

Terms and Conditions for United Asia Finance Limited's 0% e-Cash Revolving Loan for the first year

1. The promotion period for 0% e-Cash Revolving Loan offered by United Asia Finance Limited (the "Company") is from 29 March 2021 to 30 June 2021, both dates inclusive (the "Promotion Period").
2. The offer is applicable to both "New Customers" and "Existing Customers" (collectively, the "Customers"). "New Customers" refer to the customers who do not currently hold, or have not held any type of loans in the Company within 24 months before the loan application date. "Existing Customers" refer to the customers who are not New Customers and have not entitled to any offer under this promotion.
3. 0% e-Cash Revolving Loan is only applicable to customers who successfully drawdown Property Owner's Instalment Loan and open e-Cash Revolving Loan Account within the Promotion Period, which the maximum loan amount of the e-Cash Revolving Loan for the first year is 10% of the loan amount of respective Property Owner's Instalment Loan or HK\$100,000, whichever is lower.
4. 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.
5. 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.
6. 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 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.
7. The benefit under this promotion program is non-transferrable and cannot be used in conjunction with any other promotional offers.
8. Customers are required to meet the credit conditions of the Company, including customers having a good credit history in other credit reference agencies.
9. The Company reserves the right to make final decision on the loan amount, annual interest rate and repayment period or reject the loan application.
10. 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.
11. In case of default payment, the Company may at its absolute discretion appoint third party agents to collect the overdue amounts from customers. Customers will be required to indemnify the Company for all legal costs and collection expenses reasonably incurred during the recovery process.
12. If there is any conflict or inconsistency between the English and the Chinese versions, the English version shall prevail.
13. 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.
14. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.