

## **60 days Interest and Repayment Free Promotion Terms and Conditions (“Terms and Conditions”)**

1. The promotion period is from now to 31 July 2021, both dates inclusive ("Promotion Period").
2. Applicants must successfully submit the loan application via Airstar Bank mobile app and drawdown the loan during the Promotion Period in order to enjoy the promotion offers ("Eligible Customer").
3. If Eligible Customer drawdown a Debt Consolidation Loan at any amount or Personal Loan with a loan amount not more than HKD200,000 during the Promotion Period, the first due date of the loan will be extended to 2 calendar months since the loan drawdown date which the customer is not required to make repayment in the first 60 days after drawdown (“Repayment Free Offer”).
4. If Eligible Customer early settle the entire loan before the first due date, the customer is not required to pay any interest and can settle the entire loan by only repaying the loan principle (“Interest Free Offer”).
5. If Eligible Customer do not early settle the loan before first due date, the Interest Free Offer will be forfeited and the customer is required to repay the loan as stated on loan drawdown confirmation letter.
6. The Eligible Customer is bounded by the Airstar Bank Personal Instalment Loan Terms and Conditions.
7. Each Eligible Customer can only be entitled to the Repayment Free Offer and Interest Free Offer once during the entire Promotion Period.
8. In case there is any suspicious abuse, misuse or fraud, Airstar Bank reserves the absolute right to forfeit the Eligible Customers’ entitlement to the Repayment Free Offer and Interest Free Offer without prior notice and providing any reasons.
9. Airstar Bank reserves the rights to vary, extend or terminate the promotion and to amend any of the Terms and Conditions from time to time without prior notice. In case of any disputes (including but not limited to the cancellation of the Repayment Free Offer and Interest Free Offer), the decision of Airstar Bank shall be final and binding.
10. The 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.