

「汇款至内地首笔 0 手续费」活动条款及细则

1. 「汇款至内地首笔 0 手续费」活动（「**本活动**」）推广期为 2026 年 3 月 11 日起至 2026 年 3 月 31 日，包括首尾两天（「**推广期**」）。
2. 本活动仅适用于从未成功使用「跨境汇款·微汇款」功能完成汇款的天星银行有限公司（「**本行**」）客户（「**合格客户**」）。若客户曾使用「跨境汇款·微汇款」功能汇款，但因任何原因未能成功完成，即该笔汇款收款人未成功收款并产生退款，则仍视为本活动的合格客户。就本活动的合格客户的定义而言，一切以本行系统记录为准。
3. 合格客户于推广期内，登入本行手机应用程序，使用「跨境汇款·微汇款」功能进行首笔汇款（「**合格汇款**」），即可根据本条款及细则获得相应手续费减免（「**本活动优惠**」）。
4. 手续费减免金额视合格汇款的汇款币种而定：
 - a. 汇款币种为港币时，手续费减免金额为港币 30 元；
 - b. 汇款币种为美元时，手续费减免金额为 4 美元；
 - c. 汇款币种为人民币时，手续费减免金额为人民币 30 元。
5. 推广期间，若优惠名额充足，本活动优惠将在合格客户提交合格汇款前自动套用，并在手机应用程序上显示实际减免金额。
6. 优惠名额共 1,500 名。数量有限，先到先得。
7. 每位合格客户于推广期内仅可获得本活动优惠一次。若名额已满，合格客户进行合格汇款将无法获得任何手续费减免，并需在汇款时支付手机应用程序上所显示的手续费。
8. 若合格汇款交易产生退款，仅退还实际汇款金额，已获享的手续费减免将视为未使用，若优惠名额充足，合格客户可在推广期内用于下一次合格汇款。
9. 本活动优惠不可转让，不可兑换/赎回现金或其他产品。
10. 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。
11. 欺诈和滥用将导致合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格客户参与本活动及/或获取本活动优惠的资格，而不作另行通知。
12. 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，本行保留最终决定权。
13. 本条款受香港法律约束。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。

14. 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

「匯款至內地首筆 0 手續費」活動條款及細則

1. 「匯款至內地首筆 0 手續費」活動（「本活動」）推廣期為 2026 年 3 月 11 日起至 2026 年 3 月 31 日，包括首尾兩天（「推廣期」）。
2. 本活動僅適用於從未成功使用「跨境匯款·微匯款」功能完成匯款的天星銀行有限公司（「本行」）客戶（「合資格客戶」）。若客戶曾使用「跨境匯款·微匯款」功能匯款，但因任何原因未能成功完成，即該筆匯款收款人未成功收款並產生退款，則仍視為本活動的合資格客戶。就本活動的合資格客戶的定義而言，一切以本行系統記錄為準。
3. 合資格客戶於推廣期內，登入本行手機應用程式，使用「跨境匯款·微匯款」功能進行首筆匯款（「合資格匯款」），即可根據本條款及細則獲得相應手續費減免（「本活動優惠」）。
4. 手續費減免金額視乎合資格匯款的匯款幣種而定：
 - a. 匯款幣種為港幣時，手續費減免金額為港幣 30 元；
 - b. 匯款幣種為美元時，手續費減免金額為 4 美元；
 - c. 匯款幣種為人民幣時，手續費減免金額為人民幣 30 元。
5. 推廣期間，若優惠名額充足，本活動優惠將在合資格客戶提交合資格匯款前自動套用，並在手機應用程式上顯示實際減免金額。
6. 優惠名額共 1,500 名。數量有限，先到先得。
7. 每位合資格客戶於推廣期內僅可獲得本活動優惠一次。若名額已滿，合資格客戶進行合資格匯款將無法獲得任何手續費減免，並需在匯款時支付手機應用程式上所顯示的手續費。
8. 若合資格匯款交易產生退款，僅退還實際匯款金額，已獲享的手續費減免將視為未使用，若優惠名額充足，合資格客戶可在推廣期內用於下一次合資格匯款。
9. 本活動優惠不可轉讓，不可兌換/贖回現金或其他產品。
10. 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。
11. 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/或獲取本活動優惠的資格，而不作另行通知。
12. 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，本行保留最終決定

權。

13. 本條款受香港法律約束。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。

14. 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

Terms and Conditions of the "0 Handling Fee for the First Remittance to Chinese Mainland" Activity

1. The promotion period of the "0 Handling Fee for the First Remittance to Chinese Mainland" Activity ("**the Activity**") starts from 11 March 2026 to 31 March 2026, both days inclusive ("**Promotion Period**").
2. This Activity is only applicable to customers of Airstar Bank Limited (**the "Bank"**) who have never successfully completed a remittance using the "WeRemit" function ("**Eligible Customers**"). If a customer has previously used the "WeRemit" function to initiate a remittance, but for any reason the transaction was not successfully completed (i.e., the recipient did not successfully receive the funds and a refund was issued), the customer will still be considered an Eligible Customer for the Activity. The Bank's computer system record regarding the definition of Eligible Customers for this activity is final and conclusive.
3. During the Promotion Period, Eligible Customers who log in to the Bank's Mobile App and use the "WeRemit" function to complete their first remittance ("**Eligible Remittance**") will be entitled to the corresponding handling fee waiver ("**Promotion Offer**") subject to the terms and conditions of this activity.
4. The amount of the handling fee waiver will be determined by the currency of the Eligible Remittance:
 - a. For remittances in HKD, the handling fee waiver amount is HKD30;
 - b. For remittances in USD, the handling fee waiver amount is USD4;
 - c. For remittances in CNY, the handling fee waiver amount is CNY30.
5. During the Promotion Period, provided that quota remains available, the Promotion Offer will be automatically applied before an Eligible Customer submits an Eligible Remittance, and the actual waived amount will be displayed in the Mobile App.
6. A total of 1,500 quotas are available on a first-come-first-served basis, while stocks last.
7. Each Eligible Customer may only enjoy the Promotion Offer once during the Promotion Period. If the quota is consumed, Eligible Customers will not be entitled to any handling fee waiver for Eligible Remittances and will be required to pay the

handling fee displayed in the mobile App when making the remittance.

8. In the event of a refund for an Eligible Remittance transaction, only the actual remitted amount will be refunded. The enjoyed handling fee waiver will be treated as unused, and if quota remains available, the Eligible Customer may apply it to their next Eligible Remittance during the Promotion Period.
9. The Promotion Offer is non-transferable and cannot be exchanged/redeemed for cash or other products.
10. 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.
11. Fraud and abuse will result in forfeiture of a 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 Promotion Offer without prior notice.
12. 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.
13. 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.
14. The Activity can only be conducted within Hong Kong. It shall not involve cross-border promotion or sales.

Airstar Bank Limited