

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

1. The promotion period is from 20 May 2023 to 31 December 2023, both dates inclusive ("Promotion Period").
2. Applicants must successfully submit the loan application via Airstar Bank mobile app, drawdown the loan, and enrol for "60 Days Interest and Repayment Free Promotion" on "Final Approval Result" page during the Promotion Period in order to enjoy the promotion offer ("Eligible Customer").
3. If Eligible Customer draws down a Personal Loan, with a loan amount not more than HKD50,000 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"). Example: If the Eligible Customer draws down the loan on 1 March 2023, the first due date of the loan will be on 2 May 2023; If the Eligible Customer draws down the loan on 31 March 2023, the first due date of the loan will be on 1 June 2023.
4. If Eligible Customer makes early settlement of the entire loan in full before the first due date, the customer is not required to pay any interest and can settle the entire loan in full by only repaying the loan principal ("Interest Free Offer").
5. If Eligible Customer does not make early settlement of 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 agrees to be bound 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 only.
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.