



Terms and Conditions of sim Credit Card/ sim World Mastercard® Welcome Offer

- These terms and conditions of sim Credit Card/ 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 ("**Card Issuer**"). 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.
- The Welcome Offer is valid from 1 August 2025 until 31 August 2025 (both days inclusive) ("**Promotion Period**").
- Only customers ("**Eligible Cardholder**") who meet all of the following requirements under this paragraph will be eligible to participate in the Welcome Offer:
 - successfully apply for a principal card of a selected Card ("**Eligible Card**") issued by the Card Issuer during the Promotion Period; and
 - 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 the Card Issuer; and
 - was, at the time of the application, not currently using any loan or credit services of the Card Issuer or maintaining any loan or credit accounts with the Card Issuer and has not, within the past 24 calendar months from the month of application, used any loan or credit services of the Card Issuer or maintained any loan or credit accounts with the Card Issuer. (For the purpose of this provision, "loan or credit services" do not include credit card services and "loan or credit accounts" do not include credit card accounts.)
- The Eligible Cards include principal cards of sim Credit Card and sim World Mastercard® (including principal virtual cards).
- Each Eligible Cardholder will only be entitled to the benefits under the Welcome Offer once.
- 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 participate in the Welcome Offer through his/her first issued Eligible Card subject to the terms and conditions herein. (Please refer to paragraph 7 for the Spending Conditions to be fulfilled under the Welcome Offer.)
- An Eligible Cardholder will be entitled to one of the following rewards under the Welcome Offer after fulfilling the relevant spending conditions ("**Spending Conditions**") resulting from Eligible Retail Purchase Transactions (as defined in paragraph 8 below) within 90 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	HKD 4,000 or above	Any one of the following rewards: HKD200 CashBack or HKD200 HKTVMall e-coupon or HKD200 Apple Store gift card or HKD200 matsukiyo HK Gift Voucher or One Cotai Water Jet round-trip ferry ticket from Hong Kong to Macao (Cotai Class) (Reference Value: HKD440) or HKD500 Netflix Gift Card or HKD348 Spotify Premium 6 Month E-Voucher or HKD500 Google Play™ Gift Card
sim World Mastercard®	HKD 12,000 or above	Any one of the following rewards: HKD700 CashBack or HKD700 HKTVMall e-coupon or HKD700 Apple Store gift card or HKD700 matsukiyo HK Gift Voucher or LOJEL Alto 30" Large Luggage (color random) (Reference Value: HKD 2,100)

8. **Eligible Retail Purchase Transactions** include all retail purchase transactions whether local or overseas and/or online retail purchase transactions posted, **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 and/or any other relevant authorities, tolls, road and bridge fees, online bill payment or utilities bill or all payments to and/or transactions with any insurance company (including but not limited to insurance premium payment), all donation and/or payment to any charitable or social service organizations, purchase of any cash coupon or cash voucher, payments for any unit trusts or mutual funds, casino transactions (including but not limited to gambling 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/ transfer/ payment transactions made via or in relation to electronic wallets (including but not limited to Alipay, WeChat Pay, PayMe), reload of stored value accounts, Octopus top-up transactions by any means (including but not limited to Automatic Add Value Service (AAVS), online or through mobile), cash withdrawal, loan on Card, instalment amount, unposted transactions, cancelled transactions, returned transactions, counterfeit transactions or any other unauthorized transactions. The Card Issuer'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 the Card Issuer 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 the Card Issuer 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, CashBack 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 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 push notification, SMS, email or ordinary mail within 3 calendar months after the month in which the Cardholder fulfils 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. The Card Issuer 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. The Card Issuer 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. For an Eligible Cardholder who chooses One Cotai Water Jet round-trip ferry ticket from Hong Kong to Macao (Cotai Class) as the type of reward he/she would like to redeem under the Welcome Offer, he/she can redeem the ferry tickets under the Welcome Offer, available in the form of "All Day Cotai Class Voucher" ("**Ferry Voucher**") at Cotai Water Jet designated counter. The use of the reward is subject to the terms and conditions of Cotai Water Jet as below:
- (a) Black-out date of the Ferry Vouchers: 24-28 December 2025 and 1 January 2026, 17-22 February 2026
 - (b) All sailing schedules must be completed on or before 14 March 2026.
 - (c) The Ferry Vouchers apply from Monday to Sunday.
 - (d) The Ferry Vouchers apply to city route only (Hong Kong Macao Ferry Terminal to/from Macao Taipa Ferry Terminal).
 - (e) The Ferry Vouchers shall not be exchanged to cash.
 - (f) The Ferry Vouchers cannot be upgraded to VIP cabin.
 - (g) The redemption of the Ferry Vouchers is subject to seats availability.
 - (h) Cotai Ferry Company Limited ("CFCL") will not be responsible for any lost or stolen ticket, and no reissuance of ferry ticket will be entertained.
 - (i) No change, cancellation or refund is valid once ferry ticket is issued.
 - (j) This offer is subject to the Terms and Conditions of Carriage of Passengers and Luggage of Cotai Ferry Company Limited (CFCL).
 - (k) In case of any dispute arising out of or in connection with this offer and these Terms and Conditions, CFCL reserves the right of final decision.
 - (l) Cotai Water Jet designated counter
 - Hong Kong Macao Ferry Terminal Cotai Water Jet Ticketing Counter

- (Shop 303B, Shun Tak Centre, 200 Connaught Road, Sheung Wan, HK)
- Macao Taipa Ferry Terminal Cotai Water Jet Ticketing Counter
(Counter 1-12, Level 2)

14. 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.
15. Notwithstanding any other terms and conditions herein, if the Eligible Card(s) is cancelled within 13 months from the date of issuance, the Card Issuer may debit the relevant Eligible Card Account(s) for the equivalent value of any reward under the Welcome Offer the relevant Eligible Cardholder(s) has enjoyed without notice.
16. In case of any fraud / abuse / reversal or cancellation of transactions included in the calculation of the Spending Conditions, the Card Issuer 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.
17. All Welcome Offers are available on a first-come-first-served basis while stocks last. The Card Issuer reserves the right to grant an alternative offer as replacement in case of shortage.
18. The Card Issuer 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 the Card Issuer shall be final and conclusive.
19. In case of any discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Effective date: 1 August 2025