

## **12% Discount on Loan Interest Rate Promotion Terms and Conditions (“Terms and Conditions”)**

1. The promotion period is from 14 September 2020 to 15 October 2020, both dates inclusive ("Promotion Period").
2. Applicants must successfully submit the loan application via Airstar Bank mobile app, and provide loan drawdown confirmation letter from other local licensed financial institutions during the Promotion Period ("Eligible Customer") in order to enjoy the promotion offer.
3. The 12% discounted rate (“Interest Rate Discount Offer”) (rounded up or down to the nearest two decimal places) would be offered to Eligible Customer upon the receipt of the Eligible Customer’s loan drawdown confirmation letter before loan drawdown in accordance with clause 4 below. The Annualized Percentage Rate (“APR”) as listed in the loan drawdown confirmation letter submitted by the Eligible Customer must be lower than the APR that Airstar Bank offers. In the event that the final reduced APR is lowered than 1.85%, the final reduced APR of 1.85% will be offered.
4. The loan drawdown confirmation letter provided by Eligible Customer must meet the following conditions:
  - I. The confirmation letter must be issued by the local licensed financial institution;
  - II. The loan drawdown date stated in the confirmation letter must be within one year prior to the loan application date;
  - III. The customer name on the confirmation letter must be the same as the loan applicant; and
  - IV. The loan type on the confirmation letter must be an unsecured personal instalment loan.
5. Eligible Customer can upload the loan drawdown confirmation letter through Airstar Bank mobile APP on the [Submit Supporting Documents page](#) in the loan application process or contact Airstar Bank for instructions.
6. The Eligible Customer is bounded by the Airstar Bank Personal Instalment Loan Terms and Conditions.
7. Each Eligible Customer can only be entitled to the Interest Rate Discount Offer once during the entire Promotion Period.
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 Interest Rate Discount 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 Interest Rate Discount 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.