



## Terms and Conditions of sim Credit Card/ sim World Mastercard® Welcome Offer

1. These terms and conditions of sim Credit Card/ sim World Mastercard® Welcome Offer ("**Welcome Offer**") 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 Welcome Offer 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 Welcome Offer is valid from 1 February 2026 until 28 February 2026 ("**Promotion Period**").
3. Only customers ("**Eligible Cardholder**") who meet all of the following requirements under this paragraph will be eligible to participate in the Welcome Offer:
  - (a) successfully apply for a principal card of a selected Card ("**Eligible Card**") issued by the Card Issuer during the Promotion Period; and
  - (b) was, at the time of the application, not currently holding and has not, within the past 12 calendar months from the month of application, cancelled nor held any principal card issued by the Card Issuer; and
  - (c) was, at the time of the application, not currently using any loan or credit services of the Card Issuer or maintaining any loan or credit accounts with the Card Issuer and has not, within the past 24 calendar months from the month of application, used any loan or credit services of the Card Issuer or maintained any loan or credit accounts with the Card Issuer. (For the purpose of this provision, "loan or credit services" do not include credit card services and "loan or credit accounts" do not include credit card accounts.)
4. The Eligible Cards include principal cards of sim Credit Card and sim World Mastercard® (including principal virtual cards).
5. Each Eligible Cardholder will only be entitled to the benefits under the Welcome Offer once.
6. For an Eligible Cardholder who has applied and is issued with multiple Eligible Cards at the same time, he/she will only be entitled to participate in the Welcome Offer through his/her first issued Eligible Card subject to the terms and conditions herein. (Please refer to paragraph 7 for the Spending Conditions to be fulfilled under the Welcome Offer.)
7. An Eligible Cardholder will be entitled to one of the following rewards under the Welcome Offer after fulfilling the relevant spending conditions ("**Spending Conditions**") resulting from Eligible Retail Purchase Transactions (as defined in paragraph 8 below) within 90 calendar days after issuance of the Eligible Card ("**Spending Period**"), subject to the terms and conditions herein:

Eligible Card	Accumulated Spending Conditions	Reward under the Welcome Offer
sim Credit Card	HKD 4,000 or above	Any one of the following rewards: HKD200 CashBack or HKD200 Apple Store gift card or HKD500 Netflix Gift Card
sim World Mastercard®	HKD 8,000 or above	Any one of the following rewards: HKD700 CashBack or HKD700 Apple Store gift card
sim Credit Card / sim World Mastercard®	No Spending Requirement	Up to HKD100,000 6-month interest-free and monthly handling fee waived Cash Instalment Plan

8. **Eligible Retail Purchase Transactions** include all retail purchase transactions whether local or overseas and/or online retail purchase transactions posted, **but 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. During the application for Eligible Card(s), an Eligible Cardholder is required to choose the type of reward he/she would like to redeem under the Welcome Offer. Once chosen by the Eligible Cardholder during the application, the type of reward under the Welcome Offer cannot be changed at his/her subsequent request. The reward redeemable (if any) by an Eligible Cardholder will be determined by reference to the type of reward chosen and his/her fulfillment of the relevant Spending Condition(s) applicable to that type of reward. The Welcome Offer and the benefits thereunder are non-transferable, non-exchangeable, non-refundable and cannot be converted to cash or other items or offers. If the Eligible Cardholder did not indicate his/her preference for the type of reward under the Welcome Offer during the application, CashBack shall be deemed as the chosen type of reward.
10. Eligible Cardholders will only be entitled to the rewards chosen after fulfilling the relevant Spending Conditions subject to the terms and conditions herein. Eligible Cardholders who are unable to fulfil the relevant Spending Conditions of the rewards chosen within the Spending Period will not be entitled to any other rewards as alternatives.
11. Once an Eligible Cardholder fulfills the designated Spending Conditions with the Eligible Card, a notification or letter for e-coupon, gift card or gift redemption (as the case may be) will be sent to the Eligible Cardholder's registered mobile phone number, email address or correspondence address (stated in the application form) via push notification, SMS, email or ordinary mail within 3 calendar months after the designated Spending Period. As regards the terms and conditions of the usage of e-coupon, gift card or the gift, please refer to the said notification or letter of redemption.
12. The Card Issuer is not the supplier of any products or services for the rewards, offers and gifts under the Welcome Offer, 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 if there is any complaint or dispute on such products or services. Use or redemption of any products or services under the rewards 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.
13. The relevant Card Account of the Eligible Card ("**Eligible Card Account**") must be valid and in good standing during the entire Promotion Period and the fulfilment period in order to enjoy the benefits under the Welcome Offer. If the Eligible Card Account has been closed during the Promotion Period or the fulfilment period, the benefits under the Welcome Offer will be forfeited.
14. Notwithstanding any other terms and conditions herein, if the Eligible Card(s) is cancelled with 13 months from the date of issuance, the Card Issuer may debit the relevant Eligible Card Account(s) for the equivalent value of any reward under the Welcome Offer the relevant Eligible Cardholder(s) has enjoyed without notice.
15. In case of any fraud / abuse / reversal or cancellation of transactions included in the calculation of the Spending Conditions, the Card Issuer reserves its sole and absolute right to debit the equivalent amount of the benefits awarded under the Welcome Offer from the Eligible Card Account, forfeit the relevant Cardholder's eligibility to the Welcome Offer, and/or suspend the relevant Card Account for investigation without prior notice.
16. All Welcome Offers are available on a first-come-first-served basis while stocks last. The Card Issuer reserves the right to grant an alternative offer as replacement in case of shortage.
17. The Card Issuer and the respective merchants of the Welcome Offer reserve the right to terminate the Welcome Offer and/or amend 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.
18. In case of any discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

**Terms and Conditions of 6-month interest-free and monthly handling fee waived Cash Instalment Plan ("Cash Instalment Plan") welcome offer**

Cash Instalment Plan welcome offer is valid from 1 February 2026 until 28 February 2026 (both days inclusive).

If customers select the offer of up to HKD100,000 6-month interest-free and monthly handling fee waived Cash Instalment Plan ("**Cash Instalment Plan**") as a welcome offer, customers must accept the following terms and conditions ("**Terms and Conditions**"):

1. The maximum cash instalment amount for the approved Cash Instalment Plan ("**Cash Instalment Amount**") is up to HKD100,000 or 95% of the approved credit limit of the account of the credit card account ("**Credit Card**") (whichever is lower, a minimum of HKD500 and an integral multiple of HKD100). Once the Credit Card is activated or its receipt acknowledged, the Cardholder ("**Cardholder**") who has been successfully approved for the **Cash Instalment Plan** will receive an SMS notification regarding the approved **Cash Instalment Amount**. The relevant **Cash Instalment Amount** will be transferred to the Cardholder's designated bank account ("**Designated Bank Account**") via the "Faster Payment System" (FPS) within 6 working days after receiving the SMS notification. In circumstances where the receiving bank deducts handling fees from the Designated Bank Account, these fees will be solely borne by the **Cardholder**. The **Card Issuer** reserves the right to decline any **Cash Instalment Plan** application or, if an application is approved, to determine the **Cash Instalment Amount** in its absolute discretion without assigning any reason.
2. Once an application for the **Cash Instalment Plan** has been submitted, no changes or cancellations will be allowed. If the available credit limit of the relevant **Credit Card** is insufficient, the **Cash Instalment Amount** will be reduced accordingly and transferred to the Designated Bank Account without prior notice to the **Cardholder**. No changes to the Designated Bank Account will be permitted after submission.
3. If the **Cardholder** does not successfully activate the virtual card or acknowledge receipt of the physical **Credit Card** within the first **60** days after card issuance, the **Cash Instalment Plan** will be deemed forfeited and cannot be converted to other welcome offers.
4. Once an application for the **Cash Instalment Plan** is approved, the **Card Issuer** will (a) withhold the credit limit of the relevant **Credit Card** account by an amount equivalent to the **Cash Instalment Amount** until the last instalment amount is settled; (b) debit the **Cash Instalment Amount** from the relevant **Credit Card** account in consecutive monthly instalments according to the number of instalments; and (c) proportionally restore the credit limit of the relevant **Credit Card** account each month upon receipt of the repayment of Monthly Repayment Amount ("**Monthly Repayment Amount**").
5. The **Monthly Repayment Amount** for a **Cardholder** under the **Cash Instalment Plan** is determined based on the **Cash Instalment Amount** and a **6-month repayment period** ("**Tenor**"). The **Monthly Repayment Amount** is calculated by dividing the **Cash Instalment Amount** by the **Tenor** (i.e. calculated by dividing the **Cash Instalment Amount** by 6-month repayment period). **Cardholders** will be eligible for 6-month interest-free and handling fee waived **Cash Instalment Plan** promotional offer. The **Cash Instalment Amount** and **Tenor** cannot be changed without the consent of the **Card Issuer**. If the **Cash Instalment Amount** is not divisible by the **Tenor**, the remainder will be charged as part of the **Monthly Repayment Amount** for the first month.
6. The **Monthly Repayment Amount** is payable by the **Cardholder** each month throughout the **Tenor**. The **Monthly Repayment Amount** for the first month will be charged on the approval date of the **Cash Instalment Plan**. Each **Monthly Repayment Amount** will be charged to the Cardholder's Credit Card account. Cardholders who are able to repay the **Monthly Repayment Amount** in full on the relevant payment date during the **Tenor** will not be required to pay interest and handling fee with respect to such amount.
7. These Terms and Conditions are supplementary to the cardholder agreement ("**Cardholder Agreement**") which applies to or governs the use of any **Credit Card** issued to a **Cardholder** by the **Card Issuer**. The **Cash Instalment Plan** constitutes a cash advance as defined under Clause 4.8 ("**Cash Advance**") of the **Cardholder Agreement**. Terms defined in the **Cardholder Agreement** shall, unless otherwise stated, have the same meaning when used herein. By applying for the **Cash Instalment Plan**, a **Cardholder** is deemed to have accepted these Terms and Conditions and the terms and conditions of the **Cardholder Agreement** (as may be amended and/or supplemented from time to time) in full and will be bound by them. In case of any inconsistency between these Terms and Conditions and the terms and conditions of the **Cardholder Agreement**, these Terms and Conditions shall prevail to the extent that they relate to the **Cash Instalment Plan**; but the terms and conditions of the **Cardholder Agreement** shall prevail to the extent that they relate to any Credit Card or other account related services provided by the **Card Issuer** from time to time.
8. The **Cash Instalment Amount** under a **Cash Instalment Plan** is subject to the available credit limit for the **Cash Advance** of a Credit Card. The **Cash Advance** limit will be reviewed and revised by the **Card Issuer** from time to time without prior notice.
9. If the **Cardholder** fails to make full payment of the **Monthly Repayment Amount**, the **Cardholder** shall be liable to pay a finance charge on the unsettled due amount in accordance with the relevant provisions of the **Cardholder Agreement**, calculated at the monthly flat rate applicable to **Cash Advance**. If the **Cardholder** fails to pay the Minimum Payment Due as shown on a monthly statement or the Statement Balance due on the monthly statement in full on or before the specified payment date on the monthly statement, the **Card Issuer** will charge Late Fees and/or other relevant fees and charges in accordance with the relevant provisions of the **Cardholder Agreement**.
10. Any charges or related fees incurred due to inter-bank transfer transactions or as a result of the Cardholder providing an incorrect account number must be fully borne by the Cardholder.
11. After the approval of the **Cash Instalment Plan**, if the credit card account is cancelled, terminated or suspended for any reason, or if the Cardholder fails to pay any amount required by the credit card **Cardholder Agreement** or these terms and conditions, or

violates any terms of the **Cardholder Agreement** or these Terms and Conditions, the **Cash Instalment Plan** will be terminated immediately. In addition, a Cardholder may make a request for early settlement of the entire outstanding **Cash Instalment Amount** by giving a prior written notice to the **Card Issuer** of not less than 7 working days from the date on which the Cardholder intends to arrange the early settlement. The Cardholder may only proceed with the early settlement of the entire outstanding **Cash Instalment Amount** upon the acceptance and consent from the **Card Issuer**. For the avoidance of doubt, the **Card Issuer** does not accept partial early settlement under any **Cash Instalment Plan**. Upon cancellation of the **Cash Instalment Plan** for any reason, the following amounts must be paid in full immediately:

- the outstanding **Cash Instalment Amount** (i.e. the remaining unposted instalments); and
- **One-off Application Fee** (if applicable) and all outstanding **Monthly Handling Fees** payable but not yet posted to the Credit Card Account (if applicable); and
- any remaining applicable charges and/or handling fees (if applicable); and
- an early settlement handling fee of HKD300.

12. The Cardholder must maintain the relevant Credit Card account in good standing. In the event of any repayment default, the **Card Issuer** reserves the right to terminate the **Cash Instalment Plan** and demand immediate payment of all sums payable under and in connection with the **Cash Instalment Plan**.
13. The **Cash Instalment Amount** is not eligible for any cash rebates, other rewards or promotional offers.
14. Notwithstanding any other provisions in these Terms and Conditions, the **Card Issuer** reserves the right to require the Cardholder to immediately repay the outstanding amount of the **Cash Instalment Amount** and the total handling fee at any time (including the total amount of all unposted and posted amounts and any remaining applicable charges and/or handling fees)
15. Notwithstanding any other provisions in these Terms and Conditions, the **Card Issuer** reserves the right to terminate the **Cash Instalment Plan** service and/or to revise or amend these Terms and Conditions and/or suspend or terminate the **Cash Instalment Plan** at any time without prior notice. In the event of dispute, the decision of the **Card Issuer** shall be final.
16. The **Card Issuer** will not be held responsible for any costs, liabilities, losses, or claims that the Cardholder may incur as a result of or in connection with any application for and/or use of any services under the **Cash Instalment Plan** (including application disapproval).
17. This welcome offer is available on a first-come-first-served basis while all the quotas have been given away, the **Card Issuer** reserves the right to terminate the Cash Instalment Plan as a welcome offer at any time without prior notice.
18. If you have any questions, please contact sim Credit Card customer service hotline at (852) 2722 1111.

Effective date: 1 February 2026