

## Hong Kong Dollar Savings Deposit Offer Terms and Conditions

### Applicable to customers opening account on or after 1 January 2022 :

1. The promotion period starts from 1 January 2022 until further notice ("Promotion Period").
2. The Hong Kong Dollar Savings Deposit Offer ("Offer") only applies to customers who :
  - 2.1 open Airstar Bank's ("the Bank") deposit account successfully within Promotion Period;
  - 2.2 have NOT maintained the Bank's Personal Banking Deposit Account within 12 months prior to successfully account opening ("Eligible Customer").
3. Eligible Customer can enjoy preferential Hong Kong Dollar ("HKD") Savings interest rates for 3 months (i.e. 95 calendar days) since account opening day ("Offer Period"), and the interest rate are as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD20,000	3.60%
Above HKD20,000 to HKD500,000	0.50%
Above HKD500,000	0.10%

\* Interest rate is applicable on incremental balances in each slab.

4. After Offer Period, the prevailing HKD savings rate announced by the Bank will apply.
5. Interest will be credited to Eligible Customer's HKD savings account according to prevailing interest payment schedule.
6. 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.
7. 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.
8. 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.

**Applicable to customers opening account from 18 August 2021 to 31 December 2021 :**

1. The promotion period starts from 18 August 2021 to 31 December 2021 ("Promotion Period").
2. The Offer ("Offer") is only applicable to the new customer who successfully opens a savings account within the Promotion Period ("Eligible Customer"). The Offer is NOT applicable to any customer who maintained a savings account with Airstar Bank (the "Bank") within 12 months before account opening.
3. Eligible Customer can enjoy preferential Hong Kong Dollar ("HKD") Savings interest rates for 3 months (i.e. 95 calendar days) since account opening day ("Offer Period"), and the interest rate are as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD20,000	5.00%
Above HKD20,000 to HKD500,000	0.50%
Above HKD500,000	0.10%

\* Interest rate is applicable on incremental balances in each slab.

4. After Offer Period, the prevailing HKD savings rate announced by the Bank will apply.
5. Interest will be credited to Eligible Customer's HKD savings account according to prevailing interest payment schedule.
6. 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.
7. 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.
8. 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.