



## Hyperlink Policy of United Asia Finance Limited (the “Company”)

### Hyperlinks to OTHER Websites

1. There may be cases where United Asia Finance Limited (the “**Company**”) provides hyperlinks to other locations or websites through the website (“**Website**”) and/or the mobile application (“**Mobile App**”) maintained by the Company. These hyperlinks lead to websites published or operated by third parties who are not affiliated with or in any way related to the Company. They have been included in the Website and/or the Mobile App to enhance your (“**User**”) experience and are made available for information purposes only. The Company endeavors to select reputable websites and sources of information for User’s convenience.
2. By providing hyperlinks, the Company shall not be deemed to endorse, recommend, approve, guarantee or introduce any third parties or the services / products they provide on their websites, or to have any form of cooperation with such third parties and websites.
3. The Company shall not in any way be held responsible for the contents of the hyperlinks. Users use these hyperlinks at Users’ own risk and the Company shall not be held responsible for any damages or losses incurred or suffered by Users arising out of or in connection with the use of the hyperlink. The Company is not a party to any contractual arrangements entered into between Users and the provider of the external website. The Company does not investigate, verify, monitor or endorse the contents, accuracy, opinions expressed and other links provided by these resources.
4. Any hyperlinks to websites that contain downloadable software are provided for User’s convenience only. The Company is not responsible for any difficulties Users may encounter in downloading the software or for any consequences from doing so. The use of any software downloaded from the Internet may be governed by a licence agreement and User’s failure to observe the terms of such licence agreement may result in an infringement of intellectual property rights of the relevant software provider which the Company is not in any way responsible.
5. When Users click on a hyperlink and leave the Website and/or the Mobile App, Users shall be subject to the terms of use and privacy policies of the other website that Users are going to visit.
6. The Company may provide hyperlinks in the Website and/or the Mobile App to the websites of the same group of companies for Users’ convenience. The terms and conditions governing the use of these linked websites may differ and you should consult and carefully read the applicable terms and conditions before using these linked websites.

### Hyperlinks from External Websites to the Website

1. Users must always obtain the prior written approval of the Company before creating a hyperlink of the Website in any form from a third party website to this Website. The Company may or may not give such approval at its absolute discretion. In normal circumstances, the Company may only approve a hyperlink which displays plainly the Company’s name or the address of the Website. Any use or display of our logos, trade names and trademarks as a hyperlink will not be approved unless in very exceptional circumstances and may be subject to a fee as the Company may determine at its absolute discretion.
2. The Company shall not be responsible for the setting up of any hyperlink of the Website from a third party website. Any hyperlink so set up shall not constitute any form of co-operation with, or endorsement by, the Company of such third party website. Any hyperlink to the Website shall always be an active and direct hyperlink to the Website and shall be made directly to the home or front page of the Website only and that no “framing” or “deep-linking” of the Website or its contents is allowed.
3. The Company is not liable for any loss or damage incurred or suffered by Users or any third party arising out of or in connection with such hyperlink. The Company reserves the right to rescind any

approval granted and/or to require the removal of any such link at its sole discretion at any time without any notice or compensation.

### **Trademarks and Copyright**

1. The content and information contained within the Website and Mobile App or delivered to the User in connection with his/her use of the Website and/or Mobile App is the property of the Company and any other third party (where applicable). The trademark, trade names and logos (the “**Trade Marks**”) that are used and displayed on the Website and/or Mobile App include registered and unregistered Trade Marks of the Company and other third parties. Nothing on the Website and/or the Mobile App should be construed as granting any licence or right to use any Trade Marks displayed on the Website and/or the Mobile App. The Company retains all proprietary rights on the Website and the Mobile App. Users are prohibited from using the same without written permission of the Company or such other parties.
2. The materials on the Website and the Mobile App are protected by copyright and no part of such materials may be modified, reproduced, stored in a retrieval system, transmitted (in any form or by any means), copied, distributed, used for creating derivative works or used in any other way for commercial or public purposes without the Company’s prior written consent.

### **No Warranties**

1. While every care has been taken in preparing the information and materials contained in the Website and/or the Mobile App, such information and materials are provided to you on an “AS IS” basis without warranty of any kind (including without limitation, merchantability, title, fitness for particular purpose, freedom from computer virus, non-infringement of third party rights, compatibility, security, accuracy and completeness) either express or implied and are subject to change and may be withdrawn at any time without prior notice.
2. Information and materials contained in the Website and the Mobile App may be provided by or taken from third party source which the Company believes to be reliable. The Company has not verified and does not warrant or represent that such information and materials are accurate, complete or fair. Economic, statistical, financial and valuation data are presented in approximate, summary or simplified form and may be subject to change over time without notice.
3. Users should be aware that any information regarding rates, indexes, value and property value available through the Website and the Mobile App is on a delayed basis. The Company will endeavour to ensure the accuracy and reliability of the information provided but do not guarantee its accuracy or reliability and accept no liability (whether in tort or contract or otherwise) for any loss or damage arising from any inaccuracies or omissions.
4. No information or materials contained in the Website or the Mobile App should be regarded as an offer or solicitation to sell, subscribe, or provide any recommendation or advice to any person. The information or materials is not intended to be relied upon as the basis for any decision to be made by Users. Users should consult their own professional adviser before making any financial decision or using the services provided through the Website and/or the Mobile App.

### **Important note:**

- By accessing the Website and any of its pages and/or the Mobile App, you are agreeing to the terms set out above.
- The English version of this Hyperlink Policy prevails if there is any inconsistency between the English and Chinese versions.

Effective date: 1 December, 2022