



### **Terms and Conditions of sim Credit Card – Mobile Payment Reward Promotion (“Promotion”)**

1. The promotion period of this Promotion is from 27 February 2025 to 30 April 2025 (both dates inclusive) (“**Promotion Period**”), and will be divided into two phases:
  - a) Phase 1: 27 February 2025 to 31 March 2025 (both dates inclusive), and
  - b) Phase 2: 1 April 2025 to 30 April 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 3 **is not applicable** to any staff members of the Card Issuer and its affiliates.
3. Subject to Clause 4 below, Eligible Cardholders are required to meet the following requirements to qualify for participation in the Promotion:
  - (a) registration must be completed successfully within the Promotion Period on the designated webpage ([https://thesim.com/en/campaign/MOBILE\\_PAYMENT\\_REWARD\\_FEB2025](https://thesim.com/en/campaign/MOBILE_PAYMENT_REWARD_FEB2025)) of the "sim Credit Card" website ([www.thesim.com](http://www.thesim.com)); and
  - (b) a correct mobile phone number must be provided during the 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 must meet the following criteria and spending requirements to qualify for Reward 1 and/or Reward 2 and/or Reward 3. The details are as follows:

(a) Reward 1

Eligible Cardholders who make an Eligible Transaction (as defined in Clause 5 below) in a single net purchase of HKD100 or more will be entitled to a HKD5 cashback (“**Reward 1 Cashback**”). Each Eligible Cardholder can receive a Reward 1 Cashback of up to HKD50 in each phase and a total of up to HKD100 during the entire Promotion Period.

(b) Reward 2

Eligible Cardholders who accumulate the Eligible Transactions (as defined in Clause 5 below) and reach the designated amount in each phase will be entitled to cashback (“**Reward 2 Cashback**”) as specified in the table below for each Eligible Transaction with a single net purchase amount of HKD100 or more made in that phase. The details are as follows:

Cumulative Eligible Transactions reaching the designated amount below in each phase	Maximum Reward 2 Cashback % for an Eligible Transaction with a single net purchase of HKD100 or more	Maximum Reward 2 Cashback amount each Eligible Cardholder can receive in each phase	Maximum Reward 2 Cashback amount each Eligible Cardholder can receive throughout the entire Promotion Period
Phase 1: HKD3,000 or above	5%	HKD150	HKD350
Phase 2: HKD4,000 or above	5%	HKD200	

(c) Reward 3

**The top two** Eligible Cardholders with the highest accumulated Eligible Transactions during each Designated Transaction Period listed in the table below will be entitled to a smartphone (“**Prize**”). The details are as follows:

Designated Transaction Periods	Posting dates of Eligible Transactions for Reward 3	Result announcement dates of the for Reward 3 (to be announced on the sim Credit Card Facebook page)
27 February 2025 - 16 March 2025	On or before 17 March 2025	On or before 21 March 2025
17 March 2025 - 30 March 2025	On or before 31 March 2025	On or before 4 April 2025
31 March 2025 - 13 April 2025	On or before 14 April 2025	On or before 18 April 2025
14 April 2025 - 30 April 2025	On or before 6 May 2025	On or before 12 May 2025

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 Reward 3 once during the entire Promotion Period.

5. Unless otherwise specified, "**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) **made via Google Pay/ Apple Pay** by using the Eligible Credit Card during the Promotion Period and posted on or before 6 May 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, 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.
6. The Card Issuer's records with respect to the Eligible Cardholder's accumulated 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. In the event of any dispute regarding Eligible Transactions, the decision of 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. 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.
9. For the avoidance of doubt, the use of mobile payment services in connection with an Eligible Credit Card shall be subject to the applicable terms and conditions governing the use of such service. For details, please visit the [sim Credit Card website](#).
10. Reward 1 & Reward 2 will be automatically awarded to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 31 July 2025. For reward 3, a **redemption notification will be sent to the Eligible Cardholder via SMS on or before 20 May 2025** (based on the mobile number records kept by the Card Issuer). Upon receipt the redemption SMS, **Eligible Cardholders must follow the instructions provided and collect the Prize at designated redemption centre during the designated redemption period. Late redemption is not allowed**, the Prize will be deemed to be forfeited if no redemption by Eligible Cardholders on or before the designated redemption period assigned by Card Issuer.
11. The Card Issuer is not the supplier of any products or services for the Reward 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 relevant suppliers directly for any complaint or disputes regarding such products or services. The use or redemption of any products or services under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable). Upon redemption, all the products or services cannot be replaced, returned or refunded.
12. The Eligible Credit Card account must be valid and in good standing throughout the entire Promotion Period and at the time of the reward(s) are awarded in order to enjoy the reward(s). Otherwise, the reward(s) will be forfeited.

13. In the event that any Eligible Transactions for which the reward(s) have 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 reward(s) awarded hereunder from the Eligible Credit Card account, forfeit the relevant Eligible Cardholder's eligibility for this Promotion, and/or suspend the relevant Eligible Credit Card account for investigation without prior notice.
14. Eligible Cardholders must keep the electronic records of all posted transactions. The Card Issuer reserves the right to request Eligible Cardholders to provide the relevant electronic records for verification.
15. The reward(s) (i) is/are not transferable, exchangeable or refundable, (ii) is/are 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.
16. 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, at its sole and absolute discretion, decide to provide the Eligible Cardholder with the promotional benefits from only one of the promotions.
17. 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.
18. 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.
19. 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.
20. These terms and conditions are governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. In case of discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Effective date: 27 February 2025