

## Hong Kong Dollar Savings Deposit Offer Terms and Conditions

### Applicable to customers opening account from 8 November 2020 to 31 December 2020:

1. The promotion period starts from 8 November 2020 to 31 December 2020 (both days are inclusive) ("Promotion Period").
2. This offer ("Offer") is only applicable to the new customer who successfully opens a savings account within the Promotion Period ("Eligible Customer"). The Offer is NOT applicable to customer who have closed his/her Airstar Bank savings account within the Promotion Period.
3. Eligible Customer can enjoy preferential Hong Kong Dollar ("HKD") Savings interest rates for 6 months (i.e. 185 calendar days) after account opening day ("Offer Period"), and the interest rate are as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD20,000	5.00%
Above HKD20,000 to HKD1,000,000	0.50%
Above HKD1,000,000	0.10%

\* Interest rate is applicable on incremental balances in each slab.

4. After Offer Period, the prevailing HKD savings rate announced by the Bank will apply.
5. Interest will be credited to Eligible Customer's HKD savings account according to prevailing interest payment schedule.
6. In case there is any suspicious abuse, misuse or fraud, the Bank reserves the absolute right to forfeit the Eligible Customers' entitlement to the above offers without prior notice and providing any reasons.
7. The Bank reserves the right to vary, extend or terminate the above offers and to amend any of the Terms and Conditions from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
8. This Terms and Conditions is governed by and construed in accordance with the laws of Hong Kong and the parties agree to submit to the exclusive jurisdiction of the Hong Kong courts. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions and any details of the promotional offers, the English version shall prevail.

**Applicable to customers opening account from 7 September 2020 to 7 November 2020 :**

1. The promotion period starts from 7 September 2020 to 7 November 2020 (both days are inclusive) ("Promotion Period").
2. The Offer ("Offer") is only applicable to the new customer who successfully opens a savings account within the Promotion Period ("Eligible Customer").
3. Eligible Customer can enjoy preferential Hong Kong Dollar ("HKD") Savings interest rates for 1 year since account opening day ("Offer Period"), and the interest rate are as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD20,000	3.60%
Above HKD20,000 to HKD1,000,000	0.50%
Above HKD1,000,000	0.10%

\* Interest rate is applicable on incremental balances in each slab.

4. After Offer Period, the prevailing HKD savings rate announced by the Bank will apply.
5. Interest will be credited to Eligible Customer's HKD savings account according to prevailing interest payment schedule.
6. In case there is any suspicious abuse, misuse or fraud, the Bank reserves the absolute right to forfeit the Eligible Customers' entitlement to the above offers without prior notice and providing any reasons.
7. The Bank reserves the right to vary, extend or terminate the above offers and to amend any of the Terms and Conditions from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
8. This Terms and Conditions is governed by and construed in accordance with the laws of Hong Kong and the parties agree to submit to the exclusive jurisdiction of the Hong Kong courts. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions and any details of the promotional offers, the English version shall prevail.

**Applicable to customers opening account on or before 6 September 2020 :**

1. The promotion period starts from 11 June 2020 until 6 September 2020 (both days are inclusive) ("Promotion Period").
2. The Offer ("Offer") is only applicable to the existing Airstar Bank ("the Bank" ) customer whose savings account is opened before 11 June 2020 and new customer who successfully opens a savings account within the Promotion Period ("Eligible Customer").
3. Eligible Customer can enjoy preferential Hong Kong Dollar ("HKD") Savings interest rates from 11 June 2020 until 10 June 2021, both dates inclusive ("Offer Period"), and the interest rate are as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD20,000	3.60%
Above HKD20,000 to HKD1,000,000	0.50%
Above HKD1,000,000	0.10%

\* Interest rate is applicable on incremental balances in each slab.

4. After Offer Period, the prevailing HKD savings rate announced by the Bank will apply.
5. Interest will be credited to Eligible Customer's HKD savings account according to prevailing interest payment schedule.
6. In case there is any suspicious abuse, misuse or fraud, the Bank reserves the absolute right to forfeit the Eligible Customers' entitlement to the above offers without prior notice and providing any reasons.
7. The Bank reserves the right to vary, extend or terminate the above offers and to amend any of the Terms and Conditions from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
8. This Terms and Conditions is governed by and construed in accordance with the laws of Hong Kong and the parties agree to submit to the exclusive jurisdiction of the Hong Kong courts. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions and any details of the promotional offers, the English version shall prevail.