

Airstar Bank Service Fees

(Effective 6 July 2020)

Item	
Minimum balance requirement	Waived
Payment Services - Inter-bank Funds Transfer^{1,2,3}	
I. Payment through Real Time Gross Settlement (RTGS)	
Each real time inward RTGS payment credited to an account with Airstar Bank	Waived
Each real time outward RTGS payment credited to an account held with other local banks	Waived
Each real time outward RTGS payment returned as a result of insufficient funds	Waived
II. Payment through Faster Payment System (FPS)	
Each inward payment from other Participants ⁴ and credited to an account with Airstar Bank	Waived
Each Hong Kong dollar or Renminbi outward payment credited to an account held with other participants ⁴	Waived
Personal Instalment loan	
Handling fee	Waived
Late payment handling fee	Waived
Late payment interest & Early settlement fee	Please refer to "Airstar Personal Instalment Loan Key Facts Statement" for details
Time Deposit	
Early withdrawal fee	Waived

1. Local Inter-bank Funds Transfer refers to transfer via Faster Payment System (FPS) or Real Time Gross Settlement (RTGS). Funds transferred through RTGS will normally be credited to the beneficiary's account on the transfer date.
2. Please note that some beneficiary banks may impose additional charges. At the beneficiary banks' discretion, the charge may be deducted from the payment amount. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.
3. Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions.
4. Participant means a participant of FPS which may be a bank or other financial institution, a retail payment system operator, a licensed stored value facility, or any other person accepted by Hong Kong Interbank Clearing Limited as a participant of FPS from time to time.