



Terms and Conditions of sim Credit Card – 2026 Spending Instalment Plan Promotion (“Promotion”)

1. The promotion period of this Promotion is from 1 April 2026 to 31 May 2026 (both dates inclusive) (“Promotion Period”).
2. This Promotion is only applicable to principal cardholders (“Eligible Cardholder(s)”) of sim Credit Card / sim World Mastercard® (“Eligible Credit Card”) issued by United Asia Finance Limited (“Card Issuer”), **but not applicable** to any staff members of the Card Issuer and its affiliates.
3. “Eligible Transactions” are defined as transactions conducted with the Eligible Credit Card and successfully posted to the relevant credit card account during the Promotion Period, including local and/or overseas retail purchase, online purchases, mail orders, phone orders, bill payment (**except for payments made to the Inland Revenue Department**); **but exclude** Cash Instalment Plan, instalment plan, auto-pay transactions, cash advance, all credit card fee and charges (including annual fees, interest/finance charges, late fees, overlimit handling fees, cash advance handling fees and other charges), casino transactions, Octopus Automatic Add-Value, 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), and unposted/ cancelled/ returned/ counterfeit transactions and all unauthorized transactions. All Eligible Transactions must coincide with merchant codes assigned by the Card Issuer and the related card associations worldwide from time to time (subject to revision from time to time without notice). The Card Issuer has its sole and absolute discretion to determine what constitutes an Eligible Transaction, which may be varied from time to time without further notice. The Card Issuer has no obligation to clarify which transactions constitute Eligible Transactions prior to the transactions being made.
4. “Eligible Spending Instalment Plan” refers to a **Spending Instalment Plan in respect of a single Eligible Transaction in the amount of HKD2,000 or above. An Eligible Spending Instalment Plan shall be applied not less than two days before the closest statement date after the Eligible Transaction is posted or on or before 31 May 2026, whichever is earlier.**
5. During the Promotion Period, Eligible Cardholders who successfully apply for an Eligible Spending Instalment Plan and meet the following requirements will be entitled to the following rewards (“the Rewards”):

(a) Reward 1 – 0% Monthly Handling Fee for the first 3 months

- (i) During the Promotion Period, the Eligible Cardholder who **successfully applies for an Eligible Spending Instalment Plan via a New Spending Instalment Account (as defined in Clause 5 (a)(ii) below) will be entitled to 0% Monthly Handling Fee for the first 3 months** (“Reward 1”). Each New Spending Instalment Account will be entitled to Reward 1 for the first 3 Eligible Spending Instalment Plans during the Promotion Period.
- (ii) “**New Spending Instalment Account**” is defined as an Eligible Credit Card account that has not been approved for any Spending Instalment Plan by the Card Issuer on or before 31 March 2026.

(b) Reward 2 – Daily Reward

- (i) During the Promotion Period, on each calendar day (starting from 11 am, Hong Kong Time), each of **the first 4** Eligible Cardholders, who successfully applies for an Eligible Spending Instalment Plan with **6-month tenor or more** will be entitled to the following daily reward (“Daily Reward”):

Designated Period	No. of Eligible Cardholders entitled to the Daily Reward every day	Daily Reward
Starting from 11am each day during the Promotion Period	4	HKD1,000 Cashback

- (ii) Each Eligible Cardholder can enjoy the Daily Reward only once throughout the entire Promotion Period. Accordingly, the maximum amount of cashback that each Eligible Cardholder can receive under this Promotion is HKD1,000. Once an Eligible Cardholder becomes entitled to the Daily Reward, they will no longer be eligible to receive it again for the remainder of the Promotion Period. The maximum number of Eligible Cardholders who may receive the Daily Reward throughout the entire Promotion Period is 244.

(c) Reward 3 – Weekly Reward

- (i) During the Promotion Period, on each Wednesday (starting from 11 am, Hong Kong Time), the first Eligible Cardholder to receive the Daily Reward on that day shall also be entitled to the following weekly reward (“Weekly Reward”):

Designated Period	Weekly Reward
<u>Starting from 11am every Wednesday</u> during the Promotion Period	Apple Fan’s favorite 17 Smartphone (Reference Price: HKD9,399)

- (ii) Each Eligible Cardholder can enjoy the Weekly Reward only once throughout the entire Promotion Period. Once an Eligible Cardholder becomes entitled to the Weekly Reward, they will no longer be eligible to receive it again for the remainder of the Promotion Period. The maximum number of Eligible Cardholders who may receive the Weekly Reward throughout the entire Promotion Period is 9.

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 category 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. In the event that, when determining the entitlements to the Daily Reward and/or Weekly Reward during the Promotion Period, there are multiple Eligible Cardholders conducting the related transactions at the same time, priority will be given to the Eligible Cardholder with the higher accumulated Spending Instalment amount on that day.
8. Eligible Transactions and Eligible Spending Instalment Plan 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.
9. The Card Issuer is not the supplier of any products, services and information related to this Promotion, and makes no representation or guarantee in respect of such products, services and information. 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 merchant(s) directly if there is any complaint or dispute on such products or services. Upon redemption, all the products or services cannot be replaced, returned or refunded.
10. 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.
11. The Cashback of Daily Reward will be automatically credited to the Eligible Credit Card account on or before 31 July 2026.
12. In relation to the Weekly Reward, a notification SMS with redemption details will be sent to the relevant Eligible Cardholder individually (based on the mobile number records kept by the Card Issuer) on or before 31 July 2026. Upon receipt of the notification SMS, the Eligible Cardholder is required to follow the instructions provided in the notification SMS and collect the Weekly Reward at the designated redemption centre during the specified redemption period. Late redemption is not accepted. If the Eligible Cardholder fails to redeem the Weekly Reward by the end of the redemption period designated by the Card Issuer, the Weekly Reward will be considered forfeited. By accepting the Weekly Reward, the Eligible Cardholder agrees to participate in photo- or video-shooting sessions relating to the acceptance of the Weekly Reward. The Eligible Cardholder also agrees to grant the Card Issuer the right to use his/her image, name, and likeness in any materials relating to this Promotion, including but not limited to social media posts, websites, and advertisements, without any further compensation. The Eligible Cardholder acknowledges that the Card Issuer may post photos and videos of the winner on social media platforms.



13. The Eligible Credit Card account must be valid and in good standing during the entire Promotion Period and at the time of crediting/delivering the Reward(s) in order to enjoy the Reward(s). Otherwise, the Reward(s) will be forfeited.
14. In case of any Eligible Transactions for which the Reward(s) has been awarded are subsequently cancelled, reversed, refunded or found fraudulent or abused, the Card Issuer reserves the absolute right to debit the equivalent amount of the awarded Reward(s) hereunder from the Eligible Credit Card account. The Card Issuer may 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.
15. If an Eligible Cardholder makes an early settlement of the instalment amount for an Eligible Transaction or cancels the relevant Spending Instalment Plan after receiving the Reward(s), the Card Issuer reserves the absolute right to debit the equivalent amount of the awarded Reward(s) hereunder from the Eligible Credit Card account without prior notice.
16. Eligible Cardholders must keep the original sales slips/ electronic records of all posted transactions. The Card Issuer reserves the right to request Eligible Cardholders to provide the relevant original sales slips/ electronic records for verification. All sales slips submitted to the Card Issuer will not be returned.
17. The Reward(s) (i) cannot be transferable, exchangeable or refundable; (ii) cannot be redeemable or exchangeable for cash or withdrawn as cash; and (iii) cannot be exchanged for other items or offers.
18. 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.
19. The Card Issuer shall not be liable for any loss, damage or injury suffered by the Eligible Cardholders arising from the participation in the Promotion or the use of the Rewards thereunder.
20. 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.
21. By applying for the Eligible Spending Instalment Plan, an Eligible Cardholder shall be deemed to have accepted the Terms and Conditions of sim Credit Card Spending Instalment Plan.
22. These terms and conditions in relation to the Promotion are supplementary to the Cardholder Agreement which applies to or govern 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.
23. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
24. In case of discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Effective date: 1 April 2026

The Promotion is offered by the Card Issuer. Apple is not a participant or sponsor of the Promotion.