

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S

UA "GRAB A GOLD FOOTBALL EVERYDAY" CAMPAIGN ("Terms and Conditions")

1. **Promotional Period:** From 12 June 2026 (12:00) to 20 Jul 2026 (23:59) (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 a Gold Football 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) be the first customer of each day who successfully apply for any type of 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 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) only new and existing customers who have not had any loan transaction with the Company in the past 24 months from the date of application for the Designated Loan (as defined hereinbelow) shall be eligible for participating in this Campaign. For the avoidance of doubt, 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 date of application for the Designated Loan will be considered as having satisfied the requirement set out in this paragraph;

 - (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 apply 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 apply through any other channels will not be eligible to participate in this Campaign; and

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(e) Staff employed by the Company are not eligible to participate in this Campaign.

3. Subject to these Terms and Conditions: -

(a) Eligible Customers who have (i) successfully completed Mission 1 during the period from 12 June 2026 to 19 July 2026 and (ii) successfully completed Mission 2 during the period from 12 June 2026 to 26 July 2026 shall become the finalists in this Campaign (“**Finalists**”) for the Standard Reward (as defined hereinbelow). The Finalists for the Standard Reward who have successfully completed Mission 3 within the designated period (as provided in the table below) shall become the winners in this Campaign (“**Winners**”), each of whom will stand a chance to receive a gold football (999.9 gold in the shape of a football with weight of approximately 0.1 tael; reference value: approximately HK\$5,700)ⁱ (the “**Standard Reward**”).

(b) The Eligible Customer who has (i) successfully completed Mission 1 on 20 July 2026 and (ii) successfully completed Mission 2 during the period from 20 July 2026 to 27 July 2026 shall become the Finalist for the Grand Reward (as defined hereinbelow). The Finalist for the Grand Reward who has successfully completed Mission 3 within the designated period (as provided in the table below) shall become a Winner, who will stand a chance to receive a gold football (999.9 gold in the shape of a football with weight of approximately 1 tael; reference value: approximately HK\$53,500)ⁱ (the “**Grand Reward**”).

Designated Period	Designated Missions	
Standard Reward: 12 June - 19 July 2026 ⁱⁱ	Mission 1: Be the first Eligible Customer ⁱⁱⁱ each day who successfully applies ^{iv} for any type of loans set out in Schedule 1 hereto in an amount of HK\$50,000 or above, with a repayment period of 12 months or above (“ Designated Loan ”) ^v	Become the Finalists after completing Missions 1 and 2 ^{vi, vii}
Grand Reward: 20 July 2026 ⁱⁱ		
Standard Reward: 12 June - 26 July 2026 ⁱⁱ	Mission 2: Successfully draw down of the Designated Loan in an amount of HK\$50,000 or above, with a repayment period of 12 months or above (“ Designated Drawdown ”) ^{v, viii}	
Grand Reward: 20 - 27 July 2026 ⁱⁱ		
Repayment Period for Eligible Customers	Mission 3: Make repayments for the 1 st , 2 nd , 3 rd and 4 th instalments of the Designated Loan on time ^{ix}	Become the Winners after completing Missions 1, 2 and 3

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Remarks :

- i. The size, weight and value of the gold football stated above is for reference only. The actual value will depend on the prevailing gold market price at the time of redemption. With reference to the market closing price of 999.9 gold of HK\$51,030 per tael on 22 May 2026, the Standard Reward made of 0.1 tael of 999.9 gold plus labour charge and commission is equivalent to approximately HK\$5,700, and the Grand Reward made of 1 tael of 999.9 gold plus labour charge and commission is equivalent to approximately HK\$53,500.
- ii. 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 Standard Reward or the Grand Reward (collectively, the “**Reward(s)**”).
- iii. For the purpose of these Terms and Conditions, “the first Eligible Customer” refers to the first Eligible Customer who successfully apply for a Designated Loan starting from 12:00:00 each day during the Promotional Period. The application for Designated Loan is arranged on a first-come, first-served basis.
- iv. 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\$50,000 or above and the amount of the Designated Loan approved by the Company must be in the amount of HK\$50,000 or above.
- v. 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.
- vi. If there are multiple Eligible 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 during the Promotional Period, the Eligible Customer who successfully applies for the Designated Loan in the higher amount shall have priority over the others for the purpose of being regarded as the first Eligible Customer to have completed Mission 1 on the relevant day, followed by the others in descending order.
- vii. If there are multiple Eligible 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 during the Promotional Period, the Eligible Customer who first successfully completes

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the Designated Drawdown of the Designated Loan with a repayment period of 12 months or above shall be regarded as the Finalist, followed by the others in descending chronological order.

- viii. If any person being one of the first Eligible Customers, who successfully applies for a Designated Loan, 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, successfully complete 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.
- ix. If a Finalist completes Missions 1 and 2 but fails to complete Mission 3, he/she will be disqualified, and no replacement Winner will be selected.

Reward

- 4. In this Campaign, the total number of Standard Rewards shall be 38, and the total number of Grand Reward shall be 1. The Rewards are limited in quantity and available on a first-come, first-served basis while stocks last.
- 5. The list of Finalists and Winners will be announced on the Company's Facebook / Instagram pages.
- 6. The Winners must successfully open and activate the e-Cash Revolving Loan Account on or before 20 August 2026, 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 20 August 2026 shall not be eligible for the Reward and no replacement Winner will be selected.
- 7. Upon verification and confirmation by the Company that a customer has fulfilled all requirements to win the Reward, the Reward will be eligible to be redeemed 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 31 January 2027. Winners must redeem the Reward 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 Reward according to the instructions provided to him / her.
- 8. Any Winner who has forfeited the Reward will not be entitled to any compensation as an alternative.

9. 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.
10. The Rewards (or any alternative rewards) are supplied by a third-party vendor and the use of the Rewards may be subject to the terms and conditions imposed by the third-party vendor or any other relevant party(ies). The Company is not the supplier of the Rewards and will not be responsible for and shall have no liability in respect of quality of the Rewards and/or any services in connection with the Rewards in this Campaign. Any disputes or complaints in relation to the Rewards and/or any services in connection with the Rewards shall be resolved directly between the Winner and the third-party vendor or any other relevant party(ies).

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. If the Reward offered is unavailable due to circumstances beyond the control of the Company, the Company reserves the right to substitute the Reward with one of similar or equivalent value at other merchant(s) without prior notice. The Company shall not be responsible for any damages, losses, expenses, inconvenience, claims, costs or proceedings incurred or suffered by any customer:
 - a. as a result of participation in the Campaign; and/or
 - b. due to the delay, postponement or cancellation of the Campaign; and/or
 - c. in connection with the redemption and the use of the Reward.
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 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 any 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 customer is excluded, the grant 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 is 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

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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 “Grab a Gold Football Everyday” Campaign

1. PERSONAL INSTALMENT LOAN
2. PROPERTY OWNER’S INSTALMENT LOAN
3. “NO SHOW” PERSONAL INSTALMENT LOAN
4. TAX LOAN (LOCAL)
5. PERSONAL LOAN (i-MONEY)
6. PERSONAL LOAN (UNIVERSITY)