



Terms and Conditions of sim Credit Card – X'mas Flash Offer Promotion (“Promotion”)

1. The promotion period of this Promotion is from 5 December 2024 to 31 December 2024 (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**”).
3. Subject to Clause 4 below, Eligible Cardholders are required to meet the following requirements in order 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/XMAS_FLASH_OFFER) of the "sim Credit Card" website (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. The first 1,000 Eligible Cardholders who successfully accumulate the Eligible Transactions (as defined in Clause 5 below) reaching the net amount of HKD10,000 – below HKD20,000 during the Promotion Period with their Eligible Credit Cards will be entitled to HKD300 cashback. Additionally, the first 1,000 Eligible Cardholders who successfully accumulate the Eligible Transactions reaching the net amount of HKD20,000 or more during the Promotion Period with their Eligible Credit Cards will be entitled to HKD800 cashback. The details are as follows:

Cumulative Eligible Transactions reaching below designated net amount	Maximum Cashback %	Maximum Cashback amount (“ Cashback ”)	Quota	Maximum Cashback each Eligible Cardholder can receive throughout the entire Promotion Period
HKD10,000 - below HKD20,000	3%	HKD300	the first 1,000	HKD800
HKD20,000 or above	4%	HKD800	the first 1,000	

5. “**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 by using the Eligible Credit Card during the Promotion Period and posted on or before 14 January 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.
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 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, 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 service. For details, please visit the sim Credit Card website.
10. 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.
11. The reward(s) will be automatically awarded to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 14 March 2025.
12. 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 reward(s) in order to enjoy the reward(s). Otherwise, the reward(s) will be forfeited.
13. In case of any Eligible Transactions in respect of 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 Cashback 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.
14. 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.
15. The Cashback (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 in its sole and absolute discretion decide to only provide the Eligible Cardholder with the promotional benefits under 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 will 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: 5 December 2024