



Terms and Conditions of sim Credit Card – Chinese New Year Promotion (“Promotion”)

A. General Terms and Conditions:

1. The promotion period of this Promotion is from 10 January 2025 to 28 February 2025 (both dates inclusive) (“**Promotion Period**”).
2. This Promotion is applicable only to principal cardholders (“**Eligible Cardholder(s)**”) of sim Credit Card / sim World Mastercard® (“**Eligible Credit Card**”) issued by United Asia Finance Limited (“**Card Issuer**”). Reward 3 (as stipulated in Part D below) **is not applicable** to any staff members of the Card Issuer and its affiliates.
3. Subject to Parts B, C and D below, Eligible Cardholders are required to meet the following requirements to qualify for participation in Rewards 1-3 under the Promotion:
 - (a) registration must be successfully completed within the Promotion Period on the designated webpage (https://thesim.com/en/campaign/2025CNY_OFFER) 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. “**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 category 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 14 March 2025; **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, online bill payment or utilities bill, 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, cash withdrawal, loan on Card, instalment amount, unposted transactions, cancelled transactions, returned transactions, counterfeit transactions or any other unauthorized transactions.
5. 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 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. In the event of any dispute regarding Eligible Transactions, the decision of Card Issuer shall be final and conclusive.
6. 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.
7. 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.
8. 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.

9. 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 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.
10. The Eligible Credit Card account must be valid and in good standing during the entire Promotion Period and at the time of crediting of the cash rebate/ reward in order to enjoy the related cash rebate/ reward. Otherwise, the related cash rebate/ reward will be forfeited.
11. In case of any Eligible Transactions for which a cash rebate/ 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 cash rebate/ reward awarded 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.
12. 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.
13. The cash rebate/ rewards (i) is/are not transferable, exchangeable or refundable, (ii) is/are 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.
14. 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.
15. 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 reward(s) thereunder.
16. 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.
17. 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.
18. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. In case of discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

B. Reward 1 – Frequent Spending Reward of up to HKD120

20. During the Promotion Period, an Eligible Cardholder will receive a HKD30 cash rebate for every three (3) single Eligible Transactions, each with a net amount of HKD300 or above, made with the Eligible Credit Card. Each Eligible Cardholder can earn a maximum cash rebate of HKD120 under Reward 1 during the Promotion Period.
21. The cash rebate will be automatically credited to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 14 May 2025.

C. Reward 2 – Accumulated Spending Reward of up to HKD888

22. During the Promotion Period, an Eligible Cardholder who accumulates Eligible Transactions reaching the following designated amounts using the Eligible Credit Card will be entitled to the rewards specified in the table below. The details are as follows:

Cumulative Eligible Transactions reaching below designated amount (in net value)	Maximum cash rebate amount	1 set of Movie Combo	Maximum reward each Eligible Cardholder can receive throughout the entire Promotion Period
HKD10,000 – below HKD20,000	HKD388	Includes 2 movie e-vouchers and 1 twins popcorn set	HKD888 and 1 set of Movie Combo
HKD20,000 or above	HKD888		

23. The cash rebate will be automatically credited to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 14 May 2025. A notification for the redemption of the movie combo will be sent to the Eligible Cardholder via SMS or push notifications via the sim Credit Card app. The use of the movie combo is subject to the terms and conditions of the merchant (including but not limited to Movie e-Voucher is applicable to 2D movie screening only; surcharge should be applied to redemption of special formats, such as IMAX, MX4D, ATMOS, 3D movies, VIP Theatre the CORONET, movie with long duration or movies with special agreement with film distributors.) For details on redemption and usage of the movie combo, please refer to the redemption notification. Once redeemed, all the products or services cannot be replaced, returned or refunded.
24. The Card Issuer is not the supplier of any products or services for the movie combo 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 merchant directly if there is any complaint or dispute regarding these products or services.

D. Reward 3 – The Big Spenders Reward of up to HKD8,888

25. During the Promotion period, the top three Eligible Cardholders who accumulate the highest total amount of Eligible Transactions using their Eligible Credit Card will be entitled to the rewards specified in the table below. The details are as follows:

Top 3 Eligible Cardholders with the highest cumulative amount of Eligible Transactions	Cash Reward
Top 1	HKD8,888
Top 2	HKD2,888
Top 3	HKD1,888

26. In the event that multiple Eligible Cardholders have the same cumulative total amount of Eligible Transactions made with his/her Eligible Card within 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. Each Eligible Cardholder can only receive the cash reward under Reward 3 once during the entire Promotion Period.
27. The cash reward will be automatically credited to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 14 May 2025.

Effective date: 10 January 2025