

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S
UA30 SMARTPHONE GIVEAWAY CAMPAIGN

1. **Promotion Period:** From 26 September 2023 to 8 November 2023 (both dates inclusive), on Mondays to Fridays (excluding Saturdays, Sundays and Public Holidays) ("Promotion Period").
References to date and time in these Terms and Conditions shall be based on (Hong Kong Time Zone: hours, minutes and seconds) the records in United Asia Finance Limited's ("Company") computer system. By participating in the UA30 Smartphone Giveaway Campaign ("Campaign"), the participants are deemed to have accepted and agreed to be bound by these Terms and Conditions.
2. **Eligibility:** The Prizes (as defined hereinbelow "Prize") under this Campaign are exclusive to new customers of the Company who fulfill all the following requirements (a) to (e) ("Eligible Customers"):
 - (a) New customers refer to customers who have never had any forms of loan transaction with the Company in the past, excluding e-Cash Revolving Loan applicants who had opened any accounts with the Company within the Promotion Period.
 - (b) The first new customer of the day who successfully applies for a Personal Instalment Loan and reaches a loan amount of HK\$100,000 or above during the Promotion Period and completes the designated missions within the designated period may have a chance to win the Prize.
 - (c) Each loan account (including a joint account with more than one account holder) and each principal account holder (including a customer who was holding more than one account with the Company) shall only have one chance to win one Prize in this Campaign regardless of the number of successful loan applications and/or drawdowns transacted by such loan account and/or made by such customer.
 - (d) Only customers who apply loan through the Internet, the "YES UA" mobile APP, customer service hotline, branches or the Loan Department of the Company are eligible to participate in this Campaign. Customers who submit loan applications through any other channels will not be entitled to enroll in this Campaign.
 - (e) Staff employed by the Company are not eligible to participate in this Campaign.
3. Eligible Customers will be automatically enrolled in the Campaign in accordance with these Terms and Conditions. No registration is required for the Campaign.
4. Eligible Customers must complete the designated missions 1-3 within the designated period in accordance with these Terms and Conditions to stand a chance to win the Prize (The latest smartphone at market price of HK\$9,399).

Period	Missions	
26 September - 8 November 2023 ^{i,ii,iv} (Mondays to Fridays only) (excluding Saturdays, Sundays and Public Holidays)	Mission 1: Be the first new customer of the day ⁱⁱⁱ who successfully applies for a Personal Instalment Loan in the amount of HK\$100,000 or above	Become the finalists after completing Missions 1 and 2
26 September - 15 November 2023 ^{iv}	Mission 2: Drawdown Personal Instalment Loan in the amount of HK\$100,000 or above with a repayment period of 12 months or above	
Repayment Period for Individual Customers	Mission 3: Make repayments of the 1 st , 2 nd , 3 rd and 4 th loan instalments on time ^v	Become the winners ("Winners") after completing Missions 1, 2 and 3

Remarks :

- i. If there are multiple customers who successfully apply for a Personal Instalment Loan and reaches a loan amount of HK\$100,000 or above at the exact moment (down to the same hour, minute and second) on the same day during the Promotion Period, the customer who successfully applies for the loan in the higher amount shall be regarded as the finalist ("Finalist").
 - ii. If there are multiple customers who successfully apply for a Personal Instalment Loan and reaches a loan amount of HK\$100,000 or above at the exact moment (down to the same hour, minute and second) and with the same loan amount during the Promotion Period, the customer who completes the drawdown of the loan first shall be regarded and the Finalist.
 - iii. The definition of "The first new customer of the day who successfully applies for a Personal Instalment Loan and reaches a loan amount of HK\$100,000 or above" refers to the new customer who applies for a loan and reaches a loan amount of HK\$100,000 or above of loan amount, and is arranged on a first-come, first-served basis starting from 00:00:00 a.m. on each day during the Promotional Period.
 - iv. If the first new customer of the day who successfully applies for a Personal Instalment Loan and reaches a loan amount of HK\$100,000 or above does not complete drawdown on or before 15 November 2023 with a repayment period of 12 months or above, Subsequent available slots will be extended to the second customer who successfully applies for a loan of HK\$100,000 or above on the same day and meets the same conditions, and so forth.
 - v. If a Finalist (i.e. who completes missions 1 and 2) fails to repay the 1st, 2nd, 3rd, and 4th loan installments on time, he/she will be disqualified, and no replacement winner will be selected.
5. In this Campaign, the maximum number of Winners will be 30 and each Winner will be entitled to the Prize. The colour, features and specifications of the Prize are not available for selection. The company reserves the right to change the model of the Prize, and the Winners shall not raise objections to such changes.

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

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6. Upon verification and confirmation by the Company that a customer has fulfilled all requirements to win the Prize, the Prize will be eligible to redeem through a redemption notice via SMS or email according to the mobile phone numbers or email address registered in the Company to the Winners on or before 30 April 2024. Winners must redeem the Prize in person and present a 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.
7. The Company may require the Winner to pose for photographs/videos for the Company's social media posts, other marketing, promotional or announcement purposes. The Winner must complete all necessary documentation permitting the Company to use the Winner's photographs for the Company's social media posts, other marketing, promotional or announcement purposes.
8. The Company reserves the right to feature the Winner's names and/or photographs 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.
9. The Winners will be personally responsible for any and all additional costs incurred due to the acceptance and use of the Prize.
10. The Company has the sole and absolute discretion in determining the Winner's eligibility to receive the Prize. If the Company discover at any time, whether after or during the Promotional Period, that the Winner has failed to comply with these Terms and Conditions, the Company is entitled to disqualify the Winner from participating in this Campaign and receiving the Prize.
11. The Prize is non-transferable, non-negotiable, non-refundable and non-exchangeable for cash. In particular, the Prize must not be sold or given away and the award of the Prize may become void if this condition is breached. If the Prize is unavailable due to circumstances beyond the control of the Company, the Company reserves the right to substitute the Prize with one of equal or equivalent value. The Company shall not be responsible for any expenses, inconvenience or costs incurred due to the delay, postponement or cancellation of this Campaign.
12. The Prize is not replaceable in the event of any loss or damage.
13. Use of the Prize (or any alternative Prize) may be subject to the terms and conditions imposed by any other party(ies). The Company is not responsible for and shall have no liability in respect of quality of goods or services of the Prizes in this promotion.
14. The Company reserves the right to exclude an Eligible Customer who violates these Terms and Conditions, tampers the Campaign, engages in abusive, deceitful or fraudulent behavior in relation to this Campaign or makes false representations or statements or violates applicable laws and regulations. If the Eligible Customer is excluded, the award of the Prize might be subsequently revoked and reclaimed.
15. 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.
16. 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

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will lose the eligibility to redeem the Prize.

17. It is the Winners' responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the award of the Prize and the Company shall have no responsibility in respect thereof.
18. The Prize is provided subject to legal and regulatory requirements.
19. In the event of any dispute in relation to this Campaign, the decision of the Company shall be final and conclusive.
20. The Company may change these Terms and Conditions and/or cancel any Prizes and/or terminate the Campaign at any time without prior notice. The latest details of the Prize and the revised Terms and Conditions will be made available on Company's website and/or communicated to customers by other means at any time as the Company deems appropriate. The Company accepts no liability for any such change or termination.
21. No person other than the Eligible Customer 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. If there is any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.
23. These Terms and Conditions are governed by and construed in accordance with Hong Kong Law.
24. Each of the Company and the Eligible Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong.
25. This Campaign is only applicable in Hong Kong.