

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S

UA "GRAB REWARDS EVERYDAY" CAMPAIGN ("Terms and Conditions")

1. **Promotional Period:** From 6 May 2025 (3:00pm) to 2 Jun 2025 (11:59pm) (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 "Grab Rewards Everyday" Campaign ("**Campaign**"), the participants are deemed to have accepted and agreed to be bound by these Terms and Conditions.
2. **Eligibility:** The Reward (as defined hereinbelow) under this Campaign is 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 first 3 customers of each day who successfully apply for any one of the loans set out in Schedule 1 to these Terms and Conditions in the amount of HK\$50,000 or above (each a "**Designated Loan**") during the Promotion Period, and complete the designated missions within the specified period may have a chance to win the Reward;
 - (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 is holding more than one account with the Company) shall only have one chance to win a single Reward in this Campaign regardless of the number of successful loan applications and/or drawdowns transacted with 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. No Registration is required for the Campaign.

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

Enquiry and Complaint Hotline : 2681 8888

Money Lender's Licence No. : 0918/2024

4. During the Promotional Period, Eligible Customers must complete the designated missions 1-3 within the designated period (as defined in the table below) in accordance with these Terms and Conditions to stand a chance to receive a limited-time extra cash reward HK\$3,888 (the “**Reward**”).

Designated Period	Missions	
6 May - 2 June 2025 ^{i,ii,iv, v} (Mondays to Fridays only; excluding Saturdays, Sundays and Public Holidays)	Mission 1: Be one of the first 3 ^{iii, iv} customers of each day who successfully apply for a Designated Loan in the amount of HK\$50,000 or above	Become the finalists (“ Finalists ”) after completing Missions 1 and 2
6 May - 9 June 2025 ^v	Mission 2: Perform the drawdown of the Designated Loan ^{iv} with an amount of HK\$50,000 or above and a repayment period of 12 months or above (“ Designated Drawdown ”)	
Repayment Period for Eligible Customers	Mission 3: Make repayments of the 1 st , 2 nd , 3 rd and 4 th loan instalments on time ^{vi}	Become the Winners (“ Winners ”) after completing Missions 1, 2 and 3

Remarks :

- i. If there are multiple customers who successfully apply for a Designated Loan and reach a loan amount of HK\$50,000 or above at the exact same moment (down to the same hour, minute and second) on the same day during the Promotional Period, the customer who successfully applies for the loan in the higher amount shall be regarded as the Finalist, followed by the others in descending order.
- ii. If there are multiple customers who successfully apply for a Designated Loan (reach a loan amount of HK\$50,000 or above) at the exact same moment (down to the same hour, minute and second) with the same loan amount on the same day during the Promotion Period, the customer who completes the Designated Drawdown of the Designated Loan first shall be regarded as the Finalist, followed by the others in descending chronological order.
- iii. For the purpose of these Terms and Conditions, “the first 3 customers of each day who successfully apply for a Designated Loan and reach a loan amount of HK\$50,000 or above” refers to the first 3 customers who successfully apply for a Designated Loan and reach a loan amount of HK\$50,000 or above, and is arranged on a first-come, first-served basis starting from 03:00:00pm each day during the Promotional Period.

- iv. The time of successful loan application and completion of designated drawdown will be based on the time recorded by the Company's server, which shall be final, binding and conclusive on each customer. Late submission will be considered invalid/ ineligible.
 - v. If any person being one of the first 3 customers who successfully apply for a Designated Loan and reach a loan amount of HK50,000 or above does not complete the Designated Drawdown on or before 9 June 2025, he/she will be disqualified. The next customer who successfully applies for the Designated Loan and reaches a loan amount of HK50,000 or above, completes the Designated Drawdown and meets the other relevant conditions as required under these Terms and Conditions shall be a Finalist, and so on so forth.
 - vi. If a Finalist 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 number of Winners shall be 3 per day.

Reward

- 6. The list of Finalists and Winners will be announced on the Company's Facebook/Instagram pages.
- 7. The Winners must successfully open and activate the e-Cash Revolving Loan Account on or before 2 July 2025, failure of which their entitlements to the Reward may be forfeited. Eligible customers who have not successfully opened or activated their respective e-Cash Revolving Loan Account on or before 2 July 2025 shall not be eligible for the Reward.
- 8. The Reward will be credited directly to the eligible e-Cash Revolving Loan Account of the Winners on or before 30 November 2025 after they have 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 the Winners must be valid, non-delinquent and in good standing on the date or before the release of the Reward, failure of which their entitlements to the Reward may be forfeited.
- 9. Upon forfeiture of the Rewards under these Terms and Conditions, the Winners in question will not be entitled to any compensation as an alternative. In case of any dispute regarding the Rewards, the decision of the Company shall be the final, binding and conclusive.
- 10. The benefits under this Campaign is non-transferrable and cannot be used in conjunction with any

other promotional offers, except for the limited time cash reward granted by the Company.

Liability

11. 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.
12. The names of the Finalists and the Winners may be used for announcement, marketing and/or promotional purposes including but not limited to posts on the Company's social media accounts. By participating in the Campaign, each participating customer agrees to the use of his/her information as set out in these Terms and Conditions.
13. 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 grant the Reward. By participating in the Campaign, each participants agrees and consents to the use of his/her personal information for announcement, marketing and/or promotional purposes in relation to the Campaign. Personal data collected hereunder will be retained only as long as necessary for the purposes for which it is processed.
14. The Company has the sole and absolute discretion in determining the Winners' eligibility to receive the Reward. 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 Reward.
15. The Company reserves the right to exclude an Eligible Customer who violates these Terms and Conditions, tampers with 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 Reward may be subsequently revoked and reclaimed.
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 engage in improper practice violating these Terms and Conditions to participate in the Campaign.

General

17. The Reward is provided subject to legal and regulatory requirements.
18. In the event of any dispute arising from or in connection with this Campaign, the decision of the Company shall be final and conclusive.
19. The Company may change these Terms and Conditions and/or cancel any Reward and/or terminate the Campaign at any time without prior notice. The latest details of the Reward 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.
20. 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.
21. If there is any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.
22. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
23. Each of the Company and the Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
24. This Campaign is only applicable in Hong Kong.

Schedule 1 - Applicable Schemes of Loans for UA “Grab Rewards Everyday” 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)