

Key Facts Statement (KFS) for Instalment Loan

Industrial and Commercial Bank of China (Asia) Limited

ICBC Credit Card Spending Instalment Plan

1 April 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.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)

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

Loan Tenor	6-month	12-month	24-month	36-month
APR	Not Applicable	5.29%	5.46%	5.48%

Annualised Overdue / Default Interest Rate

APR for Retail Purchase is 16.08% - 29.33% when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Other- wise, interest will be charged on:
 (i) the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and
 (ii) the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full.

Fees and Charges

Handling Fee

Not applicable.

Late Payment Fee and Charge

If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied. 5% of minimum payment due (minimum HK\$130 or the Minimum Payment of the last statement, whichever is lower).

Prepayment/ Early Settlement/ Redemption Fee

In case of any cancellation of the relevant ICBC credit card account or early repayment of the Plan by the customer, the entire outstanding loan amount and an administration charge of HK\$300 (if applicable) will be billed into the Cardholder's IC BC credit card account and become immediately due and payable .

Important Notes: Customer should consider the early repayment fee involved before apply fully settlement. Where customer has been making repayments as scheduled for some time, the amount of unpaid interest is likely to be small. Although the amount of unpaid interest saved, it may not enough to cover the early repayment fee that involved, the loss may outweigh the gain.

Return Cheque / Rejected Autopay Charge

HK\$110 per return cheque / rejected autopay charge per payment.

Additional Information

- Annualised Percentage Rate (APR) is calculated according to the method set out in the relevant guidelines referred to in the Code of Banking Practice. A reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.
- The above example is for reference only, please refer to the relevant promotion materials for details.

Terms and Conditions of ICBC Credit Card Spending Instalment Plan:

- 1.** ICBC Credit Card Spending Instalment Plan (the "Plan") is only applicable to the principal cardholder of the credit card and affinity card (the "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. Application by the Cardholder and the final approved 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.** Application for the Plan must be submitted 5 working days prior to the ICBC credit card statement payment due date. If the application is submitted less than 5 working days, the Cardholder should not rely on the approved loan amount of the Plan to be credited to the credit card account for repayment and should make payment to settle the ICBC credit card statement outstanding balance on or before the payment due date if appropriate. Cardholder will be responsible for any finance charge and related late payment fee which may be incurred due to the late payment in any event.
- 4.** The Plan is only applicable to the eligible new retail spending/transactions of the HKD account posted in the latest ICBC credit card statement, and is not applicable to cash advance, balance transfer, autopay, cash instalment plan and the repayment, merchant instalment plan, tax payment, tax loan and personal loan repayment, purchase of casino chips, gambling transactions and all types of handling fees and financial charges. In case of any dispute in relation to the interpretation of eligible new retail spending/transactions, the decision of the Bank shall be final.
- 5.** The loan amount of the Plan under application shall be (i) at least HK\$1,000 and up to the aggregate sum of the eligible new retail spending/transactions posted in the latest ICBC credit card statement of the Cardholder; and (ii) the credit card account of the Cardholder must be valid and without any arrears of repayment record.
- 6.** The maximum amount of Spending Instalment is the aggregate sum of spending amount in the latest monthly statement.
- 7.** The monthly flat rate of the Plan is 0.235% and the annualised percentage rate is 5.29% for 12 months, 5.46% for 24 months, 5.48% for 36 months. 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 interest amount incurred in connection therewith under the Plan will be made by 12, 24 or 36 equal monthly instalments, 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.
- 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, interest amount, 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. 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.

12. 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.

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

14. 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 (852) 2189 5588 to obtain a copy of such terms and conditions.

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

16. Any person or entity that is not a party to these Terms and Condition 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.

17. 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.

18. In case of any disputes, the decision of the Bank shall be final and conclusive.

19. 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