

Dear Valued Customer,

Thank you for choosing the banking services with Airstar Bank Limited (the "Bank").

Attached please find the bank updated **Airstar Bank Service Fees** (the "Personal Banking Service Fees"), effective from 3th Jun 2024 ("Effective Date").

The Bank will add the following new charge items:

Time Deposit——Early Withdrawal Fee ("Fee")

HKD Time Deposit

-One of below, whichever is higher: 1) Principal \times (The Bank HKD Prime Rate(P)* -Time Deposit Interest Rate) \times No. of Days due to Maturity/Total No. of Days in a year; 2)

HKD200

USD、CNY Time Deposit:

HKD200 equivalent

* The Bank HKD Prime Rate (P) means the best lending rate for HK Dollars as may be quoted by the Bank from time to time and subject to fluctuations, which will be determined by the Bank and shown on the website of the Bank and the Mobile App.

Existing time deposits that have not expired when the updated version of " **Airstar Bank Service Fees** " comes into effect and their automatically renewed time deposits are exempt from charging this fee.

In addition, the Bank has updated and revised Clause 2.8 under "Part2 – Operations of Accounts" of the "Terms and Conditions of Use of Virtual Banking Services" , the " Terms and Conditions of Use of Virtual Banking Services " and "Personal Banking Service Fees" will be uploaded to the Bank's Mobile App and the Bank's website.

If you do not accept the relevant charges or the amendments, or if you are expected to be unable to meet any of the requirements of the amended terms, the Bank may not be able to continue to provide the service to you, or you may terminate your Airstar Bank account in accordance with Part 1 Clause 12 of the existing " **Terms and Conditions of Use of Virtual Banking Services** ".

If you have any enquiries, please call the Bank's customer service hotline (852) 3718 1818.

Airstar Bank Limited

2 May 2024