



Terms and Conditions of sim Credit Card – Winter Wonder Rewards Promotion (“Promotion”)

1. The promotion period of this Promotion is from 26 November 2025 to 28 February 2026 (both dates inclusive) (“**Promotion Period**”), and will be divided into 3 phases:
 - a) Phase 1: 26 November 2025 to 31 December 2025 (both dates inclusive)
 - b) Phase 2: 1 January 2026 to 31 January 2026 (both dates inclusive)
 - c) Phase 3: 1 February 2026 to 28 February 2026 (both dates inclusive)
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**”).
3. Subject to Clause 4 below, Eligible Cardholders are required to meet the following requirements to qualify for participation in this Promotion:
 - (a) registration must be successfully completed within the Promotion Period on the designated webpage (https://thesim.com/en/campaign/WINTER_FESTIVE_2025) of the "sim Credit Card" website (www.thesim.com); and
 - (b) the correct mobile phone number must be provided during registration for this Promotion. The record of the Card Issuer's computer system shall be final and conclusive.

4. During the Promotion Period, Eligible Cardholders who accumulate Eligible Transactions (as defined in Clause 6 below) reaching the designated amount and fulfilling the requirements specified in the table below with their Eligible Credit Card, will be entitled to the respective amount of cashback/ reward set out below:

Spending Tier	Cumulative Eligible Transactions reaching below designated amount in each phase (in net amount)	Cashback amount in each phase	Extra reward/ cashback for achieving any one of the spending tiers in three consecutive phases
1	HKD8,000 – below HKD20,000	HKD150	The top 100 Eligible Cardholders with the highest total cumulative Eligible Transaction amount across all three phases will each receive one round-trip economy class ticket from Hong Kong to Seoul, Korea (“ Reward ”)
2	HKD20,000 – below HKD30,000	HKD500	
3	HKD30,000 or above	HKD800	All other Eligible Cardholders will each receive HKD500 cashback

5. In the event that multiple Eligible Cardholders have the same total cumulative amount of Eligible Transactions across all three phases during the Promotion Period, priority will be given to the Eligible Cardholder who registered for this Promotion at an earlier time. The Card Issuer's computer system record regarding the time of registration for Eligible Cardholders is final and conclusive. During the entire Promotion Period, each eligible cardholder can receive a maximum of HKD2,900 cashback, and can only receive the Reward once.
6. “**Eligible Transactions**” are defined as **non-online retail purchase transactions** (which are transactions that are not classified as online transactions 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) conducted with the Eligible Credit Card during the Promotion Period and posted on or before 7 March 2026; **but shall not include** online retail purchase transactions, cash advances 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, bill payments or utility bills, all payments to and/or transactions with any insurance company (including but not limited to insurance premium payments), all donations and/or payments 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.

7. The Card Issuer's records regarding the Eligible Cardholder's accumulated Eligible Transactions from time to time are conclusive and binding against the Eligible Cardholder. All Eligible Transactions will 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. In the event of any dispute regarding Eligible Transactions, the decision of Card Issuer shall be final and conclusive.
8. 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 prior to the transactions being made.
9. If an Eligible Cardholder is issued and holds multiple Eligible Credit Cards at the same time, the accumulated Eligible Transaction amounts will be calculated separately for each Eligible Credit Card account.
10. For the avoidance of doubt, the use of mobile payment services (if applicable) in connection with an Eligible Credit Card is subject to the applicable terms and conditions governing the use of such services. For details, please visit the [sim Credit Card website](#).
11. Eligible Transactions of the principal cardholder and all supplementary cardholders (if any) under the same Eligible Credit Card account will be combined. The Card Issuer will determine whether the Eligible Cardholder is eligible for the relevant cashback/ Reward based on the transactions recorded by the Card Issuer and the mobile payment service transaction records. In the event of any dispute, the Card Issuer's records shall be final and conclusive.
12. The cashback will be automatically credited to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 30 April 2026; and (if applicable) a notification for the redemption of the Reward will be sent by the Card Issuer to the Eligible Cardholders via SMS or push notifications via the sim Credit Card app on or before 30 April 2026.
13. To be eligible, the Eligible Credit Card account must be valid and in good standing throughout the Promotion Period and at the time the cashback/ Reward is awarded. Otherwise, the related cashback/ Reward will be forfeited.
14. In case of any Eligible Transactions for which a cashback/ Reward 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 cashback/ Reward 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. 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.
16. The cashback/ Reward (i) is not transferable, exchangeable or refundable, (ii) is not redeemable or exchangeable for cash and cannot be withdrawn as cash, and (iii) cannot be applied against the statement balance or the amount of a single transaction or part thereof in the statement of any credit card.
17. If an Eligible Cardholder is eligible for benefits under any other promotional activities of the Card Issuer during the Promotion Period, the Card Issuer may at its sole and absolute discretion decide to only provide the Eligible Cardholder with the promotional benefits under one of the promotions.
18. 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.
19. 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.
20. 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 defined under Clause 23 (Spending Reward Program) of the Cardholder Agreement.
21. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. In case of discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Air Ticket Redemption Details:

23. Redemption notification ("**Redemption Notification**") will be sent by the Card Issuer to the ~~Eligible~~ Cardholders who are entitled to the Reward via SMS or push notification via the sim Credit Card app on or before 30 April 2026. Upon receiving the redemption SMS, The Redemption Notification will include a unique redemption code ("**Ticket Redemption Code**") that can be used to redeem the round-trip economy class ticket from Hong Kong to Seoul, Korea.
24. The Ticket Redemption Code(s) and air ticket(s) are provided by Connexus Travel Limited ("**Supplier**") and are subject to its Terms and Conditions. The Card Issuer is not the supplier of the Ticket Redemption Codes and air tickets and makes no representations or guarantees regarding the products or 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 the products or any relevant services and shall have no liability for any matters relating thereto. Eligible Cardholders should contact the Supplier directly for any complaint or disputes regarding the products or any relevant services. Upon redemption, the products or any relevant services cannot be replaced, returned or refunded.
25. Eligible Cardholders are required to redeem the air ticket(s) via the designated webpage by using the Ticket Redemption Code **on or before 31 May 2026**. Each Ticket Redemption Code can only be used once and is only applicable to redeem flights marketed and operated by Hong Kong Airlines (HX) ("**Designated Carrier**"), but is not applicable to special flights, chartered flights or code-share flights.
26. The flight departure date is from **1 May 2026 to 31 December 2026** (both days inclusive, with a blackout period during which flight would not take place), subject to seat availability for the selected booking codes (V, W) of the flight.
27. The redemption is not applicable to the travel periods of 11 July-23 August 2026, and 19-26 December 2026.
28. The stay duration of the air ticket is 2 to 7 days.
29. All air tickets are subject to actual availability, no extension of stay or change of booking are allowed after confirmation. For arrangement under the issue of rainstorms, flight delays or cancellations, Eligible Cardholders must follow the guidelines of the Designated Carrier. The Card Issuer and the Supplier will not be liable for any of the above situation.
30. The Ticket Redemption Code is not applicable for any applicable taxes, cost of levy, fuel surcharges and airport construction fee. Passengers are required to settle the relevant costs.
31. Each air ticket includes a 20kg checked baggage allowance and excludes all applicable government and airport taxes/fees/charges, passenger fuel surcharge and carrier surcharges. Taxes and fuel surcharges for the Hong Kong Airlines Ticket will be collected at the time of ticket issuance. The 3% credit card administration charge will be waived only for the settlement of airport taxes, fees, and charges for the redemption ticket.
32. The services included in each air ticket, including but not limited to the allowance for carry-on luggage, pre-selected seating, and in-flight meals, are subject to the relevant policies of the Designated Carrier. Passengers may need to pay any related additional fees. For more details, please contact the Supplier directly.
33. Eligible Cardholders agree to bear all travel risks (including but not limited to travel alerts, flight delays / cancellations, properties losses, accidents, third party liabilities and all other travel risks). It is recommended that Eligible Cardholders should purchase the travel insurance based on their own needs at their own cost.
34. Eligible Cardholders should apply for visa or other required travel documents on their own. For the immigration arrangement of the countries, please contact the countries' immigration department or related government department for enquiries. The Card Issuer and the Supplier are not liable for any approval of the visa or travel documents and the immigration arrangement.
35. The redemption ticket issued is non-refundable and non-endorsable and is only valid on the ticketed flight/date shown on the redeemed ticket only. Rebooking the tickets after issuance are not permitted. No-show fee applies for rebooking when a passenger modifies or cancels the booking before the original flight departure. All changes for rebooking are subject to seat availability.
36. All Ticket Redemption Code(s) and air ticket(s) are non-returnable and non-exchangeable for cash, other gifts or offers. Eligible Cardholders must agree to comply with the terms and conditions provided by the Supplier. The Card Issuer holds no responsibility for the use, collection, operation, or any damage or theft related to the Ticket Redemption Code(s) and air ticket(s).

37. An alternative option will be provided if Eligible Cardholders are unable to find suitable choices on the designated webpage. Eligible Cardholders can contact Supplier's dedicated Customer Service team by phone or email to redeem the ticket (Tel: 2579 6880 / Email: leisure@connexustravel.com). The booking must be completed at least five working days before the flight departure.
38. The Card Issuer and the Supplier reserve the right to modify the Ticket Redemption Code and the terms of use of the Ticket Redemption Code at any time without prior notice. In case of any dispute, the Card Issuer and the Supplier shall have the final decision on the use of the Ticket Redemption Code.
39. In case of any discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Effective date: 26 November 2025