



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

**(A) Terms and Conditions of sim Credit Card or sim World MasterCard® Welcome Offer**

1. These terms and conditions of sim Credit Card and sim World MasterCard® Welcome Offer ("**Welcome Offer**") 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 Welcome Offer 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 Welcome Offer is valid from 1 December 2022 (inclusive) until further notice ("**Promotion Period**").
3. Only customers ("**Eligible Cardholder**") who meet all of the following requirements under this paragraph will be eligible to participate in the Welcome Offer: -
  - (a) successfully apply for a Principal Card of a selected Card ("**Eligible Card**") issued by UAF during the Promotion Period; and
  - (b) was, at the time of the application, not currently holding and has not, within the past 12 calendar months from the month of application, cancelled nor held any Principal Card issued by UAF; and
  - (c) was, at the time of the application, not currently using any service (including but not limited to any loan or credit services) of UAF or maintaining any account (including but not limited to any loan accounts) with UAF and has not, within the past 24 calendar months from the month of application, used any service (including but not limited to any loan or credit services) of UAF or maintained any account (including but not limited to any loan accounts) with UAF.



4. The Eligible Cards includes Principal Cards of sim Credit Card and sim World Mastercard® (including Principal Virtual Cards).
5. Each Eligible Cardholder will only be entitled to the benefits under the Welcome Offer once.
6. For an Eligible Cardholder who has applied and is issued with multiple Eligible Cards at the same time, he/she will only be entitled to the benefits of the Welcome Offer for his/her first Eligible Card that fulfills the Spending Conditions (as defined in paragraph 7).
7. An Eligible Cardholder will be entitled to one of the following rewards under the Welcome Offer after fulfilling the following spending conditions (“**Spending Conditions**”) resulting from Eligible Retail Purchase Transactions (as defined in paragraph 8 below) within 60 calendar days after issuance of the Eligible Card, subject to the terms and conditions herein:

Eligible Card	Accumulated Spending Conditions	Reward under the Welcome Offer
sim Credit Card	HKD1,000 or above to below HKD7,000	HKD100 e-coupon or HKD100 gift card
	HKD7,000 or above	HKD500 e-coupon or HKD500 gift card
sim World MasterCard®	HKD3,000 or above to below HKD7,000	HKD500 e-coupon or HKD500 gift card
	HKD7,000 or above below HKD12,000	HKD1,000 e-coupon or HKD1,000 gift card
	HKD12,000 or above	Apple AirPods Pro (2 <sup>nd</sup> generation)

8. **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.

9. During the application for Eligible Card(s), an Eligible Cardholder is required to choose the type of reward he/she would like to redeem under the Welcome Offer. Once chosen by the Eligible Cardholder during the application, the type of reward under the Welcome Offer cannot be changed at his/her subsequent request. The reward redeemable (if any) by an Eligible Cardholder will be determined by reference to the type of reward chosen and his/her fulfillment of the relevant Spending Condition(s) applicable to that type of reward. The Welcome Offer and the benefits thereunder are non-transferable, non-exchangeable, non-refundable and cannot be converted to cash or other items or offers. If the Eligible Cardholder did not indicate his/her preference for the type of reward under the Welcome Offer during the application, e-coupon shall be deemed as the chosen type of reward.
10. Eligible Cardholders will only be entitled to the rewards chosen after fulfilling the relevant Spending Conditions subject to the terms and conditions herein. Eligible Cardholders who are unable to fulfil the relevant minimum Spending Conditions of the rewards chosen within the time limit will not be entitled to any other rewards as alternatives.



11. Notification or letter for e-coupon, gift card or gift redemption (as the case may be) will be sent to the Eligible Cardholder's registered mobile phone number, email address or correspondence address (stated in the application form) via SMS, email or ordinary mail within 5 calendar months upon fulfilling the designated Spending Conditions with the Eligible Card. As regards the terms and conditions of the usage of e-coupon, gift card or the gift, please refer to the said notification or letter of redemption.
12. UAF is not the supplier of any products or services for the rewards, offers and gifts under the Welcome Offer, and makes no representation or guarantee in respect of such products and services. UAF shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such products or services and shall have no liability for any matters relating thereto. Cardholders should contact the relevant suppliers directly if there is any complaint or dispute on such products or services. Use or redemption of any products or services under the rewards shall be subject to the terms and conditions of the participating suppliers (if applicable). Upon redemption, all the products or services cannot be replaced, returned or refunded.
13. The relevant Card Account of the Eligible Card ("**Eligible Card Account**") must be valid and in good standing during the entire Promotion Period and the fulfilment period in order to enjoy the benefits under the Welcome Offer. If the Eligible Card Account has been closed during the Promotion Period or the fulfilment period, the benefits under the Welcome Offer will be forfeited.
14. In case of any fraud / abuse / reversal or cancellation of transactions included in the calculation of the Spending Conditions, UAF reserves its sole and absolute right to debit the equivalent amount of the benefits awarded under the Welcome Offer from the Eligible Card Account, forfeit the relevant Cardholder's eligibility to the Welcome Offer, and/or suspend the relevant Card Account for investigation without prior notice.



15. All Welcome Offers are available on a first-come-first-served basis while stocks last. UAF reserves the right to grant an alternative offer as replacement in case of shortage.
16. UAF and the respective merchants of the Welcome Offer reserve the right to terminate the Welcome Offer and/or amend the relevant terms and conditions at any time without prior notice. In case of any dispute, the decision of UAF shall be final and conclusive.
17. In case of any discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.



## **(B) 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	0.4% CashBack for any amount	Total CashBack in the statement
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spent (CashBack of up to HKD300)	exceeding HKD15,000 spent	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

Warning: You have to repay your loans. Don't pay any intermediaries.