

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 PlayStation®5 console) offered by United Asia Finance Limited (the "Company") is from 30 September 2022 to 31 October 2022, 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\$90,000 or above can select Cash Reward or PlayStation®5 console x 1 pc ("PS5™").
5. Eligible Customers who apply through **online platform** are required to fill in the reward selection (Cash Reward or PlayStation 5) 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 "UAPS5" for selecting PlayStation 5 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 PS5™)	
		Cash Reward	PS5™
<HK\$10,000	HK\$200	HK\$100	N/A
HK\$10,000 - HK\$29,999	HK\$200	HK\$500	
HK\$30,000 - HK\$49,999	HK\$200	HK\$800	
HK\$50,000 - HK\$69,999	HK\$200	HK\$1,500	

HK\$70,000 - HK\$89,999	HK\$200	HK\$2,500	N/A
HK\$90,000 - HK\$109,999	HK\$200	HK\$3,500	PlayStation®5 console x 1 pc (Value: HK\$3,980)
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\$549,999	HK\$200	HK\$11,800	
HK\$550,000 - 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 November 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 30 April 2023. Customers who activated the e-Cash Revolving Loan Account after 21 November 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 PS5™:

- i) Eligible customers are required to repay the 1st, 2nd, 3rd and 4th loan instalment on time. The applicable Personal Instalment Loan Account held by customers must be valid, non-delinquent and in good standing on the date or before the redemption of PS5™, otherwise, the Company will cancel the qualifications without prior notice.
 - ii) If PS5™ 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 on or before 30 April 2023 in the form of UA Bonus Points without prior notice. For example: HK\$3,500 coupon reward will be converted to 560,000 Bonus Points, HK\$4,800 coupon reward will be converted to 768,000 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) Redemption letter of PS5™ will be sent by post according to the correspondence address registered in the Company to Eligible Customers on or before 30 April 2023. Eligible Customers must present the original redemption letter at designated branches for redeeming the reward. The Company shall not be liable to reissue or exchange for any loss, damage or unauthorized misuse of the redemption letter.
 - iv) The Company is not the manufacturer of PS5™ and shall not be responsible for the quality, warranty and other features of the said reward, and hence will bear no responsibility arising from, or in relation to, such reward. Without prejudice to the rights of the Company on the terms and conditions hereof and subject to the Terms and Conditions for Warranty Service for PlayStation® systems (including the faulty due to defective materials or workmanship of the PS5™, but not including the damage by acts of god, misuse, abuse, negligence, accident, unreasonable use, or by other causes unrelated to defective materials or workmanship), the Company will, on best effort basis, arrange repair service within 3 months from the date of redemption. For the avoidance of doubt, the redeemed PS5™ cannot be exchanged or replaced. Shall repair service is required, the Customer shall be responsible for bringing the PS5™ with package and the copy of redemption letter to the designated branch of the Company. After the repair service is completed, the customer shall also be responsible for picking it up at the designated branch upon receipt of our notice. In case of dispute, the decision of the Company shall be final.
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.