



中國工商銀行(亞洲)  
I C B C (Asia)



**ICBC (Asia) Launches “Personal Loan Promotion”  
APR As Low As 4.57%, Making Repayment Much Easier**

8 May 2008, Hong Kong - ICBC (Asia) launches its “Personal Loan Promotion”, by which customers can borrow up to 6 times of their monthly salary and the annualized percentage rates (APR) can be as low as 4.57%<sup>1</sup>. In addition, customers may also enjoy a maximum of 48-month repayment period, which enables them to make repayment easily. Application procedures are easy and simple. For application, customers may visit any ICBC (Asia) branch or return the application form by mail or fax. Customers may visit [www.icbcasia.com](http://www.icbcasia.com) or call the Customer Service Hotline to obtain the application form.

For enquiry, please contact Customer Service Hotline at 218 95588 or any ICBC (Asia) branch.

<sup>1</sup> The annualized percentage rates are calculated in accordance with the relevant guidelines stipulated in the Code of Banking Practice. The APR of 4.57% p.a. is only applicable to preferential customers with loan amount of HK\$500,000-HK\$600,000 and tenor of 12months. Please note that the actual APR applicable may differ in accordance with the approved loan amount and the credit assessment credit. Preferential customers are property owners, professionals, civil servants, staff of selected government-related organizations (including staff of Hospital Authority and selected education institutions), as well as customers with good credit management score (grade B of above) under the credit report made by TransUnion Ltd.

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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 42 branches, 8 “Elite Club” Wealth Management Centres, 5 dedicated commercial business centers 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 Limited, the largest commercial bank in the Mainland China (in terms of total assets). On

6 June 2007, ICBC (Asia) was assigned A2/Prime-1 long-term/short-term deposit ratings and C- Bank Financial Strength Rating (BFSR) by Moody's Investors Service.