

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S WELCOME CASH REWARD AND "ONE CLICK" BONUS REWARD

1. The promotion period of the Welcome Cash Reward (including cash reward for opening of e-Cash Revolving Loan Account and drawdown of personal instalment loan) and the "One Click" Bonus Reward offered by United Asia Finance Limited (the "Company") is from 17 September 2020 to 5 November 2020, both dates inclusive (the "Promotion Period").
2. The promotion is only applicable to new customers.
3. New customers refer to the customers who have not held any active loan accounts with the Company in the past 24 months from the date of application, excluding e-Cash Revolving Loan Account opened within the Promotion Period (the "New Customers").
4. "One Click" Bonus Reward of HK\$300 Apple Store Gift Card ("e-Voucher") is only applicable to New Customers who successfully applied through "Click to Loan" in "YES UA" Mobile APP which completed instant ID verification, as well as to authorize the Company successful access to the customer's 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. 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.
6. 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	Welcome Cash Reward (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

7. Subject to paragraph 4 and 6 above, New Customers who successfully applied through “Click to Loan” in “YES UA” mobile APP which completed instant ID verification are eligible to “One Click” Bonus Reward. New Customers through Internet, “YES UA” mobile APP, customer service hotline, the Company’s branches or Loan Department are eligible to “Opening Reward” and “Loan Reward” promotional offer. Applications submitted through other channels will not be entitled to any promotion reward under this promotion.
8. The Opening Reward is only applicable to New Customers who successfully opened and activated the e-Cash Revolving Loan Account on or before 13 November 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 in 4 weeks after the Promotion Period ends without further notice.
9. 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.
10. The Opening Reward and the Loan Reward will be credited to the eligible customers’ e-Cash Revolving Loan Account on or before 31 March 2021.
 - i. Customers who activated the e-Cash Revolving Loan Account after 13 November 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.
11. 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.
12. 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.
13. The benefit under this promotion program is non-transferrable and cannot be used in conjunction with any other promotional offers.
14. e-Voucher will be sent via e-mail according to the e-mail address registered in the Company to eligible customers within 8 weeks after the Promotion Period ends. The reward will be forfeited if eligible customers without providing a valid e-mail address. The Company shall

not be liable to reissue or exchange for any loss, damage, deletion or unauthorized misuse of the e-mail and/or its relevant redemption code.

15. 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. e-Voucher obtained through unauthorized channels or modified, copied, forged, damaged or tampered with in any way will be deemed void.
16. Terms and Conditions of the respective e-Voucher apply. The Company is not responsible for the quality of the products and services provided by the respective Merchant. Customer can contact the Merchant directly to obtain the relevant usage terms and conditions.
17. 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.
18. If there is any conflict or inconsistency between the English and the Chinese versions, the English version shall prevail.
19. No person other than the customer and the Company will have any right under the contracts (Right of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
20. These terms and conditions are governed by and will be construed in accordance with the law of the Hong Kong Special Administrative Region.