

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

1. The promotion period of the Online Limited Time Welcome Offer (the "Welcome Offer") offered by United Asia Finance Limited (the "Company") is from 30 March 2020 to 29 April 2020, both dates inclusive (the "Promotion Period").
2. New customers refer to the customers who have not applied loan with the Company in the past 24 months from the date of application and have not held any active loan accounts with the Company in the past 24 months from the date of application (the "New Customers").
3. New customers can select one of the options of Welcome Offer as below:
  - i) HKTVMall HK\$300 e-Gift Voucher (e-Voucher) (total 3 units of e-Voucher in the value of HK\$100 each) or
  - ii) foodpanda HK\$300 Voucher (e-Voucher) (total 3 units of e-Voucher in the value of HK\$100 each).
4. New Customers who successfully apply i-Money Internet Personal Loan or "NO SHOW" Personal Loan through specified online platform or "YES UA" mobile APP, as well as to authorize the Company successful access to the customers' credit data report with a credit reference agency within the Promotion Period. Applications have to fulfill the credit report requirements and the application information provided must be the same as the credit report. Applications submitted through other channels will not be entitled to any promotion reward under this promotion.
5. New Customers are required to fill in the Welcome Offer Selection on the specified online loan application form. If there is no indication on the choice of Welcome Offer Selection, customer will be considered as having given up the right for the Welcome Offer. Once the Welcome Offer is chosen, no change or replacement will be accepted. The Welcome Offer will be sent in a format of redemption code via SMS according to the mobile phone numbers registered in the Company to eligible new customers within 6 weeks after the Promotion Period ends. The Company shall not be liable to reissue or exchange for any loss, damage, deletion or unauthorized misuse of the redemption code SMS and/or its relevant redemption 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.
6. Only HKTVMall registered members are eligible to use the HKTVMall e-Voucher. Each redemption code can only redeem the assigned quantity and amount of HKTVMall Vouchers. Each redemption code can only be redeemed once.
7. Only foodpanda registered members are eligible to use the foodpanda e-Voucher. Each redemption code can only be used once, and only one redemption code can be used for each transaction.

8. All the e-Voucher which is not used by the respective redemption deadline for whatever reason, will be forfeited and no refund will be allowed. The Company shall assume no liability in respect thereof.
9. Terms and Conditions of the respective e-Voucher apply. The Company is not responsible for the quality of the products and services provided by HKTVmall / foodpanda (the “Merchant”). Customers can contact the Merchant directly to obtain the relevant usage terms and conditions.
10. The benefit under this promotion program is non-transferrable and cannot be used in conjunction with any other promotional offers. The Voucher cannot be redeemed for cash or any other gifts.
11. Each new customer (including applicant 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. 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.
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.