

Terms and Conditions for UnionPay QR Code Payment and QR Code ATM Withdrawal Services

In view of the fact that 33 Finance Services Limited ("33 Finance" or "the Company") provides customers with UnionPay QR code payment and QR code ATM withdrawal services ("the Services") through various electronic media announced by the Company from time to time, including but not limited to 33 eWallet, terminals supporting UnionPay International ("UnionPay") QR code payments, and UnionPay member bank ATMs supporting QR code withdrawal services ("ATMs"), customers hereby understand and agree that when using the Services, the following terms and conditions ("these Terms"), together with the current terms and conditions of 33 Finance prepaid cards, shall be binding on the customers and may be revised by the Company from time to time.

You must carefully read these Terms and ensure full comprehension before activating or using the Services. By registering or using the Services, you will be deemed to have accepted these Terms and be bound by all these Terms.

1. UnionPay QR Code Withdrawal and QR Code Payment Services

1.1 To use the Services, you must be the cardholder of a 33 Finance Personal Prepaid Card or another personal cardholder as announced by the Company from time to time.

1.2 You must be users of the 33 eWallet and provide a valid mobile phone number, and comply with the installation, activation, and authentication procedures established by the Company for the Services.

2. How to Use the Services

2.1 By default, the eWallet does not enable UnionPay QR code payment and withdrawal functions. To activate these functions, you first need to enable them and agree to the terms and conditions of the Services.

2.2 Using the ATM QR code withdrawal feature, there is no need to use a physical card. At any ATM that supports "UnionPay QR code withdrawal" service, choose QR code withdrawal, scan the UnionPay QR code on the ATM with the eWallet, enter the withdrawal amount as prompted, input your card PIN on the ATM, and you can then complete the cash withdrawal.

2.3 When using QR codes for UnionPay payments, there are two types: domestic and international QR codes. Depending on the payment location, you can choose the appropriate QR code. During payment, simply open the 33 eWallet payment QR code and scan it with a device that supports UnionPay payments. Alternatively, you can use the 33 eWallet to scan the UnionPay payment QR code for making payments.

3. Personal Prepaid Card Account and Charges

3.1 When setting up a withdrawal instruction, you may choose to link either your default prepaid card account or another eligible prepaid card account as announced by the Company from time to time, as the designated withdrawal account.

3.2 The Company may charge fees for using the Services, with such fees and charges listed in any fee schedule published by the Company from time to time. However, the Company may adjust the amount or basis of any fees and charges by providing you with prior written notice. The Company will provide the fee schedule upon customer request.

3.3 Transactions involving cash withdrawals from prepaid card accounts using the Services will be processed as cash advances and subject to handling fees and/or financial charges. These charges will be collected in accordance with the "33 Finance Personal Prepaid Card Information Overview/Service Fee Overview" as revised by the Company from time to time.

4. Withdrawal Limits

4.1 The ATMs of UnionPay member banks may have different maximum and minimum transaction limits for cash withdrawals each time from the ATM. If a withdrawal instruction

exceeds the transaction limit, the Company will not execute that withdrawal instruction, and the ATM may reject such transactions.

4.2 You may make cash withdrawals within the amount specified by the Company from time to time without prior notice, with a daily total withdrawal limit for each eligible 33 Finance personal prepaid card (regardless of using the card or UnionPay QR code withdrawal service) or (if applicable) the lower of the daily total withdrawal limit for each eligible prepaid card and the available balance (regardless of using the card or UnionPay QR code withdrawal service).

5. Unauthorized Transactions

5.1 You must regularly check your account balances carefully. If a customer does not recognize a particular transaction, the customer must immediately notify the Company in the manner accepted by the Company from time to time. If the Company does not receive any such notification from the customer within ninety (90) days after transaction, the customer will be deemed to have waived any right to raise any objections to the Company regarding any errors or to take any remedial action.

5.2 You must take care of your mobile phones, keep your passwords, account, and security details confidential. You must take all reasonable precautions to prevent your mobile phone, password, account or security details, or other confidential information from being lost, stolen, or used without authorization or for fraudulent purposes.

5.3 If there are any matters that may affect the Company's provision of services to you, you must notify the Company as soon as reasonably practicable in the manner accepted by the Company from time to time. Such matters include the following (or any of them):

5.3.1 If a customer knows or suspects that anyone knows your password or login credentials;

5.3.2 If your mobile phone number has changed.

5.4-__ You are responsible for the following:

5.4.1 Paying your telecommunications service provider for the costs, charges, and expenses of providing mobile phone and related services; and

5.4.2 Compliant with the terms and conditions governing the mobile phone and related services provided by your telecommunications service provider from time to time.

5.4.3 You must periodically review the security recommendations provided by the Company and promptly follow the relevant security measures for using the services as specified by the Company online or through other means from time to time.

6. Suspension or Termination of the Services

6.1 The Company reserves the sole and absolute discretion to decide whether to approve a customer's use of the Services and may cancel or suspend the Services or any part thereof at any time without prior notice.

7. Limitation of Liability and Indemnity

7.1 Except as stated in clause 7.2, the Company shall not be liable for any kind of loss, damage, or expenses that a customer may incur or suffer due to the following (or any of them):

7.1.1 Failure to provide the Services for any reason or delays in providing the Services (including due to any computer or electronic system or equipment failure or error), the customer's inability to use all or part of the Services, or failure to obtain withdrawal instruction data through the Services;

7.1.2 Disclosure of any confidential information;

7.1.3 Loss or damage to the customer's data, software, mobile phone, or other equipment arising from or related to the customer's use of the Services;

7.1.4 Any errors in the information provided and confirmed in the withdrawal instructions.

7.1.5 The customer did not withdraw the funds as prompted by the ATM.

7.2 If any interference, delay, or error occurs in the Services provided by the Company to the customer (whether total or partial), and if such interference is due to reasons or circumstances beyond the reasonable control of the Company or the Company's agents

or nominees, the Company shall not be liable for any kind of losses, costs, or damages incurred by the customer as a result.

8. Variation of Terms

8.1 The Company has the absolute discretion to amend or supplement these terms and conditions at any time. Any revised or additional terms, if the customer continues to use the Services after the effective date, shall become effective and binding on the customer, who shall be deemed to have accepted such revisions or additions.

9. Third Party Rights

9.1 Except for the customer and the Company, no other person shall have the right to enforce any provision of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) or enjoy any benefit under any provision of these terms and conditions.

10. Governing Law and Jurisdiction

10.1 These terms and conditions are governed by the laws, regulations, and customs of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong SAR"), and shall be interpreted in accordance with Hong Kong SAR law.

10.2 The customer hereby irrevocably accepts the non-exclusive jurisdiction of the Hong Kong courts over all disputes and claims arising from or related to the Services.

11. Governing Version

11.1 The Chinese version of these terms and conditions is for reference only. In case of any inconsistency with the English version, the English version shall prevail.