

## **WeChat Pay Hong Kong / 天星銀行開戶優惠活動條款及細則（「條款及細則」）**

1. WeChat Pay Hong Kong / 天星銀行開戶優惠活動（「優惠」）推廣期為 2023 年 12 月 7 日起至 2024 年 9 月 30 日（包括首尾兩日（「推廣期」））。
2. 本優惠由 WeChat Pay Hong Kong Limited（「WeChat Pay Hong Kong」）及天星銀行有限公司（「本行」）共同主辦，並受香港特別行政區（「香港」）法律管轄。
3. WeChat Pay HK 為 WeChat Pay Hong Kong 所運營之儲值支付工具。
4. 本優惠只適用於符合以下條件的指定客戶：
  - 4.1 於推廣期期間在本行開戶（「天星銀行賬戶」）時輸入於 WeChat Pay HK 賬戶上發放的專屬邀請碼（「邀請碼」）並成功開立天星銀行賬戶；
  - 4.2 於成功開立天星銀行賬戶日前 12 個月內並沒有持有本行個人銀行存款賬戶。
5. 符合以上第 4 條所述條件的客戶（「合資格客戶」）將可(i) 獲由 WeChat Pay Hong Kong 所發出之 HK\$100 WeChat Pay HK 電子現金券兩張(即價值合共 HK\$200) (ii) 享高達由本行提供之 6.88% 港幣活期存款年利率優惠（統稱為「獎賞」）。
6. **電子現金券相關條款：**
  - 6.1 兩張 HK\$100 WeChat Pay HK 電子現金券（「HK\$100 電子現金券」）（稱為「電子現金券」）將於合資格客戶成功開立天星銀行賬戶後 5 個工作天內發放到合資格客戶名下 WeChat Pay HK 賬戶。
  - 6.2 每張電子現金券有效期為發行日起計 30 日內有效。HK\$100 電子現金券僅限通過合資格客戶的 WeChat Pay HK 賬戶於接受 WeChat Pay HK 作為支付方式的香港指定合作商戶作任何單一消費滿港幣 150 元或以上時自動扣減。
  - 6.3 每筆以 WeChat Pay HK 支付的交易只可使用 1 張電子現金券。逾期未使用之電子現金券將自動失效，並不獲補發。
  - 6.4 電子現金券不可兌換現金，也不可用作任何儲值支付工具增值服務，及並不適用於任何個人對個人(P2P)付款轉賬及派利是。電子現金券由 WeChat Pay Hong Kong 提供，只適用於以 WeChat Pay HK 支付的交易。不同種類的電子現金券的使用方式受其相關條款及細則約束及 WeChat Pay Hong Kong 保留權利於任何時間修訂、更改相關推廣活動之任何條款及細則。
  - 6.5 WeChat Pay HK 將發放電子現金券至合資格客戶的 WeChat Pay HK 賬戶內，合資格客戶於 WeChat Pay HK 賬戶的「優惠專區」內的「優惠券」可查看詳情。本行及 WeChat Pay Hong Kong 於任何情況下均不會對合資格客戶未能成功領取有關電子現金券及 / 或遺失有關電子現金券而負上任何責任。
  - 6.6 合資格客戶在享用優惠時不須出示電子現金券，只要符合使用規則，電子現金券金額會在合資格客戶使用已綁定至合資格客戶的 WeChat Pay HK 賬戶支付時自動扣減並於成功付款後顯示為已使用優惠。
  - 6.7 如合資格客戶的 WeChat Pay HK 賬戶「優惠券」內有多於 1 張相同面值的電子現金券，WeChat Pay HK 系統會先自動使用較先到期的電子現金券。
  - 6.8 當 WeChat Pay Hong Kong 同時有多於一個派發電子現金券的推廣活動進行，且合資格客戶滿足任何或所有活動的派券條款及細則，則合資格客戶可享所有相關活動派發的電子現金券。

- 6.9 在電子現金券的使用過程中，如果出現違反本條款及細則、違法、欺詐或濫用行為，本行及 WeChat Pay Hong Kong 將立即取消該合資格客戶的優惠資格或其所獲之電子現金券而毋須另行通知，並有權撤銷任何涉及違規行為的交易及向有關合資格客戶追討損失。
- 6.10 除特別註明外，電子現金券不可與其他優惠、折扣或優惠券同時使用，不可轉讓予其他人、不可兌換現金或其他優惠。
- 6.11 如需退貨或退款，電子現金券所對應的金額將不作為退款款項，而電子現金券將不獲補發。
- 6.12 推廣期內，每一位合資格客戶僅限根據本條款及細則參與推廣。為避免爭議，在下述情形，有關 WeChat Pay HK 賬戶將被視為由同一位合資格客戶所使用：
- 6.12.1 使用多於一個 WeChat Pay HK 賬戶在同一部手提電話或流動設備上登錄；或
- 6.12.2 同一個 WeChat Pay HK 賬戶在多部手提電話或流動設備上登錄；或
- 6.12.3 同一張信用卡或一個銀行賬戶號碼被綁定於多個 WeChat Pay HK 賬戶。
- 當以上情況發生時，為確認合資格客戶身份及預防 WeChat Pay HK 賬戶、手機號碼、流動設備、銀行賬戶或信用卡被盜用的風險，WeChat Pay Hong Kong 保留暫停或永久停止向相關賬號發放優惠的權利及保留追究權利。
- 6.13 本行及 WeChat Pay Hong Kong 並非產品的供應商或服務提供者，對其所提供的產品和服務的任何事宜概不負責。供應相關產品或提供相關服務的商戶全權負責與此類產品或服務有關的所有義務和責任。所有服務或輔助服務均不作退貨或退款。

## 7. **高達 6.88% 港幣活期存款年利率優惠**

- 7.1 合資格客戶可於開立天星銀行賬戶日起計 1 個月（即 30 個曆日）內（「優惠期」）享本行提供之港幣儲蓄存款年利率優惠如下：

| 存款戶口結餘       | 年利率*             |
|--------------|------------------|
| 首港幣 50,000   | 6.88%            |
| 港幣 50,000 以上 | 當時本行公佈的港元儲蓄存款年利率 |

\*利率按每分層遞增存款計算，基本年利率為 0.1%p. a.

- 7.2 優惠期後，合資格客戶只可享屆時本行公佈的港元儲蓄存款年利率。
- 7.3 利息將會由本行於每月 1 號發放至合資格客戶的本行港幣儲蓄戶口。
- 7.4 優惠名額有限，先到先得，額滿即止。
- 7.5 本活動只於香港境內進行，並不涉及跨境推廣及行銷。
- 7.6 高達 6.88% 港幣活期存款年利率優惠由本行提供並受有關條款及細則約束，詳情請參閱本行網站《港幣儲蓄存款優惠條款及細則》。
8. 邀請碼於推廣期內有效，逾期將自動失效。每個邀請碼只可使用一次，並只限指定客戶使用。重複使用邀請碼將不會獲發任何獎賞。
9. 合資格客戶的天星銀行賬戶狀態必須有效及狀況正常。如推廣期內或發放獎賞時，合資格客戶的天星銀行賬戶狀態為注銷或暫停，將視為合資格客戶放棄獎賞，同時，

獎賞不會以任何理由及任何形式發放到任何其他賬戶。如合資格客戶在成功開設天星銀行賬戶後 12 個月內終止有關服務，本行保留權利向相關合資格客戶收取相等於購物券面值的等值金額，包括直接從相關合資格客戶於天星銀行賬戶扣除，或其他適當的方式，而無須另行通知。

10. 除有其他規定外，獎賞將不可轉讓、退回、交換或以任何其他方式或形式發放。
11. **本優惠名額有限，先到先得，額滿即止。**此優惠不能與本行其他開戶推廣優惠同時享用。
12. 本行可能不時對邀請碼的兌換次數設定每日限制。
13. 若因本條款及細則或任何溝通過程中產生的任何歧義、疑問或爭議，本行及 WeChat Pay Hong Kong 擁有最終決策權而無需告知理由。
14. 本條款及細則受香港法律管轄，並按其進行解釋。本條款及細則下各方受到香港法院管轄。
15. 本條款及細則應與顯示在本行網站的條款及細則一併閱讀，若兩者有任何歧異或不一致，概以本行的條款及細則為準。
16. 除合資格客戶、WeChat Pay Hong Kong 和本行（分別包括它的繼承人和代理人）外，其他人均無權根據《合約（第三者權利）條例》（香港法例 第 623 章）行使或享有任何本條款及細則的任何利益。
17. 本行及 WeChat Pay Hong Kong 將依香港法例進行本優惠，如本優惠因受政府機關指令、遭受嚴重網絡攻擊、系統故障或因其他於本行及 WeChat Pay Hong Kong 控制外的情況而無法順利進行，此種情況為不可抗力。本行及 WeChat Pay Hong Kong 毋須為因不可抗力造成的損害、損失、糾紛承擔任何責任。
18. 合資格客戶參加本優惠，即表示其接受並同意受所有相關的條款及細則約束，及同意 WeChat Pay Hong Kong 根據 WeChat Pay Hong Kong 「私隱政策」使用其個人資料作本優惠之用，詳情請瀏覽：  
[https://hkwallet.moneydata.hk/hkwallev3/agreement/agreement\\_privacy\\_policy.html](https://hkwallet.moneydata.hk/hkwallev3/agreement/agreement_privacy_policy.html)。
19. 本行及 WeChat Pay Hong Kong 保留隨時修改此條款及細則或終止活動之權利而無須另行通知。如有任何爭議，本行及 WeChat Pay Hong Kong 保留最終決定權。如須查詢有關本優惠及獎賞詳情，請致電 WeChat Pay HK 顧客服務熱線：3929 1666 或本行 24 小時銀行熱線：3718 1818。
20. 本條款及細則的中英文版本如有任何歧義或爭議或不一致，概以英文版為準。

天星銀行有限公司及 WeChat Pay Hong Kong Limited

## **WeChat Pay Hong Kong / 天星银行开户优惠活动条款及细则（「条款及细则」）**

1. WeChat Pay Hong Kong / 天星银行开户优惠活动（「优惠」）推广期为 2023 年 12 月 7 日起至 2024 年 9 月 30 日（包括首尾两日（「推广期」））。
2. 本优惠由 WeChat Pay Hong Kong Limited（「WeChat Pay Hong Kong」）及天星银行有限公司（「本行」）共同主办，并受香港特别行政区（「香港」）法律管辖。
3. WeChat Pay HK 为 WeChat Pay Hong Kong 所运营之储值支付工具。
4. 本优惠只适用于符合以下条件的指定客户：
  - 4.1 于推广期期间在本行开户（「天星银行账户」）时输入于 WeChat Pay HK 账户上发放的专属邀请码（「邀请码」）并成功开立天星银行账户；
  - 4.2 于成功开立天星银行账户日前 12 个月内并没有持有本行个人银行存款账户。
5. 符合以上第 4 条所述条件的客户（「合资格客户」）将可(i) 获由 WeChat Pay Hong Kong 所发出之 HK\$100 WeChat Pay HK 电子现金券两张(即价值合共 HK\$200) (ii) 享高达由本行提供之 6.88%港币活期存款年利率优惠（统称为「奖赏」）。

### **电子现金券相关条款：**

- 6.1 两张 HK\$100 WeChat Pay HK 电子现金券（「HK\$100 电子现金券」）（称为「电子现金券」）将于合资格客户成功开立天星银行账户后 5 个工作日内发放到合资格客户名下 WeChat Pay HK 账户。
- 6.2 每张电子现金券有效期为发行日起计 30 日内有效。HK\$100 电子现金券仅限通过合资格客户的 WeChat Pay HK 账户于接受 WeChat Pay HK 作为支付方式的香港指定合作商户作任何单一消费满港币 150 元或以上时自动扣减。
- 6.3 每笔以 WeChat Pay HK 支付的交易只可使用 1 张电子现金券。逾期未使用之电子现金券将自动失效，并不获补发。
- 6.4 电子现金券不可兑换现金，也不可用作任何储值支付工具增值服务，及并不适用于任何个人对个人(P2P)付款转账及派利是。电子现金券由 WeChat Pay Hong Kong 提供，只适用于以 WeChat Pay HK 支付的交易。不同种类的电子现金券的使用方式受其相关条款及细则约束及 WeChat Pay Hong Kong 保留权利于任何时间修订、更改相关推广活动之任何条款及细则。
- 6.5 WeChat Pay HK 将发放电子现金券至合资格客户的 WeChat Pay HK 账户内，合资格客户于 WeChat Pay HK 账户的「优惠专区」内的「优惠券」可查看详情。本行及 WeChat Pay Hong Kong 于任何情况下均不会对合资格客户未能成功领取有关电子现金券及 / 或遗失有关电子现金券而负上任何责任。
- 6.6 合资格客户在享用优惠时不须出示电子现金券，只要符合使用规则，电子现金券金额会在合资格客户使用已绑定至合资格客户的 WeChat Pay HK 账户支付时自动扣减并于成功付款后显示为已使用优惠。
- 6.7 如合资格客户的 WeChat Pay HK 账户「优惠券」内有多于 1 张相同面值的电子现金券，WeChat Pay HK 系统会先自动使用较先到期的电子现金券。
- 6.8 当 WeChat Pay Hong Kong 同时有多于一个派发电子现金券的推广活动进行，且合资格客户满足任何或所有活动的派券条款及细则，则合资格客户可享所有相关活动派发的电子现金券。

- 6.9 在电子现金券的使用过程中，如果出现违反本条款及细则、违法、欺诈或滥用行为，本行及 WeChat Pay Hong Kong 将立即取消该合格客户的优惠资格或其所获之电子现金券而毋须另行通知，并有权撤销任何涉及违规行为的交易及向有关合格客户追讨损失。
- 6.10 除特别注明外，电子现金券不可与其他优惠、折扣或优惠券同时使用，不可转让予其他人、不可兑换现金或其他优惠。
- 6.11 如需退货或退款，电子现金券所对应的金额将不作为退款款项，而电子现金券将不获补发。
- 6.12 推广期内，每一位合格客户仅限根据本条款及细则参与推广。为避免争议，在下述情形，有关 WeChat Pay HK 账户将被视为由同一位合格客户所使用：
- 6.12.1 使用多于一个 WeChat Pay HK 账户在同一部手提电话或流动设备上登录；或
- 6.12.2 同一个 WeChat Pay HK 账户在多部手提电话或流动设备上登录；或
- 6.12.3 同一张信用卡或一个银行账户号码被绑定于多个 WeChat Pay HK 账户。
- 当以上情况发生时，为确认合格客户身份及预防 WeChat Pay HK 账户、手机号码、流动设备、银行账户或信用卡被盗用的风险，WeChat Pay Hong Kong 保留暂停或永久停止向相关账号发放优惠的权利及保留追究权利。
- 6.13 本行及 WeChat Pay Hong Kong 并非产品的供货商或服务提供商，对其所提供的产品和服务的任何事宜概不负责。供应相关产品或提供相关服务的商户全权负责与此类产品或服务有关的所有义务和责任。所有服务或辅助服务均不作退货或退款。

## 7. **高达 6.88% 港币活期存款年利率优惠**

- 7.1 合格客户可于开立天星银行账户日起计 1 个月（即 30 个历日）内（「优惠期」）享本行提供之港币储蓄存款年利率优惠如下：

| 存款户口结余       | 年利率*             |
|--------------|------------------|
| 首港币 50,000   | 6.88%            |
| 港币 50,000 以上 | 当时本行公布的港元储蓄存款年利率 |

\*利率按每分层递增存款计算，基本年利率为 0.1%p.a.

- 7.2 优惠期后，合格客户只可享届时本行公布的港元储蓄存款年利率。
- 7.3 利息将会由本行于每月 1 号发放至合格客户的本行港币储蓄户口。
- 7.4 优惠名额有限，先到先得，额满即止。
- 7.5 本活动只于香港境内进行，并不涉及跨境推广及营销。
- 7.6 高达 6.88% 港币活期存款年利率优惠由本行提供并受有关条款及细则约束，详情请参阅本行网站《港币储蓄存款优惠条款及细则》。
8. 邀请码于推广期内有效，逾期将自动失效。每个邀请码只可使用一次，并只限指定客户使用。重复使用邀请码将不会获发任何奖赏。
9. 合格客户的天星银行账户状态必须有效及状况正常。如推广期内或发放奖赏时，合格客户的天星银行账户状态为注销或暂停，将视为合格客户放弃奖赏，同时，

奖赏不会以任何理由及任何形式发放到任何其他账户。如合资格客户在成功开设天星银行账户后 12 个月内终止有关服务，本行保留权利向相关合资格客户收取相等于购物券面值的等值金额，包括直接从相关合资格客户于天星银行账户扣除，或其他适当的方式，而无须另行通知。

10. 除有其他规定外，奖赏将不可转让、退回、交换或以任何其他方式或形式发放。
11. **本优惠名额有限，先到先得，额满即止。**此优惠不能与本行其他开户推广优惠同时享用。
12. 本行可能不时对邀请码的兑换次数设定每日限制。
13. 若因本条款及细则或任何沟通过程中产生的任何歧义、疑问或争议，本行及 WeChat Pay Hong Kong 拥有最终决策权而无需告知理由。
14. 本条款及细则受香港法律管辖，并按其进行解释。本条款及细则下各方受到香港法院管辖。
15. 本条款及细则应与显示在本行网站的条款及细则一并阅读，若两者有任何歧异或不一致，概以本行的条款及细则为准。
16. 除合资格客户、WeChat Pay Hong Kong 和本行（分别包括它的继承人和代理人）外，其他人均无权根据《合约（第三者权利）条例》（香港法例第 623 章）行使或享有任何本条款及细则的任何利益。
17. 本行及 WeChat Pay Hong Kong 将依香港法例进行本优惠，如本优惠因受政府机关指令、遭受严重网络攻击、系统故障或因其他于本行及 WeChat Pay Hong Kong 控制外的情况而无法顺利进行，此种情况为不可抗力。本行及 WeChat Pay Hong Kong 毋须为因不可抗力造成的损害、损失、纠纷承担任何责任。
18. 合资格客户参加本优惠，即表示其接受并同意受所有相关的条款及细则约束，及同意 WeChat Pay Hong Kong 根据 WeChat Pay Hong Kong「私隐政策」使用其个人资料作本优惠之用，详情请浏览：  
[https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement\\_privacy\\_policy.html](https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html)。
19. 本行及 WeChat Pay Hong Kong 保留随时修改此条款及细则或终止活动之权利而无须另行通知。如有任何争议，本行及 WeChat Pay Hong Kong 保留最终决定权。如须查询有关本优惠及奖赏详情，请致电 WeChat Pay HK 顾客服务热线：3929 1666 或本行 24 小时银行热线：3718 1818。
20. 本条款及细则的中英文版本如有任何歧义或争议或不一致，概以英文版为准。

天星银行有限公司及 WeChat Pay Hong Kong Limited

## **WeChat Pay Hong Kong / Airstar Bank Account Opening Offer Terms and Conditions (“T&Cs”)**

1. WeChat Pay Hong Kong / Airstar Bank account opening offer (“Offer”) promotion period is valid from 7th December 2023 to 30 September 2024 (both days inclusive) (“Promotion Period”).
2. The Offer is co-organized by WeChat Pay Hong Kong Limited (“WeChat Pay Hong Kong”) and Airstar Bank Limited (“Bank”) and is governed by the laws of Hong Kong Special Administrative Region (“Hong Kong”).
3. “WeChat Pay HK” is a mobile-based stored value facility managed and operated by WeChat Pay Hong Kong.
4. The Offer is only applicable to designated customers who meet the following conditions:
  - 4.1 Have successfully opened an account with the Bank (“Airstar Bank Account”) by entering the exclusive invitation code (“Invitation Code”) issued on their WeChat Pay HK account during the Promotion Period; and
  - 4.2 Have not held a personal bank deposit account with the Bank within 12 months before the date of successfully opening the Airstar Bank Account.
5. Customers who meet the conditions mentioned in Clause 4 above (“Eligible Customer” or “Eligible Customers”) may (i) receive two HK\$100 WeChat Pay HK e-cash vouchers (worth HK\$200 in total) issued by WeChat Pay Hong Kong and (ii) enjoy up-to 6.88% per annum Hong Kong Dollar Savings Deposits Offer offered by the Bank (collectively “Rewards”).
6. **Terms related to e-cash vouchers**
  - 6.1 Two (2) HK\$100 WeChat Pay HK e-cash vouchers (“HK\$100 E-cash Voucher”) (“E-cash Vouchers”) will be issued to the WeChat Pay HK account of the Eligible Customer within 5 working days after successful Airstar Bank Account opening.
  - 6.2 Each E-cash Voucher will be valid for 30 days upon issuance. The HK\$100 E-cash Voucher can be used upon a single spending of HK\$150 or above with the WeChat Pay HK account of the Eligible Customer at any designated merchant in Hong Kong accepting WeChat Pay HK as payment method.
  - 6.3 Only one E-cash Voucher can be used per transaction conducted with WeChat Pay HK. Any E-cash Voucher that has not been used after the validity period will automatically become invalid and will not be reissued.
  - 6.4 The E-cash Vouchers cannot be exchanged for cash, nor can it be used to top-up any stored-value facilities, and it is not applicable for any form of payment including Person-to-Person (P2P) Payment transfer and red packet. The E-cash Vouchers are issued by WeChat Pay Hong Kong and can only be used for transaction(s) paid by WeChat Pay HK. The use of different types of e-cash voucher is subject to their respective terms and conditions to be determined by WeChat Pay Hong Kong from time to time. WeChat Pay Hong Kong reserves the right to amend and change any terms and conditions of the relevant promotional activities at any time.
  - 6.5 The E-cash Vouchers will be distributed to Eligible Customers’ WeChat Pay HK account and Eligible Customers may go to “Coupon” under “Offers” in their WeChat Pay HK account to check the E-cash Voucher details. The Bank and WeChat Pay Hong Kong shall bear no liability if Eligible Customers cannot perform a successful redemption of the relevant E-cash Voucher and/or the relevant E-cash Voucher is lost due to any circumstances.

- 6.6 Eligible Customers are not required to present the E-cash Voucher when enjoying the Offer. Under applicable circumstances, the E-cash Voucher will be deducted automatically upon Eligible Customers making subsequent transactions conducted with WeChat Pay HK. The E-cash Voucher will be shown as used after successful payment.
- 6.7 In the event there are more than one e-cash voucher in the Eligible Customer's WeChat Pay HK Account's "Coupon", WeChat Pay HK system will automatically use the e-cash voucher with the earliest expiry date first.
- 6.8 When WeChat Pay Hong Kong has more than one e-cash voucher promotion running concurrently, Eligible Customers will be entitled to all the e-cash voucher(s) as long as they can satisfy the relevant eligibility criteria for any or all promotions.
- 6.9 If there is any breach of these T&Cs or illegal, fraudulent or abusive behavior during the use of any E-cash Voucher, the Bank and WeChat Pay Hong Kong will forfeit such Eligible Customers' relevant Rewards and entitlement to the E-cash Voucher forthwith and without notice. The Bank and WeChat Pay Hong Kong reserve the right to cancel such transaction(s) and to recover loss(es) from the relevant Eligible Customers.
- 6.10 Unless otherwise specified, the E-cash Voucher cannot be used in conjunction with other special promotions, discounts or promotional offers, nor transferred or exchanged for cash or other offers.
- 6.11 The amount on the relevant E-cash Voucher will not be refunded and the relevant E-cash Voucher will not be re-issued in the event the purchased items are returned or refunded.
- 6.12 During the Promotion Period, each Eligible Customer can only participate in the Offer accordance with these T&Cs. To avoid any dispute, in the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same Eligible Customer :
- 6.12.1 Logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or
- 6.12.2 Logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices; or
- 6.12.3 The same credit card or bank account number being linked to multiple WeChat Pay HK accounts.
- In the case of any of the above, in order to verify the Eligible Customers' identity and prevent the risk of theft or misuse of such WeChat Pay HK account, mobile phone number, mobile device, bank account or credit card number, WeChat Pay Hong Kong reserves the right to suspend or terminate the release of offers rewarded to the relevant account and to take any legal action it deems fit.
- 6.13 The Bank and WeChat Pay Hong Kong are not the supplier or service provider of the products and services provided by a merchant and shall not be responsible for any matters relating to a merchant's product and services provided. The respective merchant is solely responsible for all obligations and liabilities in relation to such products or services. All the services/auxiliary services cannot be returned or refunded.

## 7. **Up-to 6.88% p.a. HKD Savings Deposit Offer**

- 7.1 Eligible Customers can enjoy Hong Kong Dollar ("HKD") Savings interest rates offered by the Bank for 1 month (i.e. 30 calendar days) from the Airstar Bank Account opening date ("Offer Period"), and the interest rates are as follows:

| Deposit Account Balance | Interest Rate (p.a.) * |
|-------------------------|------------------------|
| First HKD 50,000        | 6.88%                  |



|                  |  |
|------------------|--|
| Above HKD 50,000 | The prevailing HKD savings rate announced by the Bank will apply |
|------------------|--|

\* Interest rate is applicable on incremental balances in each slab. The interest base rate is 0.1% p.a.

- 7.2 After the Offer Period, the prevailing HKD savings rate announced by the Bank will apply.
- 7.3 Interest will be credited to Eligible Customer's HKD savings account with the Bank on the first calendar day every month.
- 7.4 The offer is limited and is offered on a first-come first-served basis.
- 7.5 This activity can only be conducted within Hong Kong. It shall not involve cross-border promotion and sales.
- 7.6 The 6.88% per annum HKD Savings Deposit Offer is offered by the Bank and is subject to the relevant terms and conditions as determined by the Bank. For details, please refer to "Hong Kong Dollar Savings Deposit Offer Terms and Conditions" on the Bank's website.
8. The Invitation Code shall be valid within the Promotion Period. No Invitation Code will be re-issued after expiry. Each Invitation Code can only be used once by a designated customer. No reward will be issued for repeated use of the Invitation Code.
9. Eligible Customers' Airstar Bank Account maintained with the Bank must remain valid and active. If his/her Airstar Bank Account is suspended or closed during the Promotion Period or upon release of the Rewards, it is deemed that the Eligible Customer has forfeited his/her rights to enjoy the Rewards, and no Rewards will be credited to any other account or through any other means. If an Eligible Customer terminates any relevant services within 12 months from the date the Airstar Bank Account is successfully opened, the Bank reserves the right to charge the Eligible Customer an amount equivalent to the face value of the E-Cash Voucher, including directly debiting the relevant sum from the Eligible Customer's account with the Bank, or through other appropriate means without any notice.
10. Rewards cannot be transferred, returned, exchanged or converted into other form, unless otherwise specified.
11. **This Offer is limited on a first come, first served basis, and while stocks last.** This Offer cannot be enjoyed in conjunction with other account opening promotional offers.
12. The Bank may, from time to time, impose daily limitations on the number of redemptions of Invitation Code.
13. In case of any ambiguity, doubts or disputes arising out of or under any of these T&Cs or any communications, the decision of the Bank and WeChat Pay Hong Kong is final and conclusive in all circumstances without assigning any reasons whatsoever and no correspondence will be entered into.
14. These T&Cs are governed in all respects by and construed in accordance with the laws of the Hong Kong. The parties submit to the jurisdiction of the courts of the Hong Kong.
15. These T&Cs should be read in conjunction with the Bank's Terms and Conditions shown in the Bank's website. If there are any inconsistencies between the General Terms and Conditions and the terms herein, the Terms and Conditions shall prevail.
16. No one other than the Eligible Customers, WeChat Pay Hong Kong and the Bank (including its successors and assigns) will have any right under the Contracts (Right of Third Parties)

Ordinance (Cap. 632) of the Laws of Hong Kong to enforce or enjoy the benefit of any of the provision of these T&Cs.

17. The Bank and WeChat Pay Hong Kong will carry out this Offer in accordance with applicable laws in Hong Kong. In the event this Promotion is stopped by government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond the Bank's and WeChat Pay Hong Kong's control, such event shall be regarded as a force majeure event, and the Bank and WeChat Pay Hong Kong shall not be liable for any damage, loss or dispute therein.
18. By participating in this Offer, Eligible Customers accept and agree to be bound by the terms and conditions of this Offer, and agrees that WeChat Pay Hong Kong may use his or her personal data for the purpose of this Offer in accordance with WeChat Pay Hong Kong's Privacy Policy available on :  
[https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement\\_privacy\\_policy.html](https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html)
19. The Bank and WeChat Pay Hong Kong reserve the right to amend these T&Cs or terminate this Offer without prior notice. All matters and disputes are subject to the final decision of the Bank and WeChat Pay Hong Kong. For any enquiries about this Offer, please contact WeChat Pay Hong Kong Customer Service Hotline at 3929 1666 or the Bank's 24-hour Banking Hotline at 3718 1818.
20. In the event of any conflicts, discrepancies or inconsistencies between the English and Chinese versions of these T&Cs, the English version shall prevail.

Airstar Bank Limited & WeChat Pay Hong Kong Limited