

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 from 23 September 2019 to 20 December 2019, both dates inclusive (the "Promotion Period").
2. New customers refer to the customers who never have any loan transaction with the Company, excluding e-Cash Revolving Loan Account opened within the Promotion Period (the "New Customers").
3. 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.
4. New 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\$109,999 | HK\$200 | HK\$3,500 | HK\$3,700 |
| ≥HK\$110,000 | HK\$200 | HK\$4,800 | HK\$5,000 |

5. Subject to paragraph 3 and 4 above, New Customers who apply loan through Internet, mobile APP, customer service hotline, the Company's branches or Loan Department are eligible to this promotional offer. Applications submitted through other channels will not be entitled to any promotion reward under this promotion.
6. The Opening Reward is only applicable to New Customers who successfully opened and activated the e-Cash Revolving Loan Account on or before 31 January 2020 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.
7. The Loan Reward will be credited directly to the eligible e-Cash Revolving Loan Account of New Customers in the next day after the customers repaid the 1st, 2nd and 3rd loan instalment on time. 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.
8. The Opening Reward and the Loan Reward will be credited to the eligible customers' e-Cash Revolving Loan Account on or before 31 March 2020.
 - i. Customers who activated the e-Cash Revolving Loan Account after 31 January 2020 shall not be eligible to the Opening Reward & the Loan Reward. The chance to the related reward shall be forfeited without compensation in any form.
 - ii. In case of any dispute on the rewards, the decision of the Company shall be the final.
9. New Customers are entitled to the waiver of first year annual fee of e-Cash Revolving Loan, which is equivalent to 1% of the account credit limit.
10. 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.



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11. The benefit under this promotion program is non-transferrable and cannot be used in conjunction with any other promotional offers.
12. 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.
13. If there is any conflict or inconsistency between the English and the Chinese versions, the English version shall prevail.
14. 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.
15. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.