亞洲聯合財務
UA FINANCE

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED'S

UA "FLAGSHIP FOLDABLE PHONE GIVEAWAY" CAMPAIGN ("Terms and Conditions")

1. **Promotional Period:** From 18 November 2026 (00:00) to 31 December 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 "Flagship Foldable Phone Giveaway" Campaign ("**Campaign**"), the participants are deemed to have accepted and agreed to be bound by these Terms and Conditions.

2. **Eligibility:** The Prize (as defined hereinbelow) under this Campaign is exclusive to customers of the Company who fulfill all the following requirements (a) to (d) ("**Eligible Customers**"):

   (a) 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 any type of loans set out in Schedule 1 to these Terms and Conditions (the "**Designated Loan**") shall be eligible to participate 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;

   (b) 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 participate 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;

   (c) 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

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

3. 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 (1) flagship foldable phone (the "**Prize**").

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Designated Period	Missions	
18 November - 31 December 2026 [i,ii]	**Mission 1:** Be the top ten (10) new and existing customer who successfully apply for the Designated Loan of the highest amount [v]	Become the finalists ("**Finalists**") after completing Missions 1 and 2[iii]
18 November 2026 - 7 January 2027 [i,ii]	**Mission 2:** Complete drawdown of the Designated Loan with a repayment period of 12 months or above	
Applicable Repayment Period of the relevant Designated Loans for which the Finalists successfully applied and completed drawdown	**Mission 3:** Make repayments of the 1st, 2nd, 3rd and 4th instalments of the Designated Loan on time [ii, iv]	Become the Winners ("**Winners**") after completing Missions 1, 2 and 3

Remarks：

i. If there are multiple Eligible Customers who successfully apply for a Designated Loan of the same highest amount during the applicable designated period (i.e. 18 November 2026 to 31 December 2026, both dates inclusive), the Eligible Customer who first completes drawdown of the Designated Loan with a repayment period of 12 months or above within the applicable designated period (i.e. 18 November 2026 to 7 January 2027, both dates inclusive), shall have priority over the others in becoming a Finalist.

ii. The time of successful loan application, completion of drawdown and repayment of loan instalments will be determined by the exact timestamp (hour, minute and second) of the relevant action as recorded by the Company's server. Late completion of the relevant action will be considered invalid or ineligible.

iii. If an Eligible Customer successfully completes Mission 1 but fails to complete Mission 2, he/she will be disqualified. The Finalist place to which such Eligible Customer would otherwise have been entitled, but for the disqualification, will be awarded to the next Eligible Customer who successfully completes both Mission 1 and Mission 2, and so forth.

iv. If a Finalist 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.

v. 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.

4. In this Campaign, the maximum numbers of Winners shall be 10 and each Winner will be entitled to the Prize. The colour, features and specifications of the Prize are not available for selection. The Company reserves absolute right to change the model of the Prize, and the Winners shall not be entitled to raise any objection to such changes.

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 31 January 2027, failure of which their entitlements to the Prizes may be forfeited and he/she will be disqualified. No replacement Winner will be selected.

7. Upon verification and confirmation by the Company that the Winners have fulfilled all requirements to win the Prize, the Prizes will be made available for redemption by the Winners through a redemption notice sent to the Winners via SMS or email (to the mobile phone numbers or email address maintained with the Company) on or before 30 June 2027. A Winner must redeem the Prizes in person and present a valid Hong Kong Identity Card for identification purposes, failing which the Winner will be disqualified. Each Winner is required to redeem the Prize according to the instructions provided to him / her.

8. Any Winner who has forfeited the Prize will not be entitled to any compensation as an alternative, and no replacement Winner will be selected.

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 Prizes (or any alternative rewards) are supplied by a third-party vendor and the use of the Prizes 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 Prizes and will not be responsible for and shall

have no liability in respect of quality of the Prizes and/or any services in connection with the Prizes in this Campaign. Any disputes or complaints in relation to the Prizes and/or any services in connection with the Prizes shall be resolved directly between the Winners and the third-party vendor or any other relevant party(ies).

11. The Prize is not replaceable in the event of any loss or damage.

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. If the Prizes offered are unavailable due to circumstances beyond the control of the Company, the Company reserves the right to substitute the Prizes 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 Prizes.

14. The names of the Finalists/ 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.

15. The Company reserves the right to photograph and/or video record the Winners 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.

16. 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 Prizes. 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.

17. 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 Prize.

18. 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 without prior notice. If the customer is excluded, the grant of the Prizes may 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 engage in improper practice violating these Terms and Conditions to participate in the Campaign.

General

20. This Campaign is subject to relevant 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, cancel any Prizes 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.

23. 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.

24. If there is any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

25. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.

26. Each of the Company and the Eligible Customer irrevocably submits to the exclusive jurisdiction of the courts of Hong Kong in relation to any dispute, controversy or claim arising out of or in connection with these Terms and Conditions.

27. This Campaign is only applicable in Hong Kong.

Schedule 1 - Appliable Schemes of Loans for UA “Flagship Foldable Phone Giveaway” 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)