

Promotion on ZA Coin reward program (“Promotion”) - Terms and Conditions

1. ZA International Financial Services Limited (“ZAIF”) offers the Promotion from 31 July 2020 to 31 December 2020, both dates inclusive (the “Promotion Period”).
2. ZA Coin reward program is a reward program offered and operated by ZAIF in accordance with its terms and conditions available at https://cdn.za.group/ifa/za-group-portal-web/assets/files/ZACoin_TC_Eng.pdf (“**ZA Coin Terms and Conditions**”)
3. To participate in the Promotion, a customer (“Eligible Customer”) shall fulfil the below condition within the Promotion Period:
 - Sign in and check in the ZA Fam platform to earn 10 ZA Coin. Each Eligible Customer can enjoy this offer once every day.
4. ZA Coin earned will expire at the end of the calendar year (i.e. 31 December) of the second anniversary of the date of issuance of ZA Coin. For the avoidance of doubt, ZA Coin earned in this reward program will expire on 31 December, 2022.
5. Eligible Customer may find out more details and information for the use and redemption of ZA Coin at ZAIF's website at <https://zaif.za.group>. In case of any ambiguity, doubts or dispute arising out of or in connection with any of these terms and conditions or the ZA Coin Terms and Conditions, ZAIF's decision shall be final and conclusive without assigning any reasons whatsoever.
6. These terms and conditions should be read in conjunction with the ZA Coin Terms and Conditions. If there are any inconsistencies between the ZA Coin Terms and Conditions and the terms herein, the ZA Coin Terms and Conditions shall prevail.
7. ZAIF reserves the right to adjust, withdraw or cancel this Promotion, and to amend or revise any of these terms and conditions from time to time without prior notice and without assigning any reasons whatsoever. In no event shall ZAIF be responsible for any loss or liability which the Eligible Customer may suffer or incur as a result of the Promotion being adjusted, withdrawn or cancelled. The Eligible Customers will be subject to these terms and conditions in force during the Promotion Period.
8. These terms and conditions are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The

parties submit to the jurisdiction of the courts of the Hong Kong Special Administrative Region.

9. No other than the Eligible Customers and ZAIF (includes its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provision of these terms and conditions.
10. In the event of any discrepancy or inconsistencies between the English and Chinese versions of these T&Cs, the English version shall prevail.