

## Debt Consolidation Loan Promotion Offer Terms and Conditions

1. The promotion period is from 3 January 2023 to 31 March 2023, both dates inclusive ("Promotion Period").
2. Up to HKD 16,800 cash rebate ("Cash Reward") is applicable to applicants who successfully apply Debt Consolidation Loan within the Promotion Period and drawdown the loan successfully by 30 April 2023 with drawdown amount not less than HKD 200,000 and tenor not less than 24 months ("Eligible Customer").

Drawdown Loan Amount (HK\$)	Cash reward (HK\$)	
	Tenor: 24 months / 36 months	Tenor: 48 months / 60 months / 72 months
\$200,000 to \$499,999	\$2,500	\$5,000
\$500,000 to \$799,999	\$3,400	\$6,800
\$800,000 to \$999,999	\$5,000	\$10,000
\$1,000,000 to \$1,199,999	\$6,900	\$13,800
\$1,200,000 or above	\$8,400	\$16,800

3. By the time of application, Eligible Customer must not have any loan account with the Bank or any loan application submitted to the Bank.
4. Each Eligible Customer can only be entitled to the Cash Reward once during the entire Promotion Period.
5. Cash Reward will be credited to Eligible Customer's HKD savings accounts at the Bank within 90 days after loan drawdown date.
6. Upon Cash Reward disbursement, Eligible Customer's HKD savings accounts at the Bank must be valid and in good standing. In addition, Eligible Customer must not make early settlement of the loan, or with any overdue record or in breach of Airstar Personal Instalment Loan Terms and Conditions, upon this cash rebate disbursement.
7. If Eligible Customers make early settlement after received the Cash Reward, his/her Reward entitlement will hence be forfeited, the Bank reserves the right to debit the Cash Reward from Eligible Customer's HKD savings accounts in the Bank or other means as appropriate without any prior notice and providing any reasons.
8. 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, and debit the Cash Reward from Eligible Customer's HKD savings accounts in the Bank or other means as appropriate, without prior notice and providing any reasons.
9. The Bank reserves the right to determine the eligibility of the Cash Reward to Eligible Customer. 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.
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.