$242.47 to HK\$349.32</td><td></td><td></td></tr> </tbody> </table> <p>Policy Financing:</p> <table border="1" data-bbox="457 451 1513 563"> <thead> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> </thead> <tbody> <tr> <td>Periodic repayment amount for the interest rate specified above</td><td>HK\$349.32</td><td></td><td></td></tr> </tbody> </table>				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			Loan Tenor	6-month	12-month	24-month	Periodic repayment amount for the interest rate specified above	HK\$349.32		
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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		

<p>Total Repayment Amount (Illustrative Example)</p>	<p>(The following example illustrates the total 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> <p>Premium Financing:</p> <table border="1" data-bbox="454 323 1521 518"> <thead> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> </thead> <tbody> <tr> <td>Total repayment amount based on the highest interest rate noted in the past 3 years</td><td>HK\$101,928.22 to HK\$102,583.56</td><td>HK\$103,825 to HK\$105,125</td><td>HK\$107,650 to HK\$110,250</td></tr> </tbody> </table> <p>Policy Financing:</p> <table border="1" data-bbox="454 579 1521 727"> <thead> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> </thead> <tbody> <tr> <td>Total repayment amount based on the highest interest rate noted in the past 3 years</td><td>HK\$102,583.56</td><td>HK\$105,125</td><td>HK\$110,250</td></tr> </tbody> </table>	Loan Tenor	6-month	12-month	24-month	Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$101,928.22 to HK\$102,583.56	HK\$103,825 to HK\$105,125	HK\$107,650 to HK\$110,250	Loan Tenor	6-month	12-month	24-month	Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$102,583.56	HK\$105,125	HK\$110,250
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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.

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Interest Rates and Interest Charges

Annualised Interest Rate*	<p>The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:</p> <p>Premium Financing:</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>Policy Financing:</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"> Overdraft interest will start to be calculated based on the interest rate of loan upon facility effected. Interest shall be calculated based on the number of days of actual usage, and on a 365-day year (including leap years) basis. 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. 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. 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: https://www.icbcasia.com/hk/en/personal/banking/rate/prime-rate/default.html 	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
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Annualised Overdue / Default Interest Rate	Not applicable														
Overlimit Interest Rate	<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: <table border="1"> <thead> <tr> <th>Overdraft Amount</th><th>Monthly repayment amount for the interest rate specified above</th></tr> </thead> <tbody> <tr> <td>HK\$5,000</td><td>HK\$19.52</td></tr> <tr> <td>HK\$20,000</td><td>HK\$78.08</td></tr> <tr> <td>HK\$100,000</td><td>HK\$390.41</td></tr> </tbody> </table>			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
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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 https://www.icbcasia.com/hk/en/e-tools/calculator/overdraft-calculator/default.html .										

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		

Overlimit Handling Fee	HK\$120 per item
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

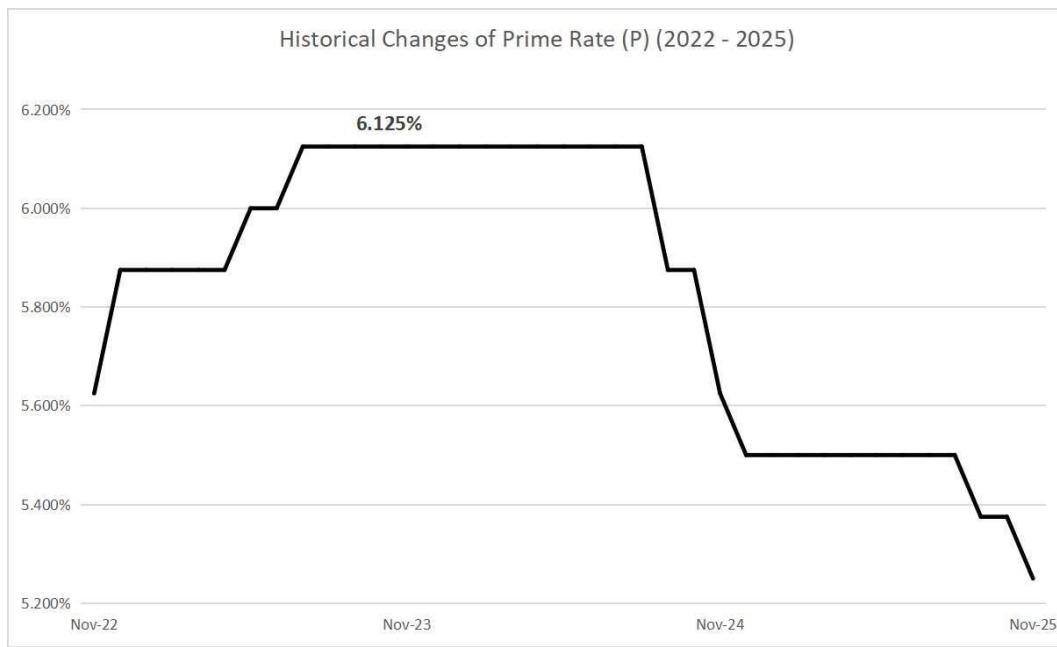
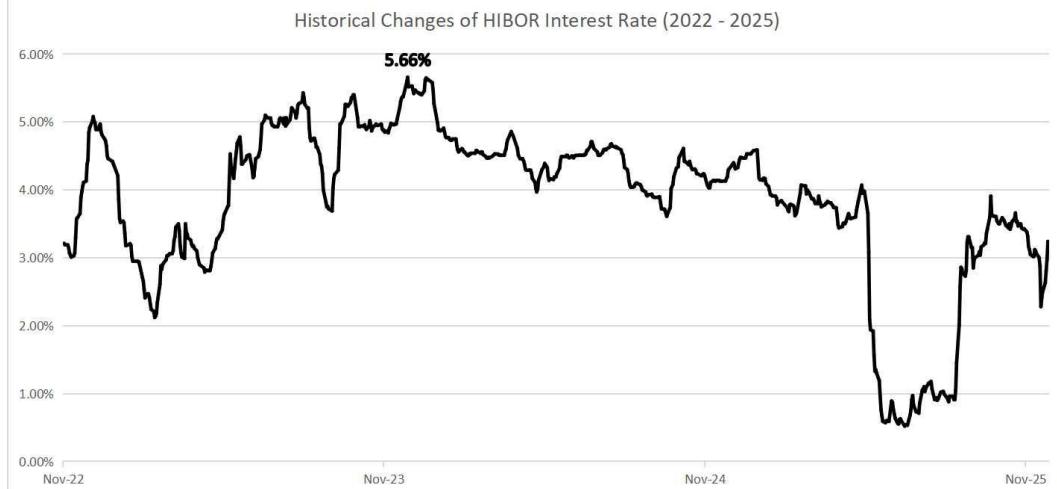
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