

Hong Kong Dollar Savings Deposit Offer Terms and Conditions

A. Hong Kong Dollar Savings Deposit Offer Terms and Conditions

- 1.The Promotion period starts from 16 January 2024 until further notice ("Promotion Period").
- 2.The Hong Kong Dollar Savings Deposit Offer ("Promotion") is applicable to customers of Airstar Bank Limited ("the Bank").
- 3.During the Promotion Period for our customers, the Hong Kong Dollar Savings interest rate is offered as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD 300,000	2.00%
Above HKD 300,000	0.10%

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

B.Hong Kong Dollar Savings Deposit Welcome Offer Terms and Conditions

- 1.The promotion period starts from 7 December 2023 until further notice ("Promotion Period").
- 2.The Hong Kong Dollar Savings Deposit Welcome Offer ("Offer") only applies to customers who:
 - 2.1 open Airstar Bank's ("the Bank") Personal Banking Account successfully within Promotion Period
 - 2.2 have NOT maintained the Bank's Personal Banking Account within 12 months prior to successfully account opening (" Eligible Customers ").
3. Eligible Customers can enjoy preferential Hong Kong Dollar ("HKD") Savings interest rates for 30 days since account opening day ("Offer Period"), and the interest rate are as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD 50,000	6.88%
Above HKD 50,000 to HKD 300,000	3.10%
Above HKD 300,000	0.10%

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

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.The offer is limited and is offered on a first-come first-served basis.

7. In case there is any suspicious abuse or fraud, the Bank reserves the absolute right to forfeit the Eligible Customers' entitlement to the above offers without prior notice and provision of any reasons.

8. 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.

9. This activity can only be conducted within Hong Kong. It shall not involve cross-border promotion and sales.

10. This Terms and Conditions are 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 from 7 December 2023 to 15 January 2024:

A. Hong Kong Dollar Savings Deposit Offer Terms and Conditions

1.The Promotion period starts from 7 December 2023 to 15 January 2024, both dates inclusive (the "Promotion Period").

2.The Hong Kong Dollar Savings Deposit Offer ("Promotion") is applicable to customers of Airstar Bank Limited ("the Bank").

3.During the Promotion Period for our customers, the Hong Kong Dollar Savings interest rate is offered as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD 300,000	3.10%
Above HKD 300,000	0.10%

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

B.Hong Kong Dollar Savings Deposit Welcome Offer Terms and Conditions

1.The promotion period starts from 7 December 2023 until further notice ("Promotion Period").

2.The Hong Kong Dollar Savings Deposit Welcome Offer ("Offer") only applies to customers who:

2.1 open Airstar Bank's ("the Bank") Personal Banking Account successfully within Promotion Period

2.2 have NOT maintained the Bank's Personal Banking Account within 12 months prior to successfully account opening ("Eligible Customers").

3. Eligible Customers can enjoy preferential Hong Kong Dollar (“HKD”) Savings interest rates for 30 days since account opening day (“Offer Period”), and the interest rate are as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD 50,000	6.88%
Above HKD 50,000 to HKD 300,000	3.10%
Above HKD 300,000	0.10%

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

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. The offer is limited and is offered on a first-come first-served basis.

7. In case there is any suspicious abuse or fraud, the Bank reserves the absolute right to forfeit the Eligible Customers’ entitlement to the above offers without prior notice and provision of any reasons.

8. 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.

9. This activity can only be conducted within Hong Kong. It shall not involve cross-border promotion and sales.

10. This Terms and Conditions are 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 11 August 2023 to 6 December 2023:

1. The promotion period starts from 11 August 2023 to 6 December 2023.
2. The Hong Kong Dollar Savings Deposit Offer ("Offer") only applies to customers who:
 - 2.1 open Airstar Bank's ("the Bank") Personal Banking Account successfully within Promotion Period;
 - 2.2 have NOT maintained the Bank's Personal Banking Account within 12 months prior to successfully account opening ("Eligible Customers").
3. Eligible Customers can enjoy preferential Hong Kong Dollar ("HKD") Savings interest rates for 30 days since account opening day ("Offer Period"), and the interest rate are as follows:

Deposit Account Balance	Interest Rate (p.a.)*
First HKD 50,000	6.88%
Above HKD 50,000 to HKD 300,000	0.50%
Above HKD 300,000	0.10%

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

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. The offer is limited and is offered on a first-come first-served basis.
7. 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.

8. 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.
9. This activity can only be conducted within Hong Kong. It shall not involve cross-border promotion and sales.
- 10 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 March 2022 to 10 August 2023 :

1. The promotion period starts from 18 March 2022 to 10 August 2023 ("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 HKD300,000	0.50%
Above HKD300,000	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 1 January 2022 to 17 March 2022 :

1. The promotion period starts from 1 January 2022 to 17 March 2022 ("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.