



Terms and Conditions of sim Credit Card or sim World Mastercard® Year-Round CashBack Scheme

1. These terms and conditions of sim Credit Card or sim World MasterCard® Year Round CashBack Scheme ("**Year-Round CashBack Scheme**") are supplementary to the Cardholder Agreement which applies to or govern the use of any Cards issued to a Cardholder by United Asia Finance Limited ("**UAF**"). The Year-Round Cash Rebate Scheme constitutes a "Program" as provided under Clause 23 (*Spending Reward Program*) of the Cardholder Agreement. Terms defined in the Cardholder Agreement shall, unless otherwise stated, have the same meaning when used herein.
2. The Year-Round CashBack Scheme is only available to holders (including Principal Cardholders and Supplementary Cardholders) ("**Eligible Cardholder**") of sim Credit Card and sim World Mastercard® ("**Eligible Card**") issued by UAF and is valid from 1 November 2022 until further notice.
3. CashBack ("**CashBack**") under the Year-Round CashBack Scheme will be awarded to Eligible Retail Purchase Transactions (as defined in paragraph 4 below) charged to the relevant Card Accounts of the Eligible Cards ("**Eligible Card Accounts**") in the following manner: -
 - (a) 2% CashBack will be awarded for the first HKD15,000 (or in equivalent foreign currencies) spent in Eligible Retail Purchase Transactions in every statement cycle; and
 - (b) 0.4% CashBack will be awarded for any amount exceeding HKD15,000 (or in equivalent foreign currencies) spent in Eligible Retail Purchase Transactions in every statement cycle.

Example: Total spending of HKD20,000 in Eligible Retail Purchase Transactions in a statement cycle

2% CashBack for the first HKD15,000 spent (CashBack of up to HKD300)	0.4% CashBack for any amount exceeding HKD15,000 spent	Total CashBack in the statement cycle
HKD300 (HKD15,000 x 2%)	HKD20 (HKD5,000 x 0.4%)	HKD320

4. **Eligible Retail Purchase Transactions** include all retail purchase transactions whether local or overseas and/or Octopus automatic add value service transactions and/or online retail purchase transactions, **but shall not include** cash advance transactions, payments of any Fees and Charges of a Card (e.g. annual fees, interest or finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), payment to the Inland Revenue Department, online bill payment or utilities bill or insurance transactions, donations to charitable and social service organizations, payments for any unit trusts or mutual funds, casino transactions, any money or electronic money transfer (including but not limited to transfers via person to person (P2P) payment services or mobile device, application, electronic funds transfer platform), reload of Digital Wallets, cash withdrawal, loan on Card, instalment amount, unposted transactions, cancelled transactions, returned transactions, counterfeit transactions or any other unauthorized transactions. UAF's records with respect to the Eligible Cardholder on the amount of Eligible Retail Purchase Transactions accumulated from time to time are conclusive and binding against the Eligible Cardholder. All Eligible Retail Purchase Transactions shall be determined based on the merchant codes assigned by the related card associations worldwide and UAF and may be varied from time to time without prior notice. If there is any dispute surrounding any Eligible Retail Purchase Transactions, the decision of UAF shall be final and conclusive.
5. CashBack will be credited to the Eligible Card Account on the following statement of the Eligible Card Account when the Eligible Retail Purchase Transactions are posted to a statement of the Eligible Card Account. CashBack will be rounded down to 2 decimal places.
6. CashBack awarded in respect of any Supplementary Cardholders will be attributed to their Principal Cardholders. For the avoidance of doubt, Eligible Retail Purchase Transactions conducted by the Principal Card and all Supplementary Cards (if any) under the same Eligible Card Account will be counted collectively in calculating the CashBack.
7. The Eligible Card Account must be valid and in good standing to enjoy the benefits under the Year-Round CashBack Scheme. If the Eligible Card Account has been closed, the CashBack (whether credited to the Card Account or not) will be forfeited.

8. In case of any Eligible Retail Purchase Transactions in respect of which CashBack has been awarded are subsequently cancelled, reversed, refunded or found fraudulent or abused, UAF reserves the absolute right to debit the equivalent amount of the CashBack awarded hereunder from the Eligible Card Account, forfeit the relevant Cardholder's eligibility to participate in the Year-Round CashBack Scheme, and/or suspend the relevant Card Account for investigation without prior notice.
9. CashBack (i) is not transferable, exchangeable or refundable, (ii) is not redeemable or exchangeable for and cannot be withdrawn as cash and (iii) cannot be applied against the statement balance or part thereof in the statement of any credit card.
10. UAF reserves the right to terminate the Year-Round CashBack Scheme and/or amend the terms and conditions herein at any time without prior notice. In case of any dispute, the decision of UAF shall be final and conclusive.
11. In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Effective date: 1 December, 2022