

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S SMALL ENTERPRISE LOAN WELCOME CASH REWARD

1. The promotion period of the Welcome Cash Reward offered by United Asia Finance Limited (the "Company") is from 23 April 2021 to 30 September 2021, both dates inclusive (the "Promotion Period").
2. New Customers refer to customers who have not held any active loan accounts with the Company in the past 6 months from the date of application, excluding Revolving Loan Account opened within the Promotion Period (the "New Customers").
3. New Customers who successfully apply Small Enterprise Loan and drawdown designated instalment loan within the Promotion Period are eligible to get the drawdown cash reward as below:

Designated Instalment Loan Product	Cash Reward
Personal Loan (01) / Property Owner's Loan (30) / Small Enterprise Loan (59) / i-Money Internet Personal Loan (81)	2% of the drawdown loan amount* (Maximum Reward HK\$20,000)

Remark *: Round up to the nearest dollar.

4. Subject to paragraph 3 above, New Customers who apply loan through Internet, "YES UA" 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.
5. To eligible for cash reward, New Customers must successfully drawdown specified instalment loan and open subsequent revolving loan during Promotion Period as below:

Drawdown Instalment Loan Product	Open Designated Revolving Loan Product
Personal Loan (01) / Property Owner's Loan (30) / i-Money Internet Personal Loan (81)	e-Cash Revolving Loan (08)
Small Enterprise Loan (59)	Small Enterprise Revolving Loan (58)

6. Cash reward will be credited directly to the eligible revolving loan account of New Customers in the next day after customers repaid the 1st, 2nd and 3rd of instalment loan account on time. The applicable designated instalment loan account and 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.
7. New Customers who activated the revolving loan account after 8 October 2021 shall not be eligible to the cash reward. The chance to the cash reward shall be forfeited without compensation in any form.
8. New Customers are entitled to the waiver of first year annual fee of revolving loan, which is equivalent to 1% of the account credit limit.
9. 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.
10. The benefit under this promotion program is non-transferrable and cannot be used in conjunction with any other promotional offers.
11. 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. 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.