

Member-Get-Member Promotion Offer Terms and Conditions (Personal Loan)
(Revised [29 December 2020])

1. The promotion period is from 31 August 2020 to 31 March 2021, both dates inclusive ("Promotion Period").
2. To qualify for the reward, the existing Airstar Bank (the "Bank") customer maintaining deposit account during Promotion Period ("Referrer") must refer an individual via the Bank APP to apply and drawdown the loan successfully within the Promotion Period with loan amount of minimum HK\$50,000 and minimum repayment tenor of 12 months ("Referee"). Referee must enter referrer's invitation code when apply for the loan. Referrers and Referees cannot refer each other as new loan client.
3. Referrer will receive HKD 100 cash reward ("cash reward") after ONE Referee has successfully applied and drawdown the loan within the Promotion Period.
4. Referee will receive HKD 100 cash reward after successful loan application and drawdown within the Promotion Period.
5. If the Referee apply the loan on or before 31 December 2020, cash reward will be credited to the referrers and Referees' HKD savings accounts within 2 months after referee drawdown the loan. If the Referee apply the loan from or after 1 January 2021, the cash reward will be credited to the referrer's and referee's within 90 days upon loan drawdown.
6. Referrers' and Referees' HKD savings accounts in the Bank must be valid and in good standing upon cash reward disbursement in order to enjoy the cash reward.
7. Referee must not early settle the loan, or with any overdue record or in breach of Airstar Personal Instalment Loan Terms and Conditions, upon cash reward disbursement in order to enjoy the cash reward.
8. The Member-Get-Member Promotion Offer cannot be used in conjunction with any other promotional offers.
9. 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.
10. 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.
11. 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.