



Terms and Conditions for Electronic Direct Debit Authorization

1. I hereby authorize my designated bank ("**Bank**") to effect transfers and/or debit(s) from my Bank account to the bank account of United Asia Finance Limited ("**UAF**") (with which I maintain credit card(s)) or such beneficiary entity designated by UAF from time to time (the "**Beneficiary**") for payment of whole or part of the outstanding balance of my credit card account(s) maintained with UAF in accordance with such instructions as the Bank may receive from the Beneficiary and/or UAF from time to time ("**direct debit authorization**").
2. I agree that neither the Bank, UAF or the Beneficiary shall be obliged to ascertain whether or not notice of any such transfer has been given to me.
3. I understand a handling fee may be imposed by the Bank for handling any credit card direct debit authorization set-up or amendment request. I agree to make such enquiries with the Bank, if necessary.
4. I accept full responsibility for any overdraft (or increase in existing overdraft) on my Bank account which may arise as a result of any such transfer(s) and/or debit(s).
5. I understand that I must maintain sufficient funds in my Bank account at least one (1) business day before the transfer date (as specified in the instructions received by the Bank from the Beneficiary and/or UAF and/or its banker and/or its banker's correspondent from time to time) for the transfer authorized herein. I agree that should there be insufficient funds in my Bank account to meet any transfer hereby authorized, the Bank shall be entitled, in its absolute discretion, not to effect such transfer in which event the Bank and/or UAF may levy their respective usual charges and may cancel this authorization at any time by written notice.
6. This direct debit authorization shall have effect until further notice. I agree that any notice of variation or cancellation of this direct debit authorization which I may give to the Bank and/or UAF shall be given, (a) if to the Bank, such notice period as may be prescribed by the Bank from time to time; and (b) if to UAF, at least six (6) weeks prior to the date such cancellation/variation is to take effect. I agree that any notice of suspension of this direct debit authorization shall be given, (a) if to the Bank, such notice period as may be prescribed by the Bank from time to time; and (b) if to UAF, at least six (6) weeks prior to the date on which such suspension is to take effect. I agree that if no transaction is performed on my Bank account under such authorization for a continuous period of thirty (30) months, the Bank reserves the right to cancel the direct debit authorization arrangement without prior notice to me.
7. I acknowledge that the Bank may, upon receiving such instructions for direct debit authorization from UAF and/or the Beneficiary, contact me by such means as the Bank sees fit for the purpose of verifying and/or authenticating such authorization.

8. Unless otherwise instructed, transfers and/or debit(s) from my Bank account in respect of this direct debit authorization shall be effected on the relevant payment due date(s) as shown on the relevant statement(s) of my credit card(s) maintained with UAF.
9. I confirm that all my personal information that has been or to be provided to UAF, including without limitation such information relating to the use of credit card(s) and direct debit authorization, is true and accurate.
10. I confirm that I understand the minimum payment due in respect of my credit card(s) maintained with UAF shall be determined (subject to revision by UAF from time to time) as follows (whichever is higher): -
 - (1) HKD50 or
 - (2) the aggregate amount of all the following items :
 - (i) 1% if statement balance; and
 - (ii) all finance charges; and
 - (iii) instalment amount; and
 - (iv) other fees, charges billed, overdue amount and overlimit amount.If full amount is less than HKD50, the minimum payment is the full amount.
11. As it takes time to process the set-up/amendment of this direct debit authorization, please make payment as previously until advised.
12. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective date: 1 December, 2022