

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S

UA ROUND-TRIP TICKETS FOR TWO TO EUROPE GIVEAWAY CAMPAIGN ("Terms and Conditions")

1. **Promotional Period:** From 30 May 2024 (00:00am) to 15 July 2024 (01:00am) (both dates inclusive), ("**Promotional 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 UA round-trip tickets for two to Europe 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) under this Campaign are exclusive to customers of the Company who fulfill all the following requirements (a) to (e) ("**Eligible Customers**"):
 - (a) the customers must be "**new and existing customers**" who do not have any loan transaction with the Company in the past 24 months from the date of application, excluding e-Cash Revolving Loan applicants who have opened any accounts with the Company within the Promotional Period;

 - (b) the customers must correctly answer the football-related question designated by the Company (the "**Designated Question**") and be the top three new and existing customers who successfully apply for any type of loans set out in Schedule 1 to these Terms and Conditions ("**Designated Loan**") of the highest amount during the Promotional Period, and complete the designated missions within the specified period as provided in paragraph 4 below; (The amount of Designated Loan for which a customer successfully applies is determined based on the record of the Company.)

 - (c) during the Promotional Period, 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 make application for a Designated Loan through the Internet, the "YES UA" mobile APP, the customer service hotline, the Company's branches or the loan department of the Company are eligible to participate in this Campaign. Customers who make application through any other channels will not be eligible to participate in this Campaign; and

 - (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.
4. During the Promotional Period, Eligible Customers must complete the designated missions 1-3 within the designated period (as defined in the table hereinbelow) in accordance with these Terms and Conditions to stand a chance to win one set of round-trip direct economy class flight ticket for two adults to Europe (the “Prize”).

Designated Period	Missions	
30 May - 15 July 2024 ^{i,ii,iii}	Mission 1: Correctly answer the Designated Question and be the top three new and existing customer who successfully apply for the Designated Loan of the highest amount	Become the finalists (“Finalists”) after completing Missions 1 and 2
30 May - 22 July 2024 ^{iv}	Mission 2: Perform drawdown of the Designated Loan with a repayment period of 12 months or above	
Repayment Period for Eligible 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 correctly answer the Designated Question and successfully apply for a Designated Loan of the same highest amount during the Promotional Period, the customer who correctly answer the Designated Question earlier shall have priority to be one of the Finalists.
- ii. If there are multiple customers who correctly answer the Designated Question and successfully apply for a Designated Loan of the same highest amount during the Promotional Period and such customers correctly answer the Designated Question at the exact moment (down to the same hour, minute and second) on the same calendar day during the Promotion Period, the customer being the first to complete the drawdown of the Designated Loan with a repayment period of 12 months or above shall be have priority over the others to become a Finalist.
- iii. The time of successful loan application, submission of answer and completion of drawdown will be based on the time received by the Company's server. Late submission will be considered invalid/ ineligible.

- iv. If the customer who correctly answer the Designated Question and successfully apply for a Designated Loan of the highest amount during the Promotional Period but he/she does not complete the drawdown on or before 22 July 2024 with a repayment period of 12 months or above, he/she will be disqualified. The Prize to which such customer shall originally be entitled but for the disqualification will be extended to the second customer who correctly answer the Designated Question and successfully apply for a Designated Loan of the highest amount and meets the same conditions, and so forth.
 - v. If a Finalist who completes missions 1 and 2 but 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 numbers of Winners shall be 3.

Ticket Redemption

6. The list of Winners will be announced on the Company's Facebook/Instagram page on or before 15 December 2024.
7. Upon verification and confirmation by the Company that an Eligible Customer has fulfilled all requirements to win the Prize, the Prize will be available for redemption through a winning notice via SMS or email according to the mobile phone number or email address registered in the Company to the Winners on or before 15 December 2024. The Winners must come to the Company and collect the redemption letter in person. The redemption letter will contain the ticket redemption code ("**Ticket Redemption Code**") for the Prize, and the Terms and Conditions of redemption ("**hutchgo Terms and Conditions**").
8. The Winners must present a valid Hong Kong Identity Card when collecting the redemption letter to verify their identities, otherwise the Winners will be disqualified. Each Winner is required to redeem the Prize according to the instructions provided to him / her.
9. The Winners must redeem the Prize using the Ticket Redemption Code within the redemption period from 16 December 2024 to 7 March 2025 (both dates inclusive). Redemption must be completed at least 10 working days before flight departure. The Ticket Redemption Code will not be reissued or replaced if expired.
10. The Ticket Redemption Code and the Prize are supplied by Hutchison Travel Limited ("**hutchgo**")

and are subject to hutchgo Terms and Conditions. The Company is not the supplier of the Prize, and will not be responsible for any liability relating to them. The Winners must contact hutchgo directly to redeem the Prize, and provide the personal information of his/her travel companion to complete the booking process. hutchgo will be solely responsible for any issues relating to the Ticket Redemption Code and the Prize. Any disputes or complaints shall be resolved directly between the Winner and hutchgo.

11. Please note the following hutchgo Terms and Conditions, which will be set out in the redemption letter:
 - a. Each Ticket Redemption Code is used for redemption of one set round-trip direct economy class flight ticket for two adults to Europe.
 - b. The Ticket Redemption Code is only applicable for redeeming round-trip economy class flight tickets from Hong Kong to one of the following destinations: London/Manchester/Helsinki/Frankfurt/Zurich/Paris/Amsterdam/Milan/Madrid/Barcelona - operated by designated carriers. Please note that the eligible Winner cannot choose the carrier or specific flight time upon the redemption. Redemption is subject to seat availability of the preferred travel dates. In case of dispute, hutchgo reserves the right of final decision.
 - c. Designated carriers (Direct flights only) are Cathay Pacific (CX), British Airways (BA), Finnair (AY), Lufthansa (LH), Swiss (LX), Air France (AF), KLM (KL).
 - d. The travel Period is from 1 January to 30 June 2025, except blackout period and is subject to seat availability of the flights.
 - e. Blackout Period: 1 to 12 January, 24 to 31 January, 1 to 2 February, 4 to 6 April, 16 to 20 April, 29 to 30 April, 1 to 5 May, 30 to 31 May, 1 to 2 June, 27 to 30 June 2025.
 - f. For all destinations, the minimum stay period for the flight ticket is 5 days; the maximum stay period for the flight ticket is 60 days.
 - g. Each flight ticket includes one minimum allowance of checked baggage provided by the selected airline.
 - h. The Ticket Redemption Code does not cover any applicable taxes, cost of levy, fuel surcharges and airport construction fee. Passengers are required to settle the relevant costs.

- i. Redemption must be done with hutchgo by email to leisurehk@hutchisontravel.com or call 3192 0900.
- j. The Winner must not reproduce, copy, change or publish the Ticket Redemption Code in any form or by any means; or misuse Ticket Redemption Code. Any of the foregoing acts is a violation of the Terms and Conditions of Ticket Redemption Code, which may result in the rejection or cancellation of the relevant Ticket Redemption Code. All consequences, losses and/or damages shall be borne by the Winner. hutchgo will not be responsible or bear any legal responsibility.
- k. All Prizes are non-returnable and non-exchangeable for cash, other gifts or offers, and are not transferable or resalable. Flight tickets cannot be transferred and cannot be exchanged for cash or cash equivalent. The Winner and travel companion must agree to comply with hutchgo Terms and Conditions set out in the redemption letter. hutchgo holds no responsibility for the use, collection, operation, or any damage or theft related to the Prize.
- l. Refund is not applicable to any unused Ticket Redemption Code and Ticket Redemption Code is not valid for exchange of other services. Any expired or invalid redemption code will not be re-issued.
- m. Once the redemption is confirmed, refund or rebook is not allowed.
- n. The Prize must be used by the Winner and his / her travel companion. The Winner must be one of the travelers.
- o. The Prize is for two persons only, the Winner and the travel companion must take the same departure and return flight and book the air ticket together.
- p. The Winner and travel companion agree to bear all travel risks (includes but not limited to travel alerts, flight delays / cancellations, properties losses, accidents, third party liabilities and all other travel risks). It is recommended the Winner and travel companion purchase the travel insurance at their own cost.
- q. All flight tickets are subject to actual availability, no extension of stay or change of booking are allowed after confirmation. For arrangement under the issue of rainstorm, flight delays or cancellations, the Winner and travel companion have to follow the guidelines from the flight company. hutchgo will not be liable for any of the above situation.

- r. The Winner and travel companion should apply visa or other required travel documents by their own. For the immigration arrangement of countries, please contact the countries' immigration department or related government department for enquiries. The Winner and travel companion agree that organizer and hutchgo are not liable for any approval of the visa or travel documents and the immigration arrangement.
- s. Under hutchgo Terms and Conditions, if the redeemed flight ticket fails to depart due to any force majeure factors (such as flight cancellation, rescheduling, failure to leave the country or compulsory quarantine caused by the pandemic), hutchgo is not responsible for any loss and will not make any refund or compensation of the redemption code used.
- t. For enquiries relating to the flight tickets, please send email to leisurehk@hutchisontravel.com or call 3192 0900
- u. hutchgo reserves the right to revise, suspend or terminate all or any part(s) of the Terms and Conditions of the Ticket Redemption Code, at any time without prior notice or reason. hutchgo reserves the right to amend the Terms and Conditions of redemption code use without prior notice, and of final decision on all matters of dispute.

Liability

- 12. The Company shall not be liable for any delay, loss, error, omission, interruption, deletion, delay in operation or transmission, entries lost or delayed whether or not arising during operation or transmission, as a result of server functions, viruses, bugs or other causes unrecognized or other circumstance caused by any computers and/or network communication, technical problems, failures, or accidents, or other causes outside its control. If a 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 identity of the Winner, or to successfully send SMS or email notifications to the Winner due to inaccurate, incorrect, or incomplete contact information in the Company's records, the Winner will lose the eligibility to redeem the Prize. Additionally, the Company shall not be responsible for any failure of the Winner to receive or claim the Prize after successful delivery of winning notice via SMS or email.
- 13. The Company requires the Winners to provide photographs/videos taken by the Winners to the Company for announcement, marketing and/or promotional purposes including but not limited to upload and/or post the photographs/videos of the Winners at the Company's social media account. The Winners must complete all necessary documentation permitting the Company to use the

Winners' photographs/videos for the Company's social media posts and/or other marketing, promotional or announcement purposes.

14. For the purpose of this Campaign, the Company will collect various personal data from the participants. Failure to provide personal data as requested will result in the Company being unable to process or award the Prize. Participants' personal information including the Winners' will only be used for promotional purposes with their prior consent. Personal data will be kept for no longer than is necessary for the purposes for which it is being processed.
15. The Company has the sole and absolute discretion in determining the Winners' eligibility to receive the Prize. If the Company discovers at any time, whether after or during the Promotional Period, that a 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.
16. 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.
17. Use of the Prize (or any alternative Prize) may be subject to the Terms and Conditions imposed by hutchgo and the airline. The Company is not responsible for and shall have no liability in respect of quality of goods or services provided by hutchgo and the airline in this Campaign.
18. 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 from participating in this Campaign. If the Eligible Customer is excluded, the award of the Prize might be subsequently revoked and reclaimed.
19. 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.

General

20. The Prize is provided subject to legal and regulatory requirements.
21. In the event of any dispute arising from or in connection with this Campaign, the decision of the Company shall be final and conclusive.
22. 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.
23. 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.
24. These Terms and Conditions are written in English and may be translated into Chinese. If there is any inconsistency between the Chinese and English versions, the English version shall prevail.
25. These Terms and Conditions are governed by and construed in accordance with Hong Kong Law.
26. Each of the Company and the Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
27. This Campaign is only applicable in Hong Kong.

Schedule 1 - Applicable Schemes of Loans for UA Round-Trip Tickets For Two To Europe Giveaway Campaign

1. PERSONAL INSTALMENT LOAN
2. PROPERTY OWNER'S INSTALMENT LOAN
3. PROPERTY OWNER'S INSTALMENT LOAN-FR
4. "NO SHOW" PERSONAL INSTALMENT LOAN
5. TAX LOAN (LOCAL)
6. PREMIER TAX LOAN (LOCAL)
7. PERSONAL LOAN (i-MONEY)
8. PERSONAL LOAN (UNIVERSITY)