



Terms and Conditions of sim Credit Card/ sim World Mastercard® Limited Time Welcome Offer for Selected Customers

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 24 April 2026 until **15 May 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 sim Credit Card or sim World Mastercard® (including principal virtual cards) (“**Eligible Card**”) issued by the Card Issuer through the designated promotional link and enter the designated promotional code “**SEOUL**” 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. If the application with designated promo code is applied via other platforms, no Reward under the Welcome Offer will be awarded even if the credit card has been approved and the relevant spending conditions (“**Spending Conditions**”) resulting from Eligible Retail Purchase Transactions (as defined in paragraph 8 below) has been fulfilled. The eligibility for the Reward will be based on the final application record of the Card Issuer.
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 the following reward under the Welcome Offer after fulfilling the Spending Conditions resulting from Eligible Retail Purchase Transactions **on or before 15 June 2026**, subject to the terms and conditions herein:

Eligible Card	Accumulated Spending Conditions	Reward under the Welcome Offer
sim Credit Card/ sim World Mastercard®	HKD 15,000 or above	one round-trip economy class ticket from Hong Kong to Seoul, Korea

8. **Eligible Retail Purchase Transactions** include all retail purchase transactions whether local or overseas and/or online retail purchase transactions posted **on or before 22 June 2026, 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, 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.
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. 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.
12. 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.
13. Notwithstanding any other terms and conditions herein, if the Eligible Card(s) is cancelled within 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.
14. 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.
15. 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.
16. 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.
17. In case of any discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Air Ticket Redemption Details:

18. Once an Eligible Cardholder fulfills the designated Spending Conditions with the Eligible Card, a redemption notification ("**Redemption Notification**") will be sent by the Card Issuer to the Eligible Cardholders who are entitled to the Reward via SMS or push notification via the sim Credit Card app **on or before 30 June 2026**. Upon receiving the redemption SMS, The Redemption Notification will include a unique redemption code ("**Ticket Redemption Code**") that can be used to redeem the round-trip economy class ticket from Hong Kong to Seoul, Korea.
19. The Ticket Redemption Code(s) and air ticket(s) are provided by Connexus Travel Limited ("**Supplier**") and are subject to its Terms and Conditions. The Card Issuer is not the supplier of the Ticket Redemption Codes and air tickets and makes no representations or guarantees regarding the products 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 products or any relevant services and shall have no liability for any matters relating thereto. Eligible Cardholders should contact the Supplier directly for any complaint or disputes regarding the products or any relevant services. Upon redemption, the products or any relevant services cannot be replaced, returned or refunded.

20. Eligible Cardholders are required to redeem the air ticket(s) via the designated webpage by using the Ticket Redemption Code **on or before 31 July 2026**. Each Ticket Redemption Code can only be used once and is only applicable to redeem flights marketed and operated by Hong Kong Airlines (HX) ("**Designated Carrier**"), but is not applicable to special flights, chartered flights or code-share flights.
21. The flight departure date is from **1 July 2026 to 31 December 2026** (both days inclusive, with a blackout period during which flight would not take place), subject to seat availability for the selected booking codes (V, W) of the flight.
22. The redemption is not applicable to the travel periods of 11 July-23 August 2026, and 19-26 December 2026.
23. The stay duration of the air ticket is 2 to 7 days.
24. All air tickets are subject to actual availability, no extension of stay or change of booking are allowed after confirmation. For arrangement under the issue of rainstorms, flight delays or cancellations, Eligible Cardholders must follow the guidelines of the Designated Carrier. The Card Issuer and the Supplier will not be liable for any of the above situation.
25. The Ticket Redemption Code is not applicable for any applicable taxes, cost of levy, fuel surcharges and airport construction fee. Passengers are required to settle the relevant costs.
26. Each air ticket includes a 20kg checked baggage allowance and excludes all applicable government and airport taxes/fees/charges, passenger fuel surcharge and carrier surcharges. Taxes and fuel surcharges for the Hong Kong Airlines Ticket will be collected at the time of ticket issuance. The 3% credit card administration charge will be waived only for the settlement of airport taxes, fees, and charges for the redemption ticket.
27. The services included in each air ticket, including but not limited to the allowance for carry-on luggage, pre-selected seating, and in-flight meals, are subject to the relevant policies of the Designated Carrier. Passengers may need to pay any related additional fees. For more details, please contact the Supplier directly.
28. Eligible Cardholders agree to bear all travel risks (including but not limited to travel alerts, flight delays / cancellations, properties losses, accidents, third party liabilities and all other travel risks). It is recommended that Eligible Cardholders should purchase the travel insurance based on their own needs at their own cost.
29. Eligible Cardholders should apply for visa or other required travel documents on their own. For the immigration arrangement of the countries, please contact the countries' immigration department or related government department for enquiries. The Card Issuer and the Supplier are not liable for any approval of the visa or travel documents and the immigration arrangement.
30. The redemption ticket issued is non-refundable and non-endorsable and is only valid on the ticketed flight/date shown on the redeemed ticket only. Rebooking the tickets after issuance are not permitted. No-show fee applies for rebooking when a passenger modifies or cancels the booking before the original flight departure. All changes for rebooking are subject to seat availability.
31. All Ticket Redemption Code(s) and air ticket(s) are non-returnable and non-exchangeable for cash, other gifts or offers. Eligible Cardholders must agree to comply with the terms and conditions provided by the Supplier. The Card Issuer holds no responsibility for the use, collection, operation, or any damage or theft related to the Ticket Redemption Code(s) and air ticket(s).
32. An alternative option will be provided if Eligible Cardholders are unable to find suitable choices on the designated webpage. Eligible Cardholders can contact Supplier's dedicated Customer Service team by phone or email to redeem the ticket (Tel: 2579 6880 / Email: leisure@connexustravel.com). The booking must be completed at least five working days before the flight departure.
33. The Card Issuer and the Supplier reserve the right to modify the Ticket Redemption Code and the terms of use of the Ticket Redemption Code at any time without prior notice. In case of any dispute, the Card Issuer and the Supplier shall have the final decision on the use of the Ticket Redemption Code.
34. In case of any discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Effective date: 7 May 2026