



Terms and Conditions of sim Credit Card Summer Getaway Promotion ("Promotion")

A. General Terms and Conditions

1. The promotion period of this Promotion is from 15 May 2025 to 31 July 2025 (both dates inclusive) ("**Promotion Period**"), and will be divided into 2 phases (each, a "**Phase**"):
 - (a) Phase one: 15 May 2025 to 14 June 2025 (both dates inclusive)
 - (b) Phase two: 15 June 2025 to 31 July 2025 (both dates inclusive)
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**"). Reward 2 (as stipulated in Part C below) **is not applicable** to any staff members of the Card Issuer and its affiliates.
3. Subject to Part B and Part C below, Eligible Cardholders are required to meet the following requirements to qualify for participation in Reward 1 and Reward 2 under this Promotion:
 - (a) registration must be completed successfully within the Promotion Period on the designated webpage (https://thesim.com/en/campaign/SUMMER_GETAWAY_MAY) of the "sim Credit Card" website (www.thesim.com); and
 - (b) a correct mobile phone number must be provided during registration for this Promotion. The record of the Card Issuer's computer system is final and conclusive.
4. Unless otherwise specified, "**Eligible Transactions**" include transactions made at local travel agencies (including travel websites) and/or airlines (which are defined as transactions classified as local travel agencies (including websites for booking travel services within Hong Kong) and airlines 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 from time to time) that are conducted during the Promotion Period and posted **in Hong Kong dollars** on or before 15 August 2025, **but shall not include** transactions made in foreign currencies, 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. If an Eligible Cardholder has been issued and holds multiple Eligible Credit Cards at the same time, the accumulated Eligible Transaction amount will be calculated separately for each Eligible Credit Card account. Each Eligible Cardholder is entitled to receive the benefits under each of Reward 1 and Reward 2 only once during the entire Promotion Period, and the reward calculation is based on the Eligible Credit Card account with the highest transaction amount.
6. The Card Issuer's records with respect to the Eligible Cardholder on the amount of Eligible Transactions accumulated 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. 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. 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 a cash rebate based on the transactions recorded by the Card Issuer and the mobile payment service (if applicable) 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 in order to receive the cash rebate. Otherwise, the cash rebate will be forfeited.
11. In case of any Eligible Transactions in respect of which the cash rebate 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 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 of all posted transactions. The Card Issuer reserves the right to request Eligible Cardholders to provide the relevant original sales slips for verification. All sales slips submitted to the Card Issuer will not be returned.
13. The cash rebate (i) is not transferable, exchangeable or refundable, (ii) is not redeemable or exchangeable for 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 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.
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 rewards 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 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.



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 – Accumulated Spending Reward of up to HKD2,800 cash rebate

20. During the Promotion Period, an Eligible Cardholder who accumulates a spending of the following designated amounts on the Eligible Transactions (as defined in Part A Clause 4 above) with his/her Eligible Credit Card in each Phase, will be entitled to the respective reward specified in the table below:

Cumulative spending amount on Eligible Transactions in each Phase	<u>Phase one</u> Each Eligible Cardholder is entitled to the reward	<u>Phase two</u> Each Eligible Cardholder is entitled to the reward	Maximum Cash Rebate each Eligible Cardholder can receive throughout the entire Promotion Period
HKD8,000 – below HKD15,000	HKD400 Cash Rebate	HKD400 Cash Rebate	HKD2,800
HKD15,000 – below HKD25,000	HKD800 Cash Rebate	HKD800 Cash Rebate	
HKD25,000 or above	HKD1,400 Cash Rebate	HKD1,400 Cash Rebate	

21. **The cash rebate for Phase one and Phase two will be automatically credited to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 31 October 2025.**

C. Reward 2 – Earn a smartphone as the ultimate grand prize

22. Eligible Cardholders with the **highest accumulated Eligible Transaction amount** during **each phase** will be entitled to a smartphone (“Prize”). There will be two winners in total in the entire Promotion Period. The details are as follows:

Promotion Period	Designated Transaction Periods	Posting dates of Eligible Transactions for Reward 2	Result announcement dates for Reward 2 (to be announced on the sim Credit Card Facebook page)
Phase one	15 May 2025 – 14 June 2025	On or before 17 June 2025	On or before 27 June 2025
Phase two	15 June 2025 – 31 July 2025	On or before 15 August 2025	On or before 22 August 2025

23. In the event that multiple Eligible Cardholders have the same cumulative total amount of Eligible Transactions made with their Eligible Credit Card within the Promotion Period, priority will be given to the Eligible Cardholder who accumulated the highest total amount of cash advance transactions first. The Card Issuer’s computer system record regarding all matters relevant to this Promotion is final and conclusive. Each Eligible Cardholder can only receive Reward 2 once during the entire Promotion Period.
24. **Redemption notification will be sent to the winning Eligible Cardholders via SMS on or before 31 August 2025** (based on the mobile number records kept by the Card Issuer). Upon receiving the redemption SMS, **the winning Eligible Cardholders must follow the instructions provided therein and collect the Prize at the designated redemption centre during the designated redemption period. Late redemption is not allowed.** The Prize will be deemed forfeited if there is no redemption by the winning Eligible Cardholder on or before the designated redemption period assigned by Card Issuer.



25. The Card Issuer is not the supplier of the Prize or any services relating to the Prize and makes no representations or guarantees regarding the Prize 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 Prize or any relevant services and shall have no liability for any matters relating thereto. Eligible Cardholders should contact the relevant suppliers directly for any complaint or disputes regarding the Prize or any relevant services. The use or redemption of the Prize or any relevant services under this Promotion shall be subject to the terms and conditions of the participating suppliers (if applicable). Upon redemption, the Prize or any relevant services cannot be replaced, returned or refunded.

Effective date: 15 May 2025