

## 「儲錢+簽賬 高達 HK\$2,000 現金券等你攞」活動之條款及細則

1. 「儲錢+簽賬 高達 HK\$2,000 現金券等你攞」活動（「本活動」）推廣期為 2025 年 5 月 1 日起至 2025 年 5 月 31 日，包括首尾兩天（「推廣期」）。
2. 本活動適用於天星銀行有限公司（「本行」）的客戶，並已滿足本條款及細則第 3 項條款所定義的指定要求（「合資格客戶」）。根據此列之條款及細則，合資格客戶可獲得相應 WeChat Pay HK 電子現金券獎勵（「本活動獎品」）。
3. 本活動由 2 個獎賞所組成，分別為「消費輕鬆賞」（見定義 4）及「消費排名賞」（見定義 5）。每位合資格客戶（以身份證明文件號碼計算）於推廣期內，完成以下任務可獲得對應獎品：
  - 3.1 開立一筆期限在一個月或以上的定期存款，不限幣種；
  - 3.2 且使用天星銀行 Visa 白金卡（「合資格銀行卡」）簽賬達到指定金額（「消費任務」）可獲享活動對應獎品；

獎賞	指定消費任務	可獲獎品	獎品名額
消費輕鬆賞（「獎賞一」）	累積合資格零售簽賬滿 HK\$300	WeChat Pay HK \$15 電子現金券	1,000 名
	累積合資格零售簽賬滿 HK\$500	WeChat Pay HK \$20 電子現金券	888 名
消費排名賞（「獎賞二」）	累積合資格零售簽賬金額最高的首 3 名	WeChat Pay HK \$2,000 電子現金券	3 名

### 4. 消費輕鬆賞

- 4.1 於推廣期內，合資格客戶使用合資格銀行卡所作之零售簽賬（「合資格零售簽賬」）以該簽賬之誌賬金額計算累積滿 HK\$300 至 HK\$499.99，可獲享 WeChat Pay HK\$ 15 電子現金券；
- 4.2 於推廣期內，合資格客戶使用合資格銀行卡所作之零售簽賬（「合資格零售簽賬」）以該簽賬之誌賬金額計算累積滿 HK\$500 或以上，可獲享 WeChat Pay HK\$ 20 電子現金券；
- 4.3 每個合資格客戶僅可獲得以上獎賞一次，本行將根據合資格用戶累積合資格零售簽賬金額釐定所得獎品。如獎賞一的「WeChat Pay HK \$20 電子現金券」獎品各額已滿，本行將會以「WeChat Pay HK \$15 電子現金券」取代而不予另行通知。同樣，如獎賞一的「WeChat Pay HK \$15 電子現金券」獎品各額已滿，本行

將會以「WeChat Pay HK \$20 電子現金券」取代而不予另行通知。

4.4 如有超過獎品名額的合資格客戶於推廣期內完成指定任務，則以較先成功完成消費任務的合資格客戶可享有優先獲得獎賞的權利。就成功累積到合資格零售簽賬之金額的時間而言，一切以發卡機構系統紀錄為準。

## 5. 消費排名賞

5.1 於推廣期內，合資格客戶使用合資格銀行卡所作之零售簽賬（「合資格零售簽賬」）以該簽賬之簽賬金額計算累積金額最高的首 3 名合資格客戶，可獲享 WeChat Pay HK \$2,000 電子現金券。

5.2 如有超過一位合資格客戶於推廣期內以合資格銀行卡累積合資格零售簽賬之金額相同，則以較先成功累積到有關合資格零售簽賬的合資格客戶可享有優先獲得獎賞的權利。就成功累積到合資格零售簽賬之金額的時間而言，一切以發卡機構系統紀錄為準。

6. 合資格客戶可同時獲享獎賞一和獎賞二。獎品名額數量有限，先到先得。

7. 合資格零售簽賬包括透過流動支付（包括 Apple Pay 及 Google Pay）所作之交易（如適用），惟不包括現金提現/現金透支、結餘轉戶、八達通增值/自動增值（包括透過電子錢包或任何其他途徑增值 Smart Octopus）、制卡費、手續費、繳交公共事務費用/繳費金額（包括但不限於支付稅款、通訊費、會費、教育機構費用/學費、租金、或水電等公用設施的費用）、購買及/或充值儲值卡或電子錢包的交易、金融機構/非金融機構的產品/服務交易（包括但不限於存款、外匯、轉賬、投機買賣、保險、基金、股票之供款及樓宇買賣）、賭博交易、慈善及非牟利機構交易，以及其他未經許可之簽賬。本行全權酌情界定合資格零售簽賬之定義。本行無義務在您進行交易前澄清那些交易類型或商戶為合資格零售簽賬。

8. 所有合資格零售簽賬須以交易日期計算。所有合資格零售簽賬須於 6 月 7 日或之前成功誌賬。有關合資格零售簽賬之交易紀錄經由本行核實無誤後，有關可獲獎品將於 6 月 15 日或之前存入合資格客戶的天星銀行賬戶內，而不予另行通知。

9. 任何虛假交易、未經許可的交易、未誌賬、已取消或已退款的交易款項均不會列入為合資格零售簽賬。

10. 獲得本活動獎品之合資格客戶需於電子現金券的有效期內前往 WeChat Pay HK App 完成兌換及使用，超過有效期的券碼將失效且不可再使用。

11. 本行有權以其他等值禮品或現金回贈取代本活動獎品，而不予另行通知。

12. 本活動獎品不可轉讓，不可兌換/贖回現金或其他產品。

13. 電子現金券相關條款及細則：

13.1 每張電子現金券以兌換碼形式發放。

13.2 兌換碼不得兌換現金、現金券或其他貨品及不設退款。

13.3 兌換碼不可與其他推廣/優惠/現金券同時使用。

13.4 兌換碼只可行使一次，逾期或失效的兌換碼不設補發。

13.5 兌換碼不適用於除 WeChat Pay HK 外的其餘第三方平台。

13.6 本行不負責一切有關貨品或服務事宜。任何有關貨品或服務之責任，一概由供貨商負責。

13.7 WeChat Pay HK \$15 電子現金券：一個兌換碼只可以兌換 1 張 HK\$15 電子現金券。HK\$15 電子現金券可於接受 WeChat Pay HK 付款的香港特別行政區（「香港」）、內地及澳門特別行政區（「澳門」）商戶（商戶清單由 WeChat Pay Hong Kong 不時全權自行決定）經 WeChat Pay HK 以天星銀行賬戶作任何單一消費滿 HK\$50 或以上時使用，每次交易限用一張 HK\$15 電子現金券。

13.8 WeChat Pay HK \$20 電子現金券：一個兌換碼只可以兌換 1 張 HK\$20 電子現金券。HK\$20 電子現金券可於接受 WeChat Pay HK 付款的香港、內地及澳門商戶（商戶清單由 WeChat Pay Hong Kong 不時全權自行決定）經 WeChat Pay HK 以天星銀行賬戶作任何單一消費滿 HK\$100 或以上時使用，每次交易限用一張 HK\$20 電子現金券。

13.9 WeChat Pay HK \$2,000 電子現金券：一個兌換碼只可以兌換 10 張 HK\$200 電子現金券。HK\$200 電子現金券可於接受 WeChat Pay HK 付款的香港、內地及澳門商戶（商戶清單由 WeChat Pay Hong Kong 不時全權自行決定）經 WeChat Pay HK 以天星銀行賬戶作任何單一消費滿 HK\$200.01 或以上時使用，每次交易限用一張 HK\$200 電子現金券。

14. 得獎者必須於本行發放本活動獎品時持有本行有效的天星銀行賬戶。

15. 得獎者理解並接受本行並非電子現金券（「供貨商禮品」）的供貨商。本行不會對供貨商禮品的任何方面承擔任何責任，包括但不限於其質量和供應、供貨商提供的禮品的描述、任何虛假商品說明、虛假陳述、錯誤陳述、遺漏、未經授權的陳述、不公平的貿易做法或與供貨商、其員工、管理人員或代理商提供的供貨商禮品的有關的行為。供貨商禮品的使用可能受供貨商規定的附加條款和條件的約束。

16. 供貨商禮品均有個別的使用條款及細則，參加者在使用前需要留意所持有現金券的條款及細則。供貨商禮品由供貨商提供，使用細則包括服務、貨品、價錢、享用時間和使用方式等等均由有關供貨商提供。詳情請查看相關使用條款或向有關供貨商查詢，如果參加者未能成功享用特定的供貨商禮品，本行一概不會負責。

17. 供貨商禮品的照片及參考零售價僅供參考。本行對參考零售價與實際市價之間的差異不承擔任何責任。

18. 本行保留隨時更改、修改及終止本活動的權利，並可隨時修改上述任何條款及細則，恕不另行通知。如有關於本活動之爭議，本行保留最終決定權，並具有約束力。

19. 欺詐和濫用將導致合資格客戶喪失參與本活動的資格。如有任何懷疑濫用、誤用

或欺詐行為，本行保留絕對權利取消合資格客戶參與本活動及/或獲取本活動獎品的資格，而不作另行通知。

20. 得獎者於本活動獎品派發時，於本行記錄的個人資料必須保持最新及有效。得獎者如在本活動獎品派發時已終止與本行的銀行業務關係，將會被取消獲得本活動獎品的資格。

21. 若因本條款及細則或任何溝通過程中產生的任何歧義或爭議，天星銀行保留最終決定權。

22. 本條款受香港法律管轄。上述條款及細則之中、英文版如有任何歧義之處，概以英文版本為準。

23. 本活動只可於香港境內進行，並不涉及跨境推廣及營銷。

天星銀行有限公司

## 「储钱+刷卡 高达 HK\$2,000 现金券等你拿」活动之条款及细则

1. 「储钱+刷卡 高达 HK\$2,000 现金券等你拿」活动（「本活动」）推广期为 2025 年 5 月 1 日起至 2025 年 5 月 31 日，包括首尾两天（「推广期」）。
2. 本活动适用于天星银行有限公司（「本行」）的客户，并已满足本条款及细则第 3 项条款所定义的指定要求（「合格客户」）。根据此列之条款及细则，合格客户可获得相应 WeChat Pay HK 电子现金券奖励（「本活动奖品」）。
3. 本活动由 2 个奖赏所组成，分别为「消费悦享赏」（见定义 4）及「消费排名赏」（见定义 5）。每位合格客户于推广期内，完成以下任务可获得对应奖品：
  - 3.1 开立一笔期限在一个月或以上的定期存款，不限币种；
  - 3.2 且使用天星银行 Visa 白金卡（「合格银行卡」）消费达到指定金额（「消费任务」）可获享活动对应奖品；

奖赏	指定消费任务	可获奖品	奖品名 额
消费悦享赏（「奖赏一」）	累计合格零售消费满 HK\$300	WeChat Pay HK \$15 电子现金券	1,000 名
	累计合格零售消费满 HK\$500	WeChat Pay HK \$20 电子现金券	888 名
消费排名赏（「奖赏二」）	累计合格零售消费金额最高的首 3 名	WeChat Pay HK \$2,000 电子现金券	3 名

### 4. 消费悦享赏

- 4.1 于推广期内，合格客户使用合格银行卡所作之零售消费（「合格零售消费」）以该消费之志账金额计算累计满 HK\$300 至 HK\$499.99，可获享 WeChat Pay HK\$ 15 电子现金券；
- 4.2 于推广期内，合格客户使用合格银行卡所作之零售消费（「合格零售消费」）以该消费之志账金额计算累计满 HK\$500 或以上，可获享 WeChat Pay HK\$ 20 电子现金券；
- 4.3 每个合格客户仅可获得以上奖赏一次，本行将根据合格用户累计合格零售消费金额厘定所得奖品。如奖赏一的「WeChat Pay HK \$20 电子现金券」奖品各额已满，本行将会以「WeChat Pay HK \$15 电子现金券」取代而不予另行通知。同样，如奖赏一的「WeChat Pay HK \$15 电子现金券」奖品各额已满，本行将会以「WeChat Pay HK \$20 电子现金券」取代而不予另行通知。
- 4.4 如有超过奖品名额的合格客户于推广期内完成指定任务，则以较先成功完成



消费任务的合资格客户可享有优先获得奖赏的权利。就成功累计到合资格零售消费之金额的时间而言，一切以发卡机构系统纪录为准。

## 5. 消费排名赏

5.1 于推广期内，合资格客户使用合资格银行卡所作之零售消费（「合资格零售消费」）以该消费之志账金额计算累计金额最高的首 3 名合资格客户，可获享 WeChat Pay HK \$2,000 电子现金券。

5.2 如有超过一位合资格客户于推广期内以合资格银行卡累计合资格零售消费之金额相同，则以较先成功累计到有关合资格零售消费的合资格客户可享有优先获得奖赏的权利。就成功累计到合资格零售消费之金额的时间而言，一切以发卡机构系统记录为准。

6. 合资格客户可同时获享奖赏一和奖赏二。奖品名额数量有限，先到先得。

7. 合资格零售消费包括透过流动支付（包括 Apple Pay 及 Google Pay）所作之交易（如适用），惟不包括现金提现/现金透支、结余转户、八达通增值/自动增值（包括透过电子钱包或任何其他途径增值 Smart Octopus）、制卡费、手续费、缴交公共事务费用/缴费金额（包括但不限于支付税款、通讯费、会费、教育机构费用/学费、租金、或水电等公用设施的费用）、购买及/或充值储值卡或电子钱包的交易、金融机构/非金融机构的产品/服务交易（包括但不限于存款、外汇、转账、投机买卖、保险、基金、股票之供款及楼宇买卖）、赌博交易、慈善及非牟利机构交易，以及其他未经许可之消费。本行全权酌情界定合资格零售消费之定义。本行无义务在您进行交易前澄清那些交易类型或商户为合资格零售消费。

8. 所有合资格零售消费须以交易日期计算。所有合资格零售消费须于 6 月 7 日或之前成功志账。有关合资格零售消费之交易纪录经由本行核实无误后，有关可获奖品将于 6 月 15 日或之前存入合资格客户的天星银行账户内，而不予另行通知。

9. 任何虚假交易、未经许可的交易、未志账、已取消或已退款的交易款项均不会列入为合资格零售消费。

10. 获得本活动奖品之合资格客户需于电子现金券的有效期内前往 WeChat Pay HK App 完成兑换及使用，超过有效期的券码将失效且不可再使用。

11. 本行有权以其他等值礼品或现金回赠取代本活动奖品，而不予另行通知。

12. 本活动奖品不可转让，不可兑换/赎回现金或其他产品。

13. 电子现金券相关条款及细则：

13.1 每张电子现金券以兑换码形式发放。

13.2 兑换码不得兑换现金、现金券或其他货品及不设退款。

13.3 兑换码不可与其他推广/优惠/现金券同时使用。

13.4 兑换码只可行使一次，逾期或失效的兑换码不设补发。

13.5 兑换码不适用于除 WeChat Pay HK 外的其余第三方平台。

13.6 本行不负责一切有关货品或服务事宜。任何有关货品或服务之责任，一概由供货商负责。

13.7 WeChat Pay HK \$15 电子现金券：一个兑换码只可以兑换 1 张 HK\$15 电子现金券。HK\$15 电子现金券可于接受 WeChat Pay HK 付款的香港特别行政区（「香港」）、内地及澳门特别行政区（「澳门」）商户（商户清单由 WeChat Pay Hong Kong 不时全权自行决定）经 WeChat Pay HK 以天星银行账户作任何单一消费满 HK\$50 或以上时使用，每次交易限用一张 HK\$15 电子现金券。

13.8 WeChat Pay HK \$20 电子现金券：一个兑换码只可以兑换 1 张 HK\$20 电子现金券。HK\$20 电子现金券可于接受 WeChat Pay HK 付款的香港、内地及澳门商户（商户清单由 WeChat Pay Hong Kong 不时全权自行决定）经 WeChat Pay HK 以天星银行账户作任何单一消费满 HK\$100 或以上时使用，每次交易限用一张 HK\$20 电子现金券。

13.9 WeChat Pay HK \$2,000 电子现金券：一个兑换码只可以兑换 10 张 HK\$200 电子现金券。HK\$200 电子现金券可于接受 WeChat Pay HK 付款的香港、内地及澳门商户（商户清单由 WeChat Pay Hong Kong 不时全权自行决定）经 WeChat Pay HK 以天星银行账户作任何单一消费满 HK\$200.01 或以上时使用，每次交易限用一张 HK\$200 电子现金券。

14. 得奖者必须于本行发放本活动奖品时持有本行有效的天星银行账户。

15. 得奖者理解并接受本行并非电子现金券（「供货商礼品」）的供货商。本行不会对供货商礼品的任何方面承担任何责任，包括但不限于其质量和供应、供货商提供的礼品的描述、任何虚假商品说明、虚假陈述、错误陈述、遗漏、未经授权的陈述、不公平的贸易做法或与供货商、其员工、管理人员或代理商提供的供货商礼品的有关的行为。供货商礼品的使用可能受供货商规定的附加条款和条件的约束。

16. 供货商礼品均有个别的使用条款及细则，参加者在使用前需要留意所持有现金券的条款及细则。供货商礼品由供货商提供，使用细则包括服务、货品、价钱、享用时间和使用方式等等均由有关供货商提供。详情请查看相关使用条款或向有关供货商查询，如果参加者未能成功享用特定的供货商礼品，本行一概不会负责。

17. 供货商礼品的照片及参考零售价仅供参考。本行对参考零售价与实际市价之间的差异不承担任何责任。

18. 本行保留随时更改、修改及终止本活动的权利，并可随时修改上述任何条款及细则，恕不另行通知。如有关于本活动之争议，本行保留最终决定权，并具有约束力。

19. 欺诈和滥用将导致合资格客户丧失参与本活动的资格。如有任何怀疑滥用、误用或欺诈行为，本行保留绝对权利取消合资格客户参与本活动及/或获取本活动奖品的资格，而不作另行通知。

20. 得奖者于本活动奖品派发时，于本行记录的个人资料必须保持最新及有效。得奖者如在本活动奖品派发时已终止与本行的银行业务关系，将会被取消获得本活动奖品的资格。
21. 若因本条款及细则或任何沟通过程中产生的任何歧义或争议，天星银行保留最终决定权。
22. 本条款受香港法律管辖。上述条款及细则之中、英文版如有任何歧义之处，概以英文版本为准。
23. 本活动只可于香港境内进行，并不涉及跨境推广及营销。

天星银行有限公司



## Terms and Conditions of "Save, Swipe, and Win up to HK\$2,000 in Cash Vouchers" Activity

1. The promotion period of "Save, Swipe, and Win up to HK\$2,000 in Cash Vouchers" Activity ("The Activity") starts from 1 May 2025 to 31 May 2025, both days inclusive ("Promotion Period").
2. The Activity is only applicable to customers of Airstar Bank Limited (the "Bank") who have met the specified requirements defined in Clause 3 below ("Eligible Customers"). Subject to the terms and conditions listed here, Eligible Customers will be received corresponding WeChat Pay HK E-cash Voucher as reward ("Activity Prize").
3. The Activity consists of two rewards, namely "Easy Rewards for Card Spending" (refer to clause 4) and "Ranking Rewards for Card Spending" (refer to clause 5). Each eligible customer (counted by the Identification Document Number) can receive corresponding prizes by completing the following missions during the Promotion Period:

3.1 Setup a time deposit with a tenor of 1 month or more, regardless of currency;

3.2 And use the Airstar Bank Visa Platinum Card ("Eligible Bank Card") to spend the specified amount ("Spending Mission") to enjoy the corresponding prizes of The Activity;

Reward	Selected Spending Mission	Eligible Prize	Quota
Easy Rewards for Card Spending ("Reward 1")	Accumulate Eligible Retail Spending of HK\$300	WeChat Pay HK E-cash Voucher (HK\$15)	1,000
	Accumulate Eligible Retail Spending of HK\$500	WeChat Pay HK E-cash Voucher (HK\$20)	888
Ranking Rewards for Card Spending ("Reward 2")	Top 3 Eligible Customers who accumulate the highest total amount of Eligible Retail Spending	WeChat Pay HK E-cash Voucher (HK\$2,000)	3

### 4. Easy Rewards for Card Spending:

4.1 During the Promotion Period, Eligible Customers who use Eligible Bank Card to make retail spending ("Eligible Retail Spending") and accumulate HK\$300 to HK\$499.99 counted by posted amount of the transaction can enjoy WeChat Pay HK E-cash Voucher (HK\$15).

4.2 During the Promotion Period, Eligible Customers who use Eligible Bank Card to make retail spending ("Eligible Retail Spending") and accumulate HK\$500

counted by posted amount of the transaction can enjoy WeChat Pay HK E-cash Voucher (HK\$20).

4.3 Each Eligible Customer can only receive the above prize once. The Bank will determine the prize based on the accumulated Eligible Retail Spending amount of Eligible Customers. If the prize of "WeChat Pay HK E-cash Voucher (HK\$20)" for Reward 1 is full, the Bank will replace the prize with "WeChat Pay HK E-cash Voucher (HK\$15)" without further notice. Similarly, if the prize of "WeChat Pay HK E-cash Voucher (HK\$15)" for Reward 1 is full, the Bank will replace the prize with "WeChat Pay HK E-cash Voucher (HK\$20)" without further notice.

4.4 In the event that more Eligible Customers exceed the prize quota and complete the missions during the Promotion Period, priority will be given to the Eligible Customers who successfully completed the Spending Mission at an earlier time. The Card Issuer's computer system record regarding the time of accumulating the Eligible Retail Spending amount is final and conclusive.

5. Ranking Rewards for Card Spending:

5.1 During the Promotion Period, Eligible Customers who use Eligible Bank Card to make retail spending ("Eligible Retail Spending") counted by posted amount of the transaction and become one of the top 3 Eligible Customers who accumulating the highest total amount of Eligible Retail Spending will be entitled to the reward of WeChat Pay HK E-cash Voucher (HK\$2,000).

5.2 In the event that multiple Eligible Customers have the same cumulative total amount of Eligible Retail Spending amount made with his/her Eligible Bank Card within the Promotion Period, priority will be given to the Eligible Customers who successfully accumulated the related Eligible Retail Spending amount at an earlier time. The Card Issuer's computer system record regarding the time of accumulating the Eligible Retail Spending amount is final and conclusive.

6. Eligible Customers can enjoy both Reward 1 and Reward 2 at the same time. The number of prizes is limited and on a first come first served basis applied.

7. For the above Eligible Retail Spending includes spending via mobile payment (includes Apple Pay, Google Pay) (if applicable), but excludes cash advances, balance transfer, Octopus Add Value/Automatic Add Value transactions (including via e-wallet/other method to top up Smart Octopus), card production fees, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions. Eligible Retail Spending shall be determined at the sole and absolute discretion of the Bank. The Bank has no obligation to clarify which transaction types or merchants are Eligible Retail Spending, before you make a transaction.

8. All Eligible Retail Spending will be counted on the respective transaction date. All Eligible Retail Spending must be successfully posted on or before 7 June 2025. Upon verification of the Eligible Retail Spending by the Bank, the corresponding prizes will be issued to the Airstar Bank Account of the Eligible Customers on or before 15 June 2025 without prior notice.
9. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Retail Spending.
10. Eligible Customers who have won the prizes are required to go to the WeChat Pay HK App to complete the redemption and use of the E-cash vouchers within valid period. The voucher codes that exceed the valid period will become invalid and cannot be used again.
11. The Bank reserves the right to offer an alternative gift or cash reward of equivalent value as replacement of the Activity Prize without prior notice.
12. The Activity Prize is non-transferable and cannot be exchanged/ redeemed for cash or other products.
13. Relevant Terms and Conditions for WeChat Pay HK E-cash Voucher:
  - 13.1 Each Voucher will be issued in the form of a redemption code.
  - 13.2 The redemption code is non-exchangeable for cash, vouchers, or other merchandise, and no refunds will be provided.
  - 13.3 The redemption code cannot be used in conjunction with other promotions/offers/coupons.
  - 13.4 The redemption code can only be used once, and expired or invalid redemption codes will not be reissued.
  - 13.5 The redemption code is not applicable on third-party platforms except WeChat Pay Hong Kong.
  - 13.6 The Bank shall not be responsible for any matters related to goods or services. All responsibilities concerning goods or services shall be borne solely by the supplier.
  - 13.7 WeChat Pay HK E-cash Voucher (HK\$15): One Redemption Code can only redeem one HK\$15 E-cash Voucher. HK\$15 E-cash Voucher can be used when any single purchase of HK\$50 or more is made with an Airstar Bank account through WeChat Pay HK at merchants in Hong Kong Special Administrative Region ("Hong Kong"), Chinese Mainland and Macau Special Administrative Region ("Macau") that accept WeChat Pay HK for payment (the list of merchants is determined by WeChat Pay Hong Kong from time to time in its sole discretion). Only one HK\$15 E-cash Voucher can be used per transaction.
  - 13.8 WeChat Pay HK E-cash Voucher (HK\$20): One Redemption Code can only redeem one HK\$20 E-cash Voucher. HK\$20 E-cash Voucher can be used when any single purchase of HK\$100 or more is made with an Airstar Bank account through WeChat Pay HK at merchants in Hong Kong, Chinese Mainland and Macau that accept WeChat Pay HK for payment (the list of merchants is

determined by WeChat Pay Hong Kong from time to time in its sole discretion). Only one HK\$20 E-cash Voucher can be used per transaction.

13.9 WeChat Pay HK E-cash Voucher (HK\$2,000): One Redemption Code can only redeem ten HK\$200 E-cash Voucher. HK\$200 E-cash Voucher can be used when any single purchase of HK\$200.01 or more is made with an Airstar Bank account through WeChat Pay HK at merchants in Hong Kong, Chinese Mainland and Macau that accept WeChat Pay HK for payment (the list of merchants is determined by WeChat Pay Hong Kong from time to time in its sole discretion). Only one HK\$200 E-cash Voucher can be used per transaction.

14. The Eligible Customers must maintain a valid Airstar Bank Account when the Activity Prize is given.
15. The winner acknowledges and accepts that the Bank is not the supplier of the E-cash Vouchers ("Supplier Gifts"). The Bank shall not bear any liability for any aspect of the Supplier Gifts, including but not limited to their quality, availability, the description of the gifts provided by the supplier, any false product descriptions, misrepresentations, omissions, unauthorized representations, unfair trade practices, or any actions related to the Supplier Gifts provided by the supplier, its employees, officers, or agents. The use of Supplier Gifts may be subject to additional terms and conditions imposed by the supplier.
16. Supplier Gifts are subject to their respective terms and conditions of use. Participants must review the terms and conditions of the cash vouchers they hold before use. Supplier Gifts are provided by the supplier, and the usage terms, including services, goods, prices, availability periods, and methods of use, are determined by the relevant supplier. For details, please refer to the relevant terms of use or contact the respective supplier. The Bank shall not be responsible if a participant is unable to successfully utilize a specific Supplier Gift.
17. Photos and reference retail prices of Supplier Gifts are for reference only. The Bank shall not be liable for any discrepancies between the reference retail price and the actual market price.
18. The Bank reserves the right to vary, modify and terminate The Activity at any time and to amend any of these terms and conditions at any time without any prior notice. In case of disputes in relation to the means of The Activity, the decision of the Bank shall be final and binding.
19. Fraud and abuse will result in forfeiture of an Eligible Customer's eligibility to participate in The Activity. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of the Bank, the Bank reserves the absolute right to forfeit the Eligible Customer's eligibility to participate in The Activity and/ or entitlement to the Activity Prize without prior notice.
20. The Eligible Customer must maintain their up-to-date and valid personal information with the Bank by the time of the Activity Prize giving. Customers who have terminated their banking relationship with the Bank at the time of the Activity Prize giving will be disqualified from The Activity.

21. In case of any ambiguity or disputes arising out of or under any of these terms and conditions or any communications, the decision of the Bank is final and conclusive in all circumstances.
22. These terms and conditions are governed by the laws of the Hong Kong. If there is any inconsistency or conflict between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
23. The Activity can only be conducted within Hong Kong. It shall not involve cross-border promotion and sales.

Airstar Bank Limited