

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S LIMITED EDITION SUNBAY NFT OFFER

1. The sale period of the Limited Edition SUNBAY NFT Offer (including Japanese Classic Kaiju Figure Box Set and YESSSSSS UA x Endy Chow's E-Max Concert Pass) offered by United Asia Finance Limited (the "Company") is from 25 July 2022 2:00 pm (the "Sale Period").
2. Only customers who successfully purchase the limited edition SUNBAY non-fungible token associated with a digital artwork x 1 pc ("NFT") from primary market of ArticoIn platform (the "Eligible Customers") are eligible to get a free Japanese Classic Kaiju Figure (set of 4 figures) with UA exclusive SUNBAY poker Box Set x 1 pc (the "Kaiju Box Set") and YESSSSSS UA x Endy Chow's E-Max Concert Pass x 2 pcs (the "Concert Pass") (collectively, the "Gift"). NFT supply is limited, and NFT is available on a first-come, first-served basis, while stocks last. For the avoidance of doubt, customers who get a free limited edition SUNBAY NFT by successfully applied and drawdown personal instalment loan amount HK\$10,000 or above through "Click to Loan" in "YES UA" mobile APP are not entitled to any Gift under this offer.
3. **Terms applicable to Kaiju Box Set:**
 - i) Redemption email of Kaiju Box Set will be sent via email according to the email address registered on the ArticoIn platform to Eligible Customers on or before 31 October 2022. Eligible Customers must present the redemption email at designated branches for redeeming the Kaiju Box Set. 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.
 - ii) Eligible Customers must redeem the Kaiju Box Set on or before 30 December 2022 by following the instructions in the redemption email, otherwise eligible customers will be disqualified and the Kaiju Box Set will be forfeited without further notice.
 - iii) The Company is not the manufacturer of the Kaiju Box Set and is not responsible for the quality of said gift, and will bear no responsibility arising from, or in relation to, such gift.
4. **Terms applicable to Concert Pass:**
 - i) Concert will be held in end of September 2022, details of the Concert Pass will be sent via email according to the email address registered on the ArticoIn platform to Eligible Customers by the beginning of September 2022. 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.
 - ii) 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 gift null and void and/or order forfeiture of the gift.

- iii) The Company is not the manufacturer of the Concert and will make no representation or warranty as to the quality of said gift, and will bear no responsibility arising from, or in relation to, such gift.
 - iv) The gift cannot be replaced, returned or refunded. The Company, and/or its affiliates, are not responsible for the safety, suitability, quality or performance of the gift. 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 gift. No receipt will be provided for any gift. Eligible Customers agree that the Company shall not be held liable if the Eligible Customers cannot utilize and/or enjoy the gift 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 gift.
 - v) 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 the gift will be arranged by the Company and/or its affiliates due to any force majeure events.
 - vi) The concert, or any facilities or services or venues provided in connection with the gift, 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.
 - vii) The Company is not the operator and organizer of the concert, and not the supplier of the gift. 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 gift, 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.
 - viii) 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.
 - ix) The Company and/or its affiliates bear no responsibility and will offer no compensation in respect of loss or expiry of the gift.
5. The benefit under this project is non-transferrable and cannot be used in conjunction with any other promotional offers.

6. For the sake of fairness, employees and family members of the Company and the Marketing Agencies participated in this NFT project are not eligible to purchase any NFT and/or entitled to any Gift under this project.
7. The Company reserves the right to terminate or amend the terms and conditions of this project without prior notice. In case of dispute, the decision of the Company shall be the final.
8. If there is any conflict or inconsistency between the English and the Chinese versions, the English version shall prevail.
9. 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.
10. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.