



Terms and Conditions of “sim Credit Card / sim World Mastercard® CashBack Promotion”

1. Terms and conditions of “sim Credit Card / sim World MasterCard® CashBack Promotion” (“**CashBack Promotion**”) are supplementary to the Cardholder Agreement which applies to or govern the use of any Cards issued to a Cardholder by United Asia Finance Limited (“**Card Issuer**”). The CashBack Promotion constitutes a “Program” as provided under Clause 23 “Spending Reward Program” of the Cardholder Agreement. Terms defined in the Cardholder Agreement shall, unless otherwise stated, have the same meaning when used herein.
2. The CashBack Promotion is only available to cardholders (including Principal Cardholders and Supplementary Cardholders) (“**Eligible Cardholders**”) of sim Credit Card and sim World Mastercard® (“**Eligible Card**”) issued by the Card Issuer.
3. The CashBack Promotion is valid from 1 August 2024 to 31 October 2024, both days inclusive (“**Promotion Period**”).
4. Subject to these terms and conditions, an Eligible Cardholder can receive cash rebates for the following types of eligible retail transactions made with an Eligible Card under the CashBack Promotion (“**CashBack**”) in the following manner:

	Types of Eligible Retail Transactions	Rebate Percentages on the Amount of Spending	Monthly CashBack Cap per each Eligible Card Account
1	Eligible Retail Transactions at Designated Local Merchants (as defined in Clause 5)	3%	HKD 200
2	Other Eligible Retail Transactions (as defined in Clause 6)	0.4%	
3	Upon accumulating a spending of HKD500 for non-Online Eligible Retail Transactions (as defined in Clause 7) in a calendar month, any single Eligible Online Retail Transactions (as defined in Clause 7) in of the amount of HKD 500 or above in the calendar month	8%	

* The rebate percentages set out therein are inclusive of the basic rebate percentage of 0.4% applicable to an Eligible Card.

Subject to Clause 8 below, Eligible Online Retail Transactions, Eligible Retail Transactions at Designated Local Merchants and Other Eligible Retail Transactions shall be collectively referred to as “**Eligible Retail Transactions**” in these terms and conditions.

5. “**Eligible Retail Transactions at Designated Local Merchants**” include posted retail transactions at physical stores of the designated local merchants listed in the table under Clause 5.1 (the “**Designated Local Merchants**”) in the Hong Kong Special Administrative Region during the Promotion Period. For the avoidance of doubt, transactions at the Designated Local Merchants’ online stores will be regarded as Eligible Online Retail Transactions.

5.1 The Designated Local Merchants as at the date of these terms and conditions are set out in the table below:

Designated Local Merchants (Updated on 1 August 2024)			
Adidas	@cosme STORE	Fila	matsukiyo HK
PUMA	Reebok	Sugidama HK	Tokyo Lifestyle

5.2 If any of the Designated Local Merchants ceases operations in the Hong Kong Special Administrative Region during the Promotion Period, the offer under the CashBack Promotion as regards that particular Designated Local Merchant shall terminate immediately without further notice. The Card Issuer reserves the right to amend the list of Designated Local Merchants at any time without prior notice.

6. “**Other Eligible Retail Transactions**” include all retail purchase transactions posted during the Promotion Period that are not Eligible Online Retail Transactions or Eligible Retail Transactions at Designated Local Merchants whether local or overseas.
7. “**Eligible Online Retail Transactions**” include online retail transactions posted in Hong Kong dollars or foreign currencies during the Promotion Period; and “**non-Online Eligible Retail Transactions**” means Eligible Retail Transactions that are not Eligible Online Retail Transactions. Regardless of the currencies of the transactions or the locations at which the transactions are cleared, settled or processed, the currencies of the transactions and the transaction amounts converted into Hong Kong dollars as shown on the relevant monthly statement shall be conclusive and binding on the Eligible Cardholders.
8. “**Eligible Retail Transactions**” **shall not include** cash advance 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 or all payments to and/or transactions with any insurance company (including but not limited to insurance

premium payment), all donation and/or payment 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. The Card Issuer's records with respect to the Eligible Cardholder on the amount of Eligible Retail Purchase Transactions accumulated from time to time are conclusive and binding against the Eligible Cardholder. All Eligible Retail Purchase Transactions shall be determined based on the merchant codes assigned by the related card associations worldwide and the Card Issuer and may be varied from time to time without prior notice. If there is any dispute surrounding any Eligible Retail Purchase Transactions, the decision of the Card Issuer shall be final and conclusive.

9. For the purpose of the Clause 6, retail transactions made overseas shall refer to retail transactions made outside Hong Kong; and (a) posted in any currency other than Hong Kong dollars or (b) settled in Hong Kong dollars under dynamic currency conversion.
10. The maximum amount of CashBack that each Card Account of an Eligible Card ("**Eligible Card Account**") may be awarded under the CashBack Promotion is HKD 200 per calendar month and HKD 600 in total for the entire Promotion Period.
11. Eligible Retail Transactions shall be determined respectively at the sole and absolute discretion of the Card Issuer. The Card Issuer has no obligation to clarify which transactions are eligible for the CashBack Promotion before the transactions are made.
12. For the avoidance of doubt, use of mobile payment services (if applicable) in connection with an Eligible Card shall be subject to the applicable terms and conditions governing the use of such services. For details, please visit [sim Credit Card website](#).
13. The Card Issuer will determine the eligibility of all rewards based on the transaction records of an Eligible Card held by the Card Issuer. In case of any discrepancy, the Card Issuer's records shall be final and conclusive.
14. CashBack will be calculated based on the total amount of spending relating to the Eligible Retail Transactions for the calendar month posted on the last day of every calendar month. CashBack to be awarded for each calendar month will be automatically credited within following calendar month of the Eligible Card Account after each calculation. CashBack will be rounded down to 2 decimal places.
15. CashBack awarded in respect of any Supplementary Cardholders (if applicable) will be attributed to their Principal Cardholders. For the avoidance of doubt, Eligible Retail Transactions conducted by the Principal Card and all Supplementary Cards (if any) under the same Eligible Card Account will be counted collectively in calculating the CashBack.
16. The Eligible Card Account must be valid and in good standing to enjoy the benefits under the CashBack Promotion within Promotion Period. If the Eligible Card Account has been closed, the CashBack (whether credited to the Card Account or not) will be forfeited.
17. In case of any Eligible Retail Transactions in respect of which CashBack 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 Card Account, forfeit the relevant Eligible Cardholder's eligibility to participate in the CashBack Promotion, and/or suspend the relevant Eligible Card Account for investigation without prior notice.
18. 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.
19. All products, services and/or information related to the transactions are directly sold and supplied to Eligible Cardholders by the relevant merchants, who are solely responsible for all related obligations and liabilities. The Card Issuer makes no representation or guarantee in respect of such products, services and/or information. Any disputes relating to such products, services and/or information shall be resolved between the Eligible Cardholders and the relevant merchants respectively.
20. CashBack (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.
21. 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.
22. The Card Issuer reserves the right to terminate the CashBack Promotion and/or amend the terms and conditions herein at any time without prior notice. In case of any dispute, the decision of the Card Issuer shall be final and conclusive.
23. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.

24. In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Effective Date: 1 August 2024