



亞洲聯合財務 UA FINANCE

## TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED' S NEWLYWEDS LOAN OFFER

1. The Newlyweds Loan Offer by United Asia Finance Limited ( "the Company" ) includes a 0% interest personal instalment loan ( "0% Interest Offer" ) or a HK\$500 HKTVmall electronic gift coupon ( "e-Coupon Offer" ). The promotion period commences on 19 August 2019 and expires on 18 November 2019, both dates inclusive (the "Promotion Period" ).
2. This offer is applicable to newlyweds ( "Eligible Newlyweds" ) or engaged couples ( "Eligible Engaged Couples" ) within the Promotion Period .
3. Eligible Newlyweds refer to couples whose marriage contract date was within 1 year from the date of application. Eligible Engaged Couples refer to couples whose marriage contract date will be conducted within the following 3 months. The Eligible Newlyweds have to provide marriage certificate issued by the Hong Kong Special Administrative Region or a qualified Civil Celebrant of Marriages, whilst the Eligible Engaged Couples have to provide the certificate of registrar of marriages or the notice of intended marriage issued by the Hong Kong Special Administrative Region or a qualified Civil Celebrant of Marriages, and the certificate or notice has to comply with the definition and recognition of marriage according to the Marriage Ordinance (Cap. 181). The offer is only applicable to Hong Kong citizens whose contract marriage is within Hong Kong Region.
4. The offer is only applicable to new customers who did not have any loan transactions with the Company. The maximum loan amount of the 0% Interest Offer is HK\$100,000 and is applicable to the Eligible Newlyweds who open a joint account through our branches and provided with the relevant supporting documents required. The monthly repayment amount will be charged and rounded up to the nearest integer. The repayment period ranges from 6 months to 12 months. If the applicant is one of the parties of the Eligible Newlyweds or Eligible Engaged Couples, the maximum loan amount is HK\$50,000 and the application can be made through our branches, internet or customer service hotline.
5. Customer who fails to enjoy 0% Interest Offer but succeeds in the application of other personal instalment loan of the Company will be entitled to the e-Coupon Offer.
6. The HKTVmall e-Coupon will be given to the eligible new customers after the customers repay the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> loan instalment on time and the relevant instalment loan account held by customers must be valid, non-delinquent and in good standing on the date or before the release of the HKTVmall e-Coupon.

Warning: You have to repay your loans. Don't pay any intermediaries.

Enquiry and Complaint Hotline: 2681 8888

Money Lender's Licence No.: 0612/2019

7. The HKTVmall e-Coupons will be sent in a format of promotional code via SMS that based on the mobile phone numbers registered in the Company record to eligible new customers within 8 weeks after the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> loan instalment repaid on time. Only the HKTVmall registered members are eligible to use the HKTVmall e-Coupons. Only one HKTVmall e-Coupon can be used for each purchase and each HKTVmall e-Coupon promotional code can only be used once.
8. The Company shall not be liable to reissue or exchange for any loss, damage, deletion or unauthorized misuse of the HKTVmall e-Coupon SMS and/or its relevant promotional code. The Company shall also not be liable for any delay, loss, error, unrecognized or other circumstance caused by any computers and/or network communication, technical problems, failures, or accidents.
9. The Company is not the supplier of [HKTVmall](#) e-Coupons, thus the Company is not responsible for the quality of the products and services provided by the participating merchant. Customers can contact the merchant directly to obtain the relevant usage terms and conditions. Any enquiry, comment or complaint about such products and services should be directed to the merchant. The Company shall not be responsible for any matters in relation to the HKTVmall e-Coupons. Any disputes arising from the HKTVmall e-Coupons should be resolved between the eligible customers and the relevant merchant directly.
10. New customers who apply loan through Internet, customer service hotline, the Company' s branches or Loan Department are eligible to this promotional offer. For the avoidance of doubts, applications submitted through other channels will not be entitled to this promotion offer.
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 0% Interest Offer or e-Coupon Offer once within the Promotion Period regardless of the number of successful loan applications. In case of any dispute on the offer, the decision of the Company shall be final.
12. The benefit under this promotion program is non-transferrable and cannot be used in conjunction with any other promotional offers.
13. The customers are required to meet the credit conditions of the Company, including the customers having a good credit history in other credit reference agencies.

14. The Company reserves the right to make final decision on the loan amount, annual interest rate and repayment period or reject the loan application.
15. The Company reserves the right to terminate or amend the terms and conditions of this promotion program from time to time and without prior notice. In case of dispute, the decision of the Company shall be final.
16. In case of default payment, the Company may at its absolute discretion appoint third party agents to collect the overdue amounts from the Customer. The Customer will be required to indemnify the Company for all legal costs and collection expenses reasonably incurred during the recovery process.
17. If there is any conflict or inconsistency between the English and the Chinese versions, the English version shall prevail.
18. 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.
19. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.