



Terms and Conditions of sim Credit Card – Tax Payment Reward Promotion (“Promotion”)

1. The promotion period of this Promotion is from 23 December 2025 to 28 February 2026 (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. “**Eligible Tax Transactions**” are defined as tax payments successfully paid to the Inland Revenue Department via the “Pay Bills/ Taxes” function in the sim Credit Card app using the Eligible Credit Card during the Promotion Period and posted on or before 28 February 2026; but shall not include unposted transactions, cancelled transactions, returned transactions, counterfeit transactions or any other unauthorized transactions.
4. “**Eligible Retail Transactions**” are defined as retail purchase transactions conducted with the Eligible Credit Card during the Promotion Period and posted on or before 15 March 2026; **but shall not include** 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, bill payments or utility bills, 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.
5. During the Promotion Period, Eligible Cardholders who **accumulate HKD1,000 or more in Eligible Retail Transactions with their Eligible Credit Card, and accumulate Eligible Tax Transactions reaching the designated amount listed in the table below**, will be entitled to the cash reward set out below:

Cumulative Eligible Tax Transactions reaching the designated amount below	Cash Reward
HKD5,000 – below HKD10,000	HKD50
HKD10,000 – below HKD30,000	HKD100
HKD30,000 – below HKD50,000	HKD200
HKD50,000 – below HKD100,000	HKD400
HKD100,000 – below HKD200,000	HKD600
HKD200,000 or above	HKD800

6. Each Eligible Cardholder can receive a maximum of HKD800 cash reward throughout the entire Promotion Period.
7. The Card Issuer’s records regarding the Eligible Cardholder’s accumulated Eligible Tax Transactions and Eligible Retail Transactions from time to time are conclusive and binding against the Eligible Cardholder. All Eligible Tax Transactions and Eligible Retail Transactions will 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 Tax Transactions and Eligible Retail Transactions, the decision of Card Issuer shall be final and conclusive.
8. Eligible Tax Transactions and Eligible Retail 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 prior to the transactions being made.
9. If an Eligible Cardholder is issued and holds multiple Eligible Credit Cards at the same time, the accumulated amounts of Eligible Tax Transactions and Eligible Retail Transactions will be calculated separately for each Eligible Credit Card account.
10. For the avoidance of doubt, the use of mobile payment services (if applicable) in connection with an Eligible Credit Card is subject to the applicable terms and conditions governing the use of such services. For details, please visit the [sim Credit Card website](#).

11. Eligible Tax Transactions and Eligible Retail 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 cash 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.
12. The cash reward will be automatically credited to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 30 April 2026.
13. To be eligible, the Eligible Credit Card account must be valid and in good standing throughout the Promotion Period and at the time the cash reward is awarded. Otherwise, the related cash reward will be forfeited.
14. In case of any Eligible Tax Transactions and/or Eligible Retail Transactions for which a cash reward 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 awarded cash reward hereunder from the Eligible Credit Card account. The Card Issuer may 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.
15. 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.
16. The cash reward (i) is not transferable, exchangeable or refundable, (ii) is not redeemable or exchangeable for cash 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.
17. If an Eligible Cardholder is eligible for 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 only provide the Eligible Cardholder with the promotional benefits under one of the promotions.
18. 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 rewards thereunder.
19. 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.
20. 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 defined under Clause 23 (Spending Reward Program) of the Cardholder Agreement.
21. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. In case of discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Effective date: 23 December 2025



Terms and Conditions of sim Credit Card – Tax Instalment Reward Promotion (“Promotion”)

1. The promotion period of this Promotion is from 23 December 2025 to 28 February 2026 (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**”), but not applicable to any staff members of the Card Issuer and its affiliates.
3. “**Eligible Tax Transactions**” are defined as tax payments successfully paid to the Inland Revenue Department via the “Pay Bills/ Taxes” function in the sim Credit Card app using the Eligible Credit Card during the Promotion Period and posted on or before 28 February 2026; but shall not include unposted transactions, cancelled transactions, returned transactions, counterfeit transactions or any other unauthorized transactions.
4. During the Promotion Period, Eligible Cardholders who successfully apply for a Spending Instalment Plan with a tenor of 6 months or above using their Eligible Credit Card for Eligible Tax Transactions (“**Eligible Instalment Plan**”), will receive HKD100 cash reward (“**Tax Instalment Reward**”) for every HKD20,000 approved instalment amount.
5. If an Eligible Cardholder has more than one Eligible Instalment Plan, the Tax Instalment Reward will be calculated separately for each Eligible Instalment Plan. Each Eligible Cardholder can receive a maximum of HKD400 Tax Instalment Reward throughout the entire promotion period.
6. The Card Issuer’s records regarding the Eligible Cardholder’s Eligible Tax Transactions from time to time are conclusive and binding against the Eligible Cardholder. All Eligible Tax Transactions will be determined based on the merchant codes or transaction categories assigned by 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 Tax Transactions, the decision of Card Issuer shall be final and conclusive.
7. Eligible Tax 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 prior to the transactions being made.
8. If an Eligible Cardholder is issued and holds multiple Eligible Credit Cards at the same time, the Eligible Tax Transaction amounts will be calculated separately for each Eligible Credit Card account.
9. For the avoidance of doubt, the use of mobile payment services (if applicable) in connection with an Eligible Credit Card is subject to the applicable terms and conditions governing the use of such services. For details, please visit the sim Credit Card website.
10. Eligible Tax 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 Tax Instalment 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 Tax Instalment Reward will be automatically credited to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 30 April 2026.
12. To be eligible, the Eligible Credit Card account must be valid and in good standing throughout the Promotion Period and at the time the Tax Instalment Reward is awarded. Otherwise, the related Tax Instalment Reward will be forfeited.
13. In case of any Eligible Tax Transactions for which a Tax Instalment Reward 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 awarded hereunder from the Eligible Credit Card account. The Card Issuer may 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. If an Eligible Cardholder makes an early settlement of the instalment amount for an Eligible Tax Transaction or cancels the relevant installment plan after receiving the Tax Instalment Reward, the Card Issuer reserves the absolute right to debit the equivalent amount of the awarded Tax Instalment Reward hereunder from the Eligible Credit Card account.
15. Eligible Cardholders must keep the original sales records of all posted transactions. The Card Issuer reserves the right to request Eligible Cardholders to provide the relevant sales records for verification. All sales records submitted to the Card Issuer will not be returned.

16. The Tax Instalment Reward (i) is not transferable, exchangeable or refundable, (ii) is not redeemable or exchangeable for cash 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.
17. If an Eligible Cardholder is eligible for 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 only provide the Eligible Cardholder with the promotional benefits under one of the promotions.
18. 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 rewards thereunder.
19. 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.
20. Eligible Cardholders applying for the Eligible Instalment Plan will be subject to the Terms and Conditions of sim Credit Card Spending Instalment Plan.
21. 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 defined under Clause 23 (Spending Reward Program) of the Cardholder Agreement.
22. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
23. In case of discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail.

Effective date: 23 December 2025