

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S UA30 TESLA LUCKY DRAW

Promotion Period

1. The promotion period of the 《UA30 Tesla Lucky Draw》 (the "Campaign") offered by United Asia Finance Limited (the "Company") is from 30 May 2023 9:00 am to 29 August 2023 11:59 pm, both dates inclusive (the "Promotion Period"). The records in Company's computer system are final. By participating in the Campaign, the participants are deemed to have accepted and agreed to be bound by these Terms and Conditions.

Eligibility

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 applicants who had opened account within the Promotion Period (the "Eligible Customers").
3. Eligible Customers who successfully applied and drawdown personal instalment loan and with repayment period in 12 months or above within the Campaign Period will be enrolled in the Campaign automatically, no registration is required. Each loan account (including joint account with more than one account holder) and each customer (including borrower who was holding joint account(s)) can get one lucky draw chance and win one prize in this Campaign only within the Promotion Period regardless of the number of successful loan applications and drawdowns.
4. 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 Campaign. Applications submitted through other channels will not be entitled to enrolled in this Campaign.
5. Staff employed under the Company are not eligible to participate in the Campaign.

Prize

6. A Tesla Model 3 Rear-Wheel Drive in red (Marketing Price: HK\$354,000) (the "Prize") will be given out to Winner (Quota: 1) of the Campaign. The colour, features and specifications of the Prize are not available for selection, and taxation is not covered.
7. The Winner will be personally responsible for any and all additional costs incurred due to the acceptance and use of the Prize.
8. The Prize cannot be exchanged, transferred, returned or redeemed for cash under all circumstances.

Announcement

9. The winner of this Campaign will be randomly drawn by the computer system of the Company on 9 September 2023. The result announcement will be sent via SMS or email according to the mobile phone numbers or email address registered in the Company to the Winner. Winner must pick up the Prize in person and present valid Hong Kong Identity Card for identity purpose, otherwise the winner

will be disqualified. Each Winner is required to redeem the Prize according to the instructions provided to him / her.

10. An announcement of the Campaign result will be published in Sing Tao Daily and South China Morning Post on 15 September 2023.

Social Media

11. The Company may require the Winner to pose for the Company's social posts or announcement purposes. The winner must complete the necessary documentation permitting the Company to use the winner's image for the Company's social posts or announcement purposes.
12. The Company reserves the right to feature the winner's names and/or photos and videos bearing their appearance on social media or in other marketing or promotional materials, and may make this information available on the Company's social media platforms for promotional purposes. By receiving the Prize, the Winner agrees to the use of his/her information as set out in these terms and conditions.

Important Notes

13. 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. If the winner fails to provide correct, true, clear and complete personal information and this causes the Company's failure to contact, verify and/or confirm the identification of the winner, the winner will lose the eligibility to get the Prize.
14. If the participants violate any rules or commit any illegal acts that result in any losses on the part of the Company or any third parties, the relevant participants will be liable for all liabilities.
15. The Company will not take any responsibility and will not re-send or replace the Prize if it is lost, damaged or smeared.
16. The Company reserves the right to disqualify any participants without prior notice if the participants are found to use plugins, empty or fake accounts or improper practice violating these Terms and Conditions to participate in the Campaign.
17. The Company is not the supplier of the Prize and accepts no liability in relation thereto. Participants shall resolve any disputes regarding the Prize with the supplier directly.
18. The benefit under this promotion program is non-transferrable.
19. In case of dispute, the decision of the Company shall be the final.
20. If there is any conflict or inconsistency between the English and the Chinese versions, the English version shall prevail.
21. 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.
22. These terms and conditions are governed by and will be construed in accordance with the laws of

Warning: You have to repay your loans. Don't pay any intermediaries.

Enquiry and Complaint Hotline : 2681 8888

Money Lender's Licence No. : 1299/2022

the Hong Kong Special Administrative Region.

23. Trade Promotion Competition Licence Number: 56987.