



中國工商銀行(亞洲)
ICBC (Asia)



ICBC (Asia)'s New Home Mortgage Plan Parallel Mortgage and Deposit Interest Rate

2 April 2007, Hong Kong – ICBC (Asia) introduces a brand new home mortgage plan, Wise Mortgage. It provides a highly competitive mortgage rate in town, as well as a preferential deposit rate that is equivalent to the mortgage rate. Customer can repay the home mortgage easily on the one hand and enjoy high return on deposit on the other. Wise Mortgage offers the maximum amount of deposit bearing preferential deposit rate up to 60% of the total outstanding balance of the mortgage loan during the first year, which is higher than that of similar deposit-linked mortgage plans. Deposit balance in excess of the maximum amount will also enjoy an interest rate based on the tiered interest rate of the Hong Kong Dollar Savings Account quoted by ICBC (Asia). Customer can earn more interest on his deposit yet there is no withdraw or deposit constraint. The arrangement of funds can be more flexible.

From now until 31 May 2007, customer who successfully applies for Wise Mortgage will be entitled to a special mortgage rate as low as P-3%, cash rebate and extra 3-month free coverage for subscribing one-year Family Protection Plan. Customer can repay his mortgage and accumulate his wealth with ease.

Moreover, ICBC (Asia) offers other general mortgage plans with a preferential rate as low as P-3.33% for the first 3 years and P-3.15% thereafter with cash rebate. It also provides HIBOR-based mortgage plan with mortgage rate as low as HIBOR+0.5%. To match with the latest phase of Home Ownership Scheme, ICBC (Asia) introduces privileged mortgage plan and set up “HOS Mortgage Centre” in its 18 branches to provide mortgage services to HOS applicants. The privileged mortgage plan offers mortgage rate as low as P-3.15%, HKD3,000 legal fee subsidy and cash rebate up to 0.6%. Extra first-year free Family Protection Plan is offered to customers who successfully apply for HOS Mortgage by 30 April 2007.

For more details, please call Mortgage Hotline at 2534 3000, visit the website <http://www.icbcasia.com> or any of ICBC (Asia) branches.

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ICBC (Asia)

ICBC (Asia) is a full licensed bank incorporated in Hong Kong with its shares listed on The Stock Exchange of Hong Kong (Stock Code: 349). It has 39 branches, 5 dedicated commercial business centres and an investment service centre in Hong Kong. It is principally engaged in banking, financial and other financial related services with focus on retail banking, commercial banking as well as corporate banking business. ICBC (Asia) is now the flagship of Hong Kong banking business of Industrial and Commercial Bank of China, the largest commercial bank in the Mainland China (in terms of total assets). On 23 November 2005, ICBC (Asia) was assigned A2/Prime-1 long-term/short-term deposit ratings and D+ Bank Financial Strength Rating (BFSR) by Moody's Investors Service.