亞洲聯合財務
UA FINANCE

TERMS AND CONDITIONS FOR UNITED ASIA FINANCE LIMITED LIMITED-TIME OFFER "UP TO HK$2,000 SUPERMARKET E-VOUCHER" CAMPAIGN ("Terms and Conditions")

1. **Promotional Period:** From 18 November 2026 to 30 November 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 offer "Up To HK$2,000 Supermarket E-Voucher" 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) Subject to other relevant terms and conditions hereunder, during the Promotional Period, customers who successfully apply for the UA i-Money Internet Personal Loan ("Designated Loan") through MoneySmart and complete drawdown of the Designated Loan amount, with a repayment period of 12 months or above [i], within one (1) month from the date of loan approval, each winner (the "Winner"), will be entitled to receive the corresponding reward (the "Reward") based on the drawn down loan amount as follows:

      (1) For a loan amount from HK$50,000 to HK$100,000: HK$500 supermarket E-voucher (reference value: HK$500);

      (2) For a loan amount from HK$100,001 to HK$200,000: HK$1,000 supermarket E-voucher (reference value: HK$1,000);

      (3) For a loan amount of HK$200,001 or above: HK$2,000 supermarket E-voucher (reference value: HK$2,000).

   (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 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;

   (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 have only one chance to participate in this Campaign and receive the reward.

(d) For the avoidance of doubt, applications applying for the Designated Loan through other channels, will not be eligible to participate in this Campaign; and

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

Remarks：

i. The time of successful application for the Designated Loan 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 will not be qualified for the Reward.

Reward

3. If the Rewards are not available, the Company reserves the right to substitute it with another type of reward without prior notice.

4. Upon verification and confirmation of the identity and the eligibility of the Winner by the Company, a Reward 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 28 February 2027.

5. The Rewards and any relevant products and/or services are supplied by PARKnSHOP (Hong Kong) Limited ("PARKnSHOP") and are subject to any relevant terms and conditions as may be prescribed by PARKnSHOP. 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 PARKnSHOP to redeem the Rewards and within the redemption period stated on the PARKnSHOP E-vouchers. Any Winner who does not follow the redemption procedure will be considered to have forfeited the Reward. PARKnSHOP shall 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 PARKnSHOP.

6. The Rewards and any relevant products and/or services are subject to additional terms and conditions prescribed by PARKnSHOP.

7. Any Winner who has forfeited the Reward will not be entitled to any compensation as an alternative.

8. 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

9. 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.

10. 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.

11. 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.

12. 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.

13. 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.

14. 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 Reward may be subsequently revoked and reclaimed.

15. 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

16. This Campaign is subject to relevant legal and regulatory requirements.

17. In the event of any dispute arising from or in connection with this Campaign, the decision of the Company shall be final and conclusive.

18. 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.

19. 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.

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

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

22. Each of the Company and the Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.

23. This Campaign is only applicable in Hong Kong.