



Terms and Conditions of sim Credit Card – Mobile Payment Rewards 2026 Promotion (“Promotion”)

1. The promotion period of this Promotion is from 4 March 2026 to 31 May 2026 (both dates inclusive) (“**Promotion Period**”), and will be divided into three phases:
 - a) Phase 1: 4 March 2026 to 31 March 2026 (both dates inclusive)
 - b) Phase 2: 1 April 2026 to 30 April 2026 (both dates inclusive)
 - c) Phase 3: 1 May 2026 to 31 May 2026 (both dates inclusive)
2. This Promotion is only applicable to principal cardholders (“**Eligible Cardholder(s)**”) of the 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 to qualify for participation in the Promotion:
 - (a) registration must be successfully completed within the Promotion Period on the designated webpage (https://thesim.com/en/campaign/MOBILE_PAYMENT_2026) 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. During the Promotion Period, Eligible Cardholders must meet the following criteria and spending requirements to qualify for Reward 1 and/or Reward 2. The details are as follows:
 - (a) **Reward 1**
Eligible Cardholders will receive HKD5 cashback (“**Reward 1 Cashback**”) for each single Eligible Transaction (as defined in Clause 6 below) with a net amount of HKD150 or more. Each Eligible Cardholder can receive a Reward 1 Cashback of up to HKD30 in each phase and a total of up to HKD90 during the entire Promotion Period.

- (b) **Reward 2**
Eligible Cardholders who accumulate the Eligible Transactions (as defined in Clause 6 below) reaching the designated amount and fulfilling the requirements specified in the table below, will be entitled to the following cashback for Reward 2 (“**Reward 2 Cashback**”):

Spending Tier	Cumulative Eligible Transactions reaching the designated amount as below in each phase (in net amount)	Reward 2 Cashback in each phase	Extra Reward 2 Cashback for achieving any one of the spending tiers in three consecutive phases	Maximum Reward 2 Cashback each Eligible Cardholder can receive throughout the entire Promotion Period
1	HKD6,000 – below HKD15,000	HKD120	HKD500	HKD2,300
2	HKD15,000 – below HKD25,000	HKD300		
3	HKD25,000 or above	HKD600		

5. During the entire Promotion Period, each Eligible Cardholder can receive a maximum of HKD2,390 cashback.
6. “**Eligible Transactions**” are defined as **non-online retail purchases** (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) **made via Google Pay/ Apple Pay by using the Eligible Credit Card during the Promotion Period and posted on or before 14 June 2026; 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, bill payments and/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.

7. The Card Issuer's records regarding Eligible Transaction amounts 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 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 Transactions, the decision of Card Issuer shall be final and conclusive.
8. 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 prior to the transactions being made.
9. If an Eligible Cardholder is issued and holds multiple Eligible Credit Cards at the same time, the Eligible Transaction amounts 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 service. For details, please visit the [sim Credit Card website](#).
11. 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 cashback 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. Reward 1 Cashback & Reward 2 Cashback will be automatically credited to the Eligible Credit Card account of the principal cardholder by the Card Issuer on or before 31 July 2026.
13. To be eligible, the Eligible Credit Card account must be valid and in good standing throughout the entire Promotion Period and at the time of the cashback is awarded. Otherwise, the cashback will be forfeited.
14. In case of any Eligible Transactions for which a 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 awarded cashback 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 sale slip/ electronic records of all posted transactions. The Card Issuer reserves the right to request Eligible Cardholders to provide the relevant original sale slips/ electronic records for verification. All sales slips submitted to the Card Issuer will not be returned.
16. The cashback (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 the 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 provide the Eligible Cardholder with the promotional benefits from only 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 cashback 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 provided under Clause 23 (Spending Reward Program) of the Cardholder Agreement.
21. These terms and conditions are governed by and shall 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: 4 March 2026