

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S LIMITED TIME OFFER

1. The promotion period of the Limited Time Offer (including cash reward for opening of e-Cash Revolving Loan Account, cash reward for drawdown of personal instalment loan and YESSSSSS UA x Endy Chow's E-Max Concert Pass) offered by United Asia Finance Limited (the "Company") is from 1 December 2021 to 31 January 2022 10:00 am, both dates inclusive (the "Promotion Period").
2. New and existing customers refer to the customers who have not any loan transaction 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 "Eligible Customers").
3. 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.
4. Eligible Customers who successfully drawdown personal instalment loan with repayment period in 12 months or above within the Promotion Period are eligible to get the drawdown cash reward (the "Cash Reward") and such reward shall be calculated according to the amount of personal instalment loan. Eligible Customers who drawdown personal instalment loan amount HK\$30,000 or above can select Cash Reward or YESSSSSS UA x Endy Chow's E-Max Concert Pass x 2 pcs ("Concert Pass").
5. Eligible Customers who apply through **online platform** are required to fill in the reward selection (Cash Reward or Concert Pass) on the online loan application form; those who apply through "**Click to Loan**" in "**YES UA**" mobile APP are required to fill in the promo code "UACASH" for selecting Cash Reward or "UACONCERT" for selecting Concert Pass on the loan application form respectively; those who apply through **other channels**, Customer Service Officer will record the reward selection of the Eligible Customers. If there is no indication on the choice of reward selection, customer will be considered as given up the right for the reward by the Company. Once the reward is confirmed, no changes or refunds will be accepted.

Amount of Personal Instalment Loan	e-Cash Account Opening Reward	Personal Instalment Loan Reward (Cash Reward or Concert Pass)	
		Cash Reward	Concert Pass
<HK\$10,000	HK\$200	HK\$100	N/A
HK\$10,000 - HK\$29,999	HK\$200	HK\$500	N/A

HK\$30,000 - HK\$49,999	HK\$200	HK\$800	YESSSSSS UA x Endy Chow's E-Max Concert Pass x 2 pcs
HK\$50,000 - HK\$69,999	HK\$200	HK\$1,500	
HK\$70,000 - HK\$89,999	HK\$200	HK\$2,500	
HK\$90,000 - HK\$109,999	HK\$200	HK\$3,500	
HK\$110,000 - HK\$249,999	HK\$200	HK\$4,800	
HK\$250,000 - HK\$399,999	HK\$200	HK\$7,800	
HK\$400,000 - HK\$499,999	HK\$200	HK\$9,800	
HK\$500,000 - HK\$599,999	HK\$200	HK\$11,800	
HK\$600,000 - HK\$699,999	HK\$200	HK\$13,800	
HK\$700,000 - HK\$799,999	HK\$200	HK\$15,800	
≥ HK\$800,000	HK\$200	HK\$17,800	

6. Subject to paragraph 3 and 4 above, Eligible 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.

7. Terms applicable to Opening Reward and Cash Reward:

- i) The Opening Reward is only applicable to Eligible Customers who successfully opened and activated the e-Cash Revolving Loan Account on or before 21 February 2022 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.
- ii) The Cash Reward will be credited directly to the eligible e-Cash Revolving Loan Account of Eligible Customers in the next day after the customers repaid the 1st, 2nd, 3rd and 4th 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.
- iii) The Opening Reward and the Cash Reward will be credited to the Eligible Customers’ e-Cash Revolving Loan Account on or before 31 July 2022. Customers who activated the e-Cash Revolving Loan Account after 21 February 2022 shall not be eligible to the Opening Reward &

the Cash Reward. The chance to the related reward shall be forfeited without compensation in any form. In case of any dispute on the rewards, the decision of the Company shall be the final.

- iv) Eligible 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.

8. Terms applicable to Concert Pass:

- i) Eligible customers are required to repay the 1st loan instalment on time and no outstanding repayment. The applicable Personal Instalment Loan Account held by customers must be valid, non-delinquent and in good standing on the date or before the release of the Concert Pass, otherwise, the Company will cancel the qualifications without prior notice.
- ii) The number of concert pass is limited, first come first served, while stocks last. If concert pass is stock out, it will be replaced by the same value of PARKnSHOP coupon as the Cash Reward that can be obtained based on the personal instalment loan amount. PARKnSHOP coupon reward will be credited to Eligible Customers within 5 weeks after the end of the promotion period in the form of UA Bonus Points without prior notice. For example: HK\$800 coupon reward will be converted to 128,000 Bonus Points, HK\$1,500 coupon reward will be converted to 240,000 Bonus Points and so on. Customers can redeem other gifts based on the accumulated Bonus Points. Terms and conditions apply to the UA Bonus Points Program.
- iii) Concert will be held on April 2022, details of the Concert Pass will be sent via SMS or email according to the mobile phone numbers or email address registered in the Company to Eligible Customers within 5 weeks after the Promotion Period ends. 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.
- iv) Eligible Customers must follow concert rules and regulations. If Eligible Customers fail to comply with such rules and regulations, the Company, and/or its affiliates, reserve the right to render entitlement to a reward null and void and/or order forfeiture of the reward.
- v) The Company is not the manufacturer of the Concert and will make no representation or warranty as to the quality of said rewards, and will bear no responsibility arising from, or in relation to, such rewards.
- vi) Rewards cannot be replaced, returned or refunded. The Company, and/or its affiliates, are not responsible for the safety, suitability, quality or performance of rewards. Eligible Customers agree that the Company, and/or its affiliates, shall not be held liable for any compensation for any problems and/or defects in relation to the collection or use of the rewards. No receipt will be provided for any reward. Eligible Customers agree that the Company shall not be held liable if the Eligible Customers cannot utilize and/or enjoy the reward for any reasons and/or suffer personal injury or damage to property as a result of or in connection with the use or enjoyment of the reward.
- vii) The venue of concert may not open or operate in the event of a force majeure event, including but without limitation to outbreak of infectious disease(s), inclement weathers (including but

without limitation to the hoisting of Tropical Cyclone Signal No.8 or higher, or Black Rainstorm warnings) on the date of the concert. The Company and/or its affiliates, reserve the right to reschedule the concert without prior notice. No reissuing of rewards will be arranged by the Company and/or its affiliates due to any force majeure events.

- viii) The concert, or any facilities or services or venues provided in connection with the reward, may occasionally become unavailable due to maintenance or renovation, or reasons beyond the Company's and/or the Company's affiliates' control. The Company and/or the Company's affiliates shall not be liable for any disappointment, inconvenience caused, losses or damages if any of the facilities or services shall become unavailable during the concert. Such facilities or services may cease to operate without prior notice to the participants.
 - ix) The Company is not the operator and organizer of the concert, and not the supplier of the rewards. The Company makes no representation or warranty as to the quality and/or safety of the concert and any facilities or services provided by the rewards, and the Company accepts no liability for any matters arising from or in relation to the same. Except where required by law, under no circumstances will the Company be held liable for any damage, loss, personal injury, accident, delay or irregularity however occasioned, sustained or suffered during, or in relation to, the concert.
 - x) Eligible Customers accept and agree that the Company and/or its affiliates may take their photographs or images at the event and use them for commercial purposes.
 - xi) The Company and/or its affiliates bear no responsibility and will offer no compensation in respect of loss or expiry of the rewards.
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.