

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S LIMITED TAX LOAN PROMOTION

1. The promotion period of the Limited Tax Loan Promotion offered by United Asia Finance Limited (the "Company") is from 15 November 2021 to 30 April 2022, both dates inclusive (the "Promotion Period").
2. Selected customers refer to new customers who do not have any loan account at the Company or selected customers designated by the Company (the "Eligible Customers").
3. Eligible Customers who successfully apply and drawdown Tax Loan within the Promotion Period are eligible to entitle the Coupon Reward according to the loan drawdown amount.

Loan Drawdown Amount	Coupon Reward
≤ HK\$9,999	HK\$100
HK\$10,000 - HK\$29,999	HK\$300
≥ HK\$30,000	HK\$500

4. Eligible customers who meet the conditions in Article 3 above can enjoy personal instalment loan up to 2 times of the tax loan drawdown amount and the interest offer as same as Tax Loan. The Company reserves the final right to accept or reject the loan application, to approve or decline the loan, and to decide its final details (including but not limited to loan amount, repayment period, and interest rate).
5. The benefit under this promotion program is non-transferrable and cannot be used in conjunction with any other promotional offers. The coupon cannot be redeemed for cash or any other gifts.
6. 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.
7. Coupon Reward will be given by means of Bonus Points (e.g. \$100 = 16,000 Points) and credited into the customer's Bonus Points record within 8 weeks after promotion end subject to the eligible loan account must be in good standing at the time of granting.
8. 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.
9. If there is any conflict or inconsistency between the English and the Chinese versions, the English version shall prevail.
10. 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.
11. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.