

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S "UA2000" LIMITED TIME EXTRA CASH REWARD

1. These terms and conditions apply to the promotion of "UA2000" Limited Time Extra Cash Reward (the "Promotion") offered by United Asia Finance Limited (the "Company"). The promotion period for the Promotion is from 1 January 2026 to 28 February 2026, both dates inclusive (the "Promotion Period").
2. The Promotion is only available to the customer(s) of the Company who meets all the following requirements (the "Eligible Customer(s)"): -
 - (a) Customers who successfully apply for i-Money Internet Personal Loan (i-Money) (the "Designated Loan") with the Company through the Company's designated WhatsApp Official Business Account (852) 2681 8877, fill in and submit the WhatsApp application form (which will be presented as a popup form) with promotional code "UA2000" within the Promotion Period (the "Application"); and
 - (b) New and existing customers who have not had any loan transaction with the Company in the past 24 months from the date of the Application. For e-Cash Revolving Loan applicants who have opened an account for more than 24 months and have had no loan transactions in that account within 24 months before the Designated Loan application, an exemption will be granted during the Promotion Period to qualify for the above reward.

Customers who submit their applications through other channels or without promotional code will not be eligible to participate in the Promotion. The record of the Company's computer system as to the date and time of the Application is final and conclusive.

3. An Eligible Customer who successfully makes a drawdown of the Designated Loan between 1 January 2026 to 7 March 2026 with repayment period of 12 months or above within the Promotion Period will be entitled to the "UA2000" Limited Time Extra Cash Reward (the "Reward") and such Reward shall be calculated according to the amount of the Designated Loan drawn by the Eligible Customer in the following manner: -

Amount of Designated Loan drawn by an Eligible Customer	Reward
HK\$10,000 - HK\$19,999	HK\$250
HK\$20,000 - HK\$29,999	HK\$500
HK\$30,000 - HK\$39,999	HK\$750
HK\$40,000 - HK\$69,999	HK\$1,000
HK\$70,000 - HK\$109,999	HK\$1,500
≥ HK\$110,000	HK\$2,000

4. The Reward will be credited on or before 31 August 2026 to the e-Cash Revolving Loan Account of each Eligible Customer who have successfully repaid the 1st, 2nd, 3rd and 4th loan instalments on time after making a drawdown according to paragraph 3 above. The Designated Loan account and e-Cash Revolving Loan Account held by the Eligible Customer must be valid, non-delinquent and in good standing on or before the

date of release of the Reward. If an Eligible Customer does not maintain any e-Cash Revolving Loan Account with the Company at the time of Application, the Eligible Customer must open and activate his/her e-Cash Revolving Loan Account on or before 31 March 2026; otherwise, he/she will not be entitled to the Reward and the Reward shall be forfeited without compensation in any form. In case of any dispute on the Rewards, the decision of the Company shall be final, conclusive and binding.

5. 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.
6. Each loan account (including joint account with more than one account holder) and each customer (including customer who holds joint account(s)) may only participate in the Promotion once within the Promotion Period regardless of the number of successful loan applications and drawdowns.
7. The benefit under the Promotion is non-transferrable and cannot be used in conjunction with any other promotional offers, except Limited Time Cash Reward.
8. The Company reserves the right to terminate or amend these terms and conditions without prior notice. In case of any dispute on these terms and conditions or otherwise relating to the Promotion, the decision of the Company shall be final, conclusive and binding.
9. If there is any conflict or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.
10. 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.
11. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. Each of the Company and the Eligible Customer submits to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.
13. In the event of any dispute arising from or in connection with this Promotion, the decision of the Company shall be final, conclusive and binding.
14. This Promotion is only applicable in Hong Kong.