

ICBC Credit Card Cash Installment Plan for Tax Payment Application Form

The maximum amount of Credit Card Cash Installment Plan for Tax Payment can be up to 3 times of the tax payment OR HK\$600,000 OR available credit limit in the designated credit card account (where the lowest is applicable)

Interest rate as low as 5% with free handling charges

Apply Cash Installment Amount (HK\$)	12-month Tenor Annualized Percentage Rate*	
	General Customer	Selected Customer
HK\$300,000 or above	6.30% (\$861.22)	5.00% (\$855.55)
HK\$150,000 - HK\$299,999	7.48% (\$866.34)	6.29% (\$861.18)
HK\$50,000 - HK\$149,999	8.75% (\$871.80)	7.60% (\$866.85)
HK\$10,000 - HK\$49,999	8.80% (\$872.01)	7.98% (\$868.49)

Simply complete and return below
Reply Slip with the copy of Tax Demand Note



By Fax

2233 9988

OR



By Mail

Hong Kong GPO Box No. 27

On or before 31 March 2008

* The annualized percentage rate (APR) is calculated according to the guideline of the Code of Banking Practice, excluding annual fees. Please note that the actual APR applicable may differ.
• Staff from Credit Card Centre will answer your enquiries related to the actual applicable annualized percentage rate.
• Selected customers include property owners, professions, civil servants, specific government department employees, Hospital Authority employees and specific educational institute employees.
• The Bank reserves the right to request additional documents from the applicant.

This application form is only applicable to the Principal Cardmembers, please complete in English BLOCK letters and put a "✓" against the appropriate box:

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The minimum credit limit for ICBC Credit Card Installment Plan is HK\$10,000 and should not exceed the available credit limit of respective card account. Should there be no indication on loan amount, the Bank will assume apply for the available credit limit of respective card account.

Principal Cardmember Name: _____

Card Number: [][][][]-[][][][]-[][][][]-[][][][] Apply Loan amount: HK\$ _____

Card Number: [][][][]-[][][][]-[][][][]-[][][][] Apply Loan amount: HK\$ _____

Card Number: [][][][]-[][][][]-[][][][]-[][][][] Apply Loan amount: HK\$ _____

I wish to apply for extra Cash Installment amount, should there be insufficient credit limit, I would apply for a Tax Loan. Please refer my application to the relevant parties.

For selected customers, please provide the following information:

Company/ Organization name: _____ Department/ Position: _____

Please credit the approved loan amount into my personal Hong Kong Dollar bank account:

Name of Bank: _____ Name of Account: _____

Account No: _____

(Not applicable to joint account. If your bank account is not with ICBC (Asia), please enclose the photocopy of front page of bank passbook printed with your name and account number or recent bank account statement)

I hereby confirm that I have read, understood and agreed to all the terms and conditions related to Cash Installment Loan and will be bound by them.

X

Signature of Principal Cardmember

Date

FOR BANK USE ONLY			
Acode 1	Acode 2	Acode 3	Acode by
Loan serial #			

Terms and Conditions of Cash Installment Plan

1. Cardmember applies Cash Installment Plan for Tax Payment ("the Plan") through this application form implies the acceptance of all terms and conditions related to the Plan.
2. The Plan is only applicable to the selective customers designated in the overleaf and Principal Cardmember of ICBC Credit Card ("Cardmember"), excluding Supplementary Card, Staff Card, Student Card and Corporate Card members. ICBC Credit Card includes credit cards issued by Industrial and Commercial Bank of China (Asia) Limited ("the Bank"), Industrial and Commercial Bank of China Limited Hong Kong Branch and ex-Belgian Bank.
3. The offer of the Plan is valid till 31 March 2008.
4. The Cash Installment amount should be at least HK\$10,000 or 3 times of the tax payment amount or HK\$600,000 and should not exceed the available credit limit in the designated credit card account. The Cash Installment amount should be multiple of HK\$100.
5. An application by the Cardmember for the Plan shall be subject to acceptance by the Bank at its sole discretion. Successful application will be notified by mail. The Bank shall be entitled to reject any application without giving any reasons.
6. The approved loan amount will be credited into the Cardmember's designated personal HK dollar bank account within 2 weeks upon approval of application. Any joint account, company account, credit card account or other loan accounts held by the Cardmember are not accepted for the loan credit. The Bank may credit the loan to the Cardmember's bank account in whatever way at its sole discretion and Cardmember is liable for any fees and charges so incurred.
7. The Bank will hold the credit limit of the card account with an amount equivalent to the loan amount payable by the Cardmember under the Plan. The Bank will proportionally reduce the hold amount from the credit limit of the card account every month after the Bank successfully debits the card account with the loan amount due.
8. The annualized percentage rate of the Plan is calculated according to the guideline of the Code of Banking Practice.
9. The first installment will be debited to the Cardmember's credit card account on the next working day after the successful fund transfer to the Cardmember's designated bank account, and will be due on the due date specified in the next credit card statement.
10. Details of the Plan (loan amount, handling fee, monthly repayment amount and repayment tenor) once approved by the Bank, will be advised to the Cardmember by a confirmation letter and cannot be changed.
11. During the repayment period, Cardmember must settle the outstanding balance of the credit card account in full in order to enjoy the interest-free offer of the Plan. If only partial payment is made to the credit card account, the prevailing interest rate applicable to retail transactions of the credit card account will be applied to the repayment amount of the Plan for the month billed along with other retail transactions billed in the credit card account, if any, with effect from the date of the relevant transaction(s) until the outstanding balance is repaid in full.
12. The Bank reserves the right to terminate the Plan at its sole discretion and shall not compensate the Cardmember in any case should it find the financial status / credit reputation of Cardmember is adversely changed or the situation is warrant. Upon termination of the Plan, the entire outstanding loan amount will be billed into the credit card account and become immediately due and payable.
13. In case of any early repayment or voluntary cancellation of the Plan by Cardmember, the entire outstanding loan amount and an administration charge of HK\$200 will be billed and charged into the credit card account and become immediately due and payable. Cardmember should give the 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 or cancellation of the Plan.
14. Cardmember must settle the payment according to the Cardmember Agreement.
15. Cardmember confirms that no credit card and other loan under Cardmember's name issued by any financial institutions has been cancelled due to default in payment, and there is no current overdue payment exceeding 1 month in respect of loan indebtedness (including credit card and all unsecured loans) with other financial institutions. Cardmember also confirms that he/she has never been declared bankrupt, has no petition for bankruptcy or debt re-structuring and no intention to do so.
16. Cardmember understands and agrees that in accordance with the terms of the Code of Practice on Consumer Credit Data, the Bank has the right to contact any credit reference agency to obtain information about Cardmember upon assessment of his / her current credit status.
17. Cash Installment for tax payment is not eligible for Bonus Point Rewards or Cash Rebate.
18. Cardmember agrees to be bound by the Terms and Conditions of the Cardmember Agreement and the Plan applied by the Bank from time to time. Please contact our 24-hour Customer Services Hotline at 218 95588 to obtain a copy of such Terms and Conditions.
19. The Bank reserves the right to revise the interest rate, handling fee and administration charge of the Plan. In case of any disputes, the Bank reserves the sole right to make the final decision.

If you do not wish to receive any promotion materials from ICBC (Asia), please inform the Bank in writing. The address is: "The Data Protection Officer, Industrial and Commercial Bank of China (Asia) Limited, 33/F ICBC Tower, 3 Garden Road, Hong Kong".

In case of any inconsistency between the English version and the Chinese version of these Terms and Conditions, the English version shall prevail.

POSTAGE
WILL BE
PAID BY
LICENSEE
郵費由持
牌人支付

NO POSTAGE
STAMP
NECESSARY IF
POSTED IN
HONG KONG
如在本港投寄
毋須貼上郵票

BUSINESS REPLY SERVICE LICENCE NO.
商業回郵牌號：2272

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED
CREDIT CARD CENTRE
P.O. BOX NO. 27
GENERAL POST OFFICE
HONG KONG

請在此處封口

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