

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S

UA LIMITED TIME "NOW TV 2026 MEGA FOOTBALL EVENT PASS" CAMPAIGN("Terms and Conditions")

1. **Promotional Period:** From 6 May 2026 to 26 May 2026 (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 Limited Time "Now TV 2026 Mega Football Event Pass" 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 are exclusive to customers of the Company who fulfill all the following requirements (a) to (e) ("**Eligible Customers**"):
 - (a) Customers who successfully apply for any type of loans set out in Schedule 1 to these Terms and Conditions in the amount of HK\$30,000 or above (each a "**Designated Loan**") with promotional code "UAWC" within the Promotional Period, and complete the designated missions within the specified period as provided in paragraph 3 below; (The amount of Designated Loan for which a customer successfully applies is determined based on the record of the Company.)
 - (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;
 - (c) During the Promotional Period, each loan account (including any joint account with more than one account holder) and each principal account holder (including any customer who maintains more than one account with the Company) shall only have one chance to participate 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 will not be eligible for participating in this Campaign.
3. Subject to these Terms and Conditions, Eligible Customers who have successfully completed

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Mission 1 within the designated period (as provided in the table below) shall become the finalists in this Campaign (“**Finalists**”). The Finalists who have successfully completed Mission 2 within the designated period (as provided in the table below) shall become the winners in this Campaign (“**Winners**”). Each of the Winners shall be entitled to receive one Now TV 2026 Mega Football Event Pass (without a Now TV Set-Top Box) (Reference Value: HK\$980) (the “**Reward**”).

Designated Period	Missions	
6 May - 26 May 2026 ⁱ	Mission 1: Be the first 150 Eligible Customers who successfully apply ⁱⁱ for any type of loans set out in Schedule 1 hereto in the amount of HK\$30,000 ⁱⁱⁱ or above (“ Designated Loan ”)	Become the finalists (“ Finalists ”) after completing Mission 1 ^{iv}
6 May - 2 June 2026 ^{i,vi}	Mission 2: Successfully draw down of the Designated Loan with an amount of HK\$30,000 ⁱⁱⁱ or above and a repayment period of 12 months ⁱⁱⁱ or above (“ Designated Drawdown ”)	Become the Winners (“ Winners ”) after completing Missions 1 and 2 ^v

Remarks :

- i. The time of successful application for the Designated Loan and completion of the Designated Drawdown will be determined based on the time recorded in the computer system of the Company, which shall be final, binding and conclusive on each customer. Late application for the Designated Loan / completion of the Designated Drawdown will not be qualified for the Reward.
- ii. In order for an Eligible Customer to be considered as having successfully applied for a Designated Loan, the Eligible Customer must have applied for a Designated Loan in the amount of HK\$30,000 or above and the amount of the Designated Loan approved by the Company must be in the amount of HK\$30,000 or above.
- iii. The amount and/or repayment period for which a customer applies and of which the customer draws down will be determined based on the record in the computer system of the Company.
- iv. If there are multiple customers who successfully apply for a Designated Loan at the exact same moment (down to the same hour, minute and second) on the same day, the customer who successfully applies for the Designated Loan in the higher amount shall be regarded as the Finalist, followed by the others in descending order.

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- v. If there are multiple customers who successfully apply for a Designated Loan at the exact same moment (down to the same hour, minute and second) with the same loan amount on the same day, the customer who first completes the Designated Drawdown of the Designated Loan with a repayment period of 12 months or above shall be regarded as the Winner, followed by the others in descending chronological order.
- vi. If any Finalist does not complete the Designated Drawdown within the designated period, he/she will be disqualified. The next Eligible Customer who successfully applies for the Designated Loan shall become a Finalist, and so on so forth. A Finalist who completes the Designated Drawdown within the designated period and meets all other relevant requirements under these Terms and Conditions shall be a Winner.

Reward

- 4. In this Campaign, the total number of Rewards will be 150. The Rewards are limited in quantity and available on a first-come, first-served basis while stock lasts. If the Rewards are not available, the Company reserves the right to substitute it with another type of rewards without prior notice.
- 5. The list of Winners will be announced on the Company's Facebook/Instagram pages on or before 8 June 2026.
- 6. Upon verification and confirmation of the identity and the eligibility of the Winner by the Company, a Reward (together with an activation code) will be sent to each Winner via SMS or email according to the mobile phone number or email address recorded in the computer system of the Company on or before 8 June 2026.
- 7. The Rewards, activation codes and any relevant products and/or services are supplied by Now TV Limited ("**Now TV**") and are subject to any relevant terms and conditions as may be prescribed by Now TV. The Company is not the supplier of the Rewards and will not be responsible for any liability relating to them. The Winners must follow the redemption procedure provided by Now TV and redeem the Rewards before 31 July 2026, being the deadline specified by Now TV. Any Winner who does not follow the redemption procedure will be considered to have forfeited the Reward. Now TV will be solely responsible for any issues relating to the Rewards, activation codes, redemption procedure and any relevant products and/or services. Any disputes or complaints shall be resolved directly between the Winner and Now TV.
- 8. The Now TV 2026 Mega Football Event Pass (without a Now TV Set-Top Box) and any relevant

products and/or services are subject to additional terms and conditions prescribed by Now TV.

Please refer to <https://www.nowtv.now.com/tnc/nowtvworldcup2026code> and www.nowtv.now.com/terms-and-conditions and <https://nowplayer.now.com/setting-sn-termsnconditions-npa>.

9. Any Winner who has forfeited the Reward will not be entitled to any compensation as an alternative.
10. The benefits under this Campaign (i) are not transferable, exchangeable or refundable, (ii) are not redeemable for cash or exchangeable for and cannot be withdrawn as cash and (iii) 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. 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 Reward. Additionally, the Company shall not be responsible for any failure of the Winner to receive or claim the Reward after successful delivery of winning notice via SMS or email.
12. The Company shall not be liable for any loss, damage or injury suffered by any customer arising from their participation in this Campaign or the use of the Rewards.
13. The names of 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.
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 grant the Reward. By participating in the Campaign, each participant agrees and

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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.

15. The Company has the sole and absolute discretion in determining the eligibility of each participating customer. If the Company discovers at any time, whether during or after the Promotional Period, that any participating customer has failed to comply with these Terms and Conditions, the Company is entitled to disqualify the customer from participating in this Campaign and/or receiving the Reward.
16. 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.
17. 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

18. This Campaign subject to relevant legal and regulatory requirements.
19. In the event of any dispute arising from or in connection with this Campaign, the decision of the Company shall be final and conclusive.
20. The Company may change these Terms and Conditions, cancel any Reward and/or terminate this Campaign at any time without prior notice. The latest details of this Campaign and the updated Terms and Conditions will be made available on the 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 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. If there is any inconsistency 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 the laws of Hong Kong.
24. Each of the Company and the Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
25. This Campaign is only applicable in Hong Kong.

Schedule 1 - Applicable Schemes of Loans for UA LIMITED TIME “NOW TV 2026 MEGA FOOTBALL EVENT PASS” 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)