



亞洲聯合財務 UA FINANCE

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S LIMITED TIME WELCOME OFFER

1. The promotion period of the Limited Time Welcome Offer (including cash reward for opening of e-Cash Revolving Loan Account and drawdown of personal instalment loan) offered by United Asia Finance Limited (the "Company") is scheduled from 8 April 2019 to 31 May 2019, both dates inclusive (the "Promotion Period").
2. New customers refer to the customers who did not have any loan transaction with the Company in the past 24 months from the date of application (this does not apply to the e-Cash Revolving Loan Account opened within the Promotion Period (the "New Customers").
3. Selected customers refer to the existing e-Cash Revolving Loan Account customers, who in the past 24 months from the date of application, did not have any loan transaction with the Company while the e-Cash Revolving Loan Account debit amount was equal to or less than HK\$0, and did not have any personal loan account with the Company (the "Selected Customers").
4. The HK\$200 account opening cash reward (the "Opening Reward") is only applicable to New Customers who successfully opened an e-Cash Revolving Loan Account within the Promotion Period.
5. New and Selected Customers who successfully drawdown personal instalment loan within the Promotion Period are eligible to get the drawdown cash reward (the "Loan Reward") and such reward shall be calculated according to the amount of personal instalment loan.

Amount of Personal Instalment Loan	e-Cash Account Opening Reward	Personal Instalment Loan Reward	Limited Time Welcome Offer (e-Cash Account Opening Reward + Personal Instalment Loan Reward)
<HK\$10,000	HK\$200	HK\$100	HK\$300
HK\$10,000 - HK\$29,999	HK\$200	HK\$500	HK\$700
HK\$30,000 - HK\$49,999	HK\$200	HK\$800	HK\$1,000
HK\$50,000 - HK\$69,999	HK\$200	HK\$1,500	HK\$1,700
HK\$70,000 - HK\$89,999	HK\$200	HK\$2,500	HK\$2,700
>= HK\$90,000	HK\$200	HK\$3,000	HK\$3,200

6. Subject to paragraph 4 and 5 above, New Customers and Selected Customers who apply loan through Internet, mobile APP, customer service hotline, the Company's branches or Loan Department are eligible to this promotional offer. For applications submitted through other channels will not be entitled to this promotion reward.
7. For e-Cash customers, the Opening Reward is applicable to New Customers who successfully opened and activated the e-Cash Revolving Loan Account on or before 31 August 2019 and providing that the account held by the customers must be valid, non-delinquent and in good standing on the date or before the release of the reward. The reward will be credited to the eligible customers' e-Cash Revolving Loan Account directly without further notice.
8. The Loan Reward will be credited directly to the eligible e-Cash Revolving Loan Account of New Customers or Selected Customers upon the cut-off date after the customers repaid the 1st and 2nd loan instalment on time (on or before 31 August 2019). The applicable Personal Instalment Loan Account and e-Cash Revolving Loan Account held by customers must be valid, non-delinquent and in good standing on the date or before the release of the reward.

9. The Opening Reward and the Loan Reward will be credited to the eligible customers' e-Cash Revolving Loan Account on or before 31 August 2019.
 - i. Customers who activated the e-Cash Revolving Loan Account after 31 August 2019 shall not be eligible to the Opening Reward. The chance to the related reward shall be forfeited without compensation in any form; and/or
 - ii. If the e-Cash Revolving Loan Account is activated after the cut off date on 31 August 2019, no Loan Reward shall be entitled. The chance to the related reward shall be forfeited without compensation in any form.

In case of any dispute on the rewards, the decision of the Company shall be the final.
10. New Customers are entitled to the e-Cash Revolving Loan Account first year annual fee waiver, which is equivalent to 1% of the account credit limit.
11. Each loan account (including joint account with more than one account holder) and each customer (including borrower who was holding joint account(s)) can only enjoy this promotional offer once within the Promotion Period regardless of the number of successful loan applications and drawdowns.
12. The benefit under this promotion program is non-transferrable and cannot be used in conjunction with any other promotional offers.
13. The Company reserves the right to terminate or amend the terms and conditions of this promotion program without prior notice. In case of dispute, the decision of the Company shall be the final.
14. If there is any conflict or inconsistency between the English and the Chinese versions, the English version shall prevail.
15. No person other than the customers and the Company will have any right under the contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
16. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.