



Terms and Conditions of sim Credit Card - RentSmart ("Merchant") \$0 Service Fee Promotion ("Promotion")

1. The promotion period of this Promotion is from 11 November 2025 to 28 February 2026 (both dates inclusive) ("**Promotion Period**").
2. This Promotion is only applicable to principal cardholders ("**Eligible Cardholder(s)**") of the sim Credit Card / sim World Mastercard® ("**Eligible Credit Card**") issued by United Asia Finance Limited ("**Card Issuer**").
3. Subject to Clause 4 below, Eligible Cardholders are required to meet the following requirements to qualify for participation in this Promotion:
 - (a) successfully register a Merchant account via the RentSmart mobile app ("**Merchant App**") during the promotion period; and
 - (b) must enter the designated invitation code (SIMFREE) when registering the Merchant account.

4. "**Eligible Transaction**" is defined as **a single transaction of HKD3,000 or more made via the Merchant App during the Promotion Period and posted in Hong Kong dollars on or before 15 March 2026** (that the definition is based on the merchant codes or transaction categories determined by the related card associations worldwide, the acquiring bank of individual merchants or the Card Issuer); **but shall not include** 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, instalment amount, unposted transactions, cancelled transactions, returned transactions, counterfeit transactions or any other unauthorized transactions.

5. During the Promotional Period, Eligible Cardholders who complete an Eligible Transaction using their Eligible Credit Card via the Merchant App will be entitled to an instant waiver of the 1.5% merchant service fee ("**\$0 Service Fee**"). The \$0 Service Fee applies only to the first Eligible Transaction each calendar month. Each Eligible Cardholder can enjoy the \$0 Service Fee up to three times throughout the entire Promotional Period, with a maximum monthly waiver of HKD270 which equates to a transaction amount cap of HKD18,000. Eligible Cardholders will remain responsible for any service fees incurred on transaction amounts exceeding HKD18,000.

Example:

Eligible Transaction amount	Service fee payable to the Merchant
HKD15,000	HKD0
HKD20,000	HKD30

6. The Card Issuer's records with respect to the Eligible Cardholder on the amount of Eligible Transactions from time to time are conclusive and binding against the Eligible Cardholder. All Eligible Transactions shall be determined based on the merchant codes or transaction categories assigned by the related card associations worldwide, the acquiring bank of individual merchants or the Card Issuer and may be varied from time to time without prior notice. If there is any dispute surrounding any Eligible Transactions, the decision of the Card Issuer shall be final and conclusive.
7. Eligible Transactions shall be determined at the sole and absolute discretion of the Card Issuer. The Card Issuer has no obligation to clarify which transactions are eligible for the Promotion before the transactions are made.
8. For the avoidance of doubt, use of mobile payment services (if applicable) in connection with an Eligible Credit Card shall be subject to the applicable terms and conditions governing the use of such services. For details, please visit the [sim Credit Card website](#).
9. In case of any Eligible Transactions used to calculate the \$0 Service Fee are subsequently cancelled, reversed, refunded or found fraudulent or abused, the Card Issuer reserves the absolute right to debit the full amount of the \$0 Service Fee hereunder from the Eligible Credit Card account, forfeit the relevant Eligible Cardholder's eligibility to participate in this Promotion, and/or suspend the relevant Eligible Credit Card account for investigation without prior notice.
10. Eligible Cardholder must keep the electronic records of all posted transactions. The Card Issuer reserves the right to request Eligible Cardholder to provide the relevant electronic records for verification. All sales slips submitted to the Card Issuer will not be returned.



11. The \$0 Service Fee (i) is not transferable, (ii) is not redeemable or exchangeable for and cannot be withdrawn as cash.
12. If an Eligible Cardholder is eligible for the benefits under any other promotional activities of the Card Issuer during the Promotion Period, the Card Issuer may in its sole and absolute discretion decide to only provide the Eligible Cardholder with the promotional benefits under one of the promotions.
13. The Card Issuer shall not be liable for any loss, damage or injury suffered by the Eligible Cardholder arising from the participation in the Promotion or the use of the offers thereunder.
14. The Card Issuer is not the supplier of the Merchant's services and makes no representations or guarantees regarding any relevant 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 any relevant services and shall have no liability for any matters relating thereto. Eligible Cardholders should contact the Merchant directly for any complaints or disputes regarding any relevant services. The use of any relevant services under this Promotion shall be subject to the terms and conditions of the Merchant. For details, please visit www.rentsmart.com.hk/terms-conditions.
15. The Card Issuer reserves the right to terminate this Promotion and/or amend any of 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.
16. These terms and conditions in relation to the Promotion are supplementary to the Cardholder Agreement which applies to or governs the use of sim Credit Card / sim World Mastercard®. This Promotion constitutes a "Program" as provided under Clause 23 (Spending Reward Program) of the Cardholder Agreement.
17. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. In case of discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Effective date: 11 November 2025