MoneyHero x 中銀保險 - 汽車保險推廣活動 (2025年10月至11月)(「條款及細則」)

1. 本推廣活動由 **MoneyHero Insurance Brokers Limited**(「**MoneyHero**」)代表中銀集團保險(「**BOCGI**」)主辦。

2.根據本條款及細則，合資格用戶(定義如下)於推廣期內(定義如下)，透過MoneyHero的網站成功投保由BOCGI的合資格產品，即有機會獲得由BOCGI提供的推廣獎賞(定義如下)。

3. 推廣期
除特別註明外，此次推廣期由**2025**年**10**月**17**日下午**6**時起至**2025**年**11**月**17**日下午**6**時止(包括首尾兩天)(「推廣期」)，並受第5(b)條規定的推廣獎賞數量限制。

4. 合資格用戶
a. 要成為可獲取第5條所列明之「推廣獎賞」的「合資格用戶」，客戶必須於推廣期內：
   i. 為18歲或以上的香港居民；及
   ii. 於推廣期內透過MoneyHero的指定網站(https://www.moneyhero.com.hk/zh/car-insurance 或 https://www.moneyhero.com.hk/zh/insurance/car-insurance/best-car-insurance-for-electric-vehicles) 投保合資格產品(定義見下文第4條)。如果未透過指定連結進行申請，或在申請過程中啟用了廣告攔截器、追蹤攔截器或隱身模式，則可能不會被視為有效，並可能導致客戶沒有資格獲得任何獎賞。如果未按照本條款及細則透過MoneyHero進行申請，MoneyHero會根據其記錄，保留扣留任何獎賞的權利；和
   iii. 須確保合資格產品維持有效狀態，且於**12**月**31**日前不得取消或退款 (以BOCGI記錄為準)。

b. 為免生疑問，用戶必須透過 MoneyHero 指定網站完成合資格產品的購買(包括保費支付)，方有資格獲得推廣獎賞。任何經其他渠道(例如 MoneyHero 官方 WhatsApp 帳戶或保險公司網站)進行的投保申請，將不符合本推廣活動之資格。

5. 合資格產品、產品供應商及推廣獎賞

a. 就此推廣活動而言，合資格產品和產品供應商為：

產品供應商	合資格產品	推廣獎賞
中銀集團保險有限公司	指定汽車之綜合保險 指定汽車品牌：	(a) De'Longhi Active Line 系列半自動咖啡機 ECP35.31 (價值HK$1,848)

	• AION • BYD • DENZA • DFSK • DONGFENG • MG • WULING • XPENG	
中銀集團保險有限公司	汽車綜合保險/第三者責任保險	(b) HK$100 HKTVmall超市禮券

b. (a)推廣獎賞以先到先得方式提供，限首20位於MoneyHero成功完成合資格產品購買之合資格用戶（以MoneyHero及BOCGI之內部記錄為準）。
c. 推廣獎賞由BOCGI提供予合資格用戶，並由 MoneyHero 負責處理獎賞之兌換及發放事宜。
d. MoneyHero與推廣獎賞的供應商並沒有關聯，並且不會對與使用推廣獎賞相關的任何問題或索償負責。任何有關推廣獎賞的問題或服務，均須直接向推廣獎賞的供應商／生產商查詢。
e. 假如推廣獎賞供應商停止提供相關推廣獎賞，或不能再從官方渠道購買推廣獎賞，MoneyHero保留權利以作出更改，並且以具有相似價值的替代品取代推廣獎賞。
f. 推廣獎賞不可轉讓、不可退款，亦不可兌換現金、信用額或其他商品。**如推廣獎賞過期、遺失或被第三方盜用，MoneyHero將不負責重新發出任何推廣獎賞。
g. 推廣獎賞的建議零售價僅供參考用途，並可能由供應商不時調整，MoneyHero 對此並無任何控制權。
h. 如推廣獎賞有多種顏色或款式版本，合資格用戶不得自行選擇顏色或款式，MoneyHero將隨機派發。
i. 得獎者同意並承認：(i) 推廣獎賞可能不附帶任何保養；及 (ii) MoneyHero 不保證任何適用之保養期。
j. 如供應商就推廣獎賞提供保養，保養期或由 MoneyHero 向供應商購買該獎賞之日期起計算，而非得獎者領取或收取該獎賞之日期。MoneyHero 不就推廣獎賞提供任何明示或默示之產品保證。
k. 若推廣獎賞為第三方商家（例如HKTVmall、惠康）的禮券，則所有發出的禮券均受禮券商家的條款及細則約束。所有附加條款及細則將在推廣獎賞付運或履行時提供說明或在推廣獎賞上注明。附加條款及細則可能包括有效期、消費要求、適用或不涵蓋的產品以及其他條件。推廣獎賞的供應商保留權利，以在不論有否事先通知的情況下不時更改、取消、終止或暫停推廣獎賞或其他獎賞的訂單或其中任何部分或適用條款及細則的任何部分。MoneyHero不會以任何方式對任何第三方商家、網站或服務提供者提供的任何商品、服務或此類商品或服務的品質或效能承擔責任。對於因使用此類禮券而直接或間接產生的任何索賠、損害、損失、費用、責任或成本，MoneyHero不承擔任何責任。任何此類查詢、投訴或意見應直接聯繫

相關第三方商家。

6. 推廣獎賞的兌換程序

a. 在MoneyHero網站上的兌換程序，將不適用於本推廣活動。推廣獎賞的兌換程序僅受本條款及細則約束。
b. 推廣獎賞的資格將根據MoneyHero及產品供應商的內部記錄作出判定。如有任何爭議，MoneyHero保留最終決定權，其決定對所有用戶均具約束力。
c. 有關推廣獎賞之換領指引將於產品供應商確認資格後，60日內以電郵方式發送予合資格用戶，如合資格用戶提供不準確或不正確的資料（由 MoneyHero 全權決定），將不會獲發任何推廣獎賞。
d. 任何有關推廣獎賞換領的查詢或換領申請，若於 2026 年 2 月 28 日後提交，將不予處理，除非該查詢或申請已在處理中。
e. 任何合資格用戶如未於指定的領取期限（如有）內領取推廣獎賞，將被視為自動放棄獎賞。MoneyHero 對合資格用戶因此而喪失獎賞不承擔任何責任，且該合資格用戶無權就此向 MoneyHero 要求任何付款或補償。

7. 一般推廣條款

a. 合資格用戶一旦參與本推廣活動，即表示同意受本條款及細則約束。
b. 如出現任何爭議，MoneyHero 和 BOCGI 將保留權利以在其絕對酌情權下，對所有推廣活動之參加者作出具有約束力之最終決定。
c. 如本條款及細則與本推廣活動相關的任何其他資料（例如市場推廣材料）之間存在任何不一致，則以本條款及細則為準。
d. MoneyHero保留權利以在其認為合適的情況下，不論有否事先通知，去隨時修訂本條款及細則的全部或任何部分，包括更改推廣期或推廣獎賞，又或取消、撤回、暫停、更換及／或終止本推廣活動。
e. 本推廣活動的參加者表示同意定期瀏覽MoneyHero網站以查閱本條款及細則，以確保貫徹了解MoneyHero可能對本條款及細則不時進行的任何更改或變更。本推廣活動的參加者亦同意，一旦繼續參加本推廣活動，將表示參加者（不時）接受本條款及細則 (包括不時更改或變更的版本)。
f. 對於MoneyHero就本推廣活動所作出的任何取消、撤回或暫停安排，參加者將無權因取消、終止、撤回或暫停安排而直接或間接導致參加者遭受或招致的任何及所有損失或損害，而向 MoneyHero索取任何賠償。
g. MoneyHero不會對推廣獎賞的任何方面承擔任何法律責任，包括但不限於推廣獎賞的提供或付運。
h. 推廣獎賞不可退還，也不可兌換現金或其他獎賞。所有與推廣活動相關的產品和服務均存貨有限，售完為止。合資格的用戶有責任在兌換推廣獎賞時檢查推廣獎賞的品質。MoneyHero對推廣獎賞的任何方面不承擔任何法律責任，包括但不限於其品質、供應、付運和維護。
i. 超過規定領取期間（如有）仍未領取的推廣獎賞將被沒收。
j. 一旦參與本推廣活動，即表示參加者特此聲明及保證他們將會遵守所有與參加本推廣活動有關的適用香港法律及／或法規，並且不得將本推廣活動用於任何非法或欺詐目的。

k. 對於參加者因參加本推廣活動而招致或遭受的任何損害、損失、責任、傷害或失望，MoneyHero概不負責。參加者在參與本推廣活動時免除MoneyHero及其代理人的所有責任，包括但不限於與本推廣活動及推廣獎賞有關的責任。
l. 一旦發現參加者參與或有理由懷疑其參與任何形式的欺詐行為（包括但不限於使用虛假身份、篡改圖像、蓄意發送垃圾訊息，或操控任何MoneyHero的程序或網站），MoneyHero保留權利以取消任何參加者的資格，以及全部或部分地拒絕提供或扣壓任何獎賞。
m. 如用戶於推廣期內成功投保合資格產品，但因任何原因取消保單，將不可獲得任何推廣獎賞。
n. 如保單持有人於推廣獎賞發放後取消合資格產品之保單，MoneyHero保留討回推廣獎賞或同等價值的現金之權利。
o. MoneyHero就本推廣活動所作出的各方面決定，包括但不限於合資格用戶的定義，在任何情況下均須視為最終和具結論性的決定，任何進一步之上訴、查詢及／或通信均不會予以處理。
p. 任何產品的最終批准均由產品提供者自行決定，並受其信用和風險處理標準的約束。參與本推廣活動並不保證所申請的任何產品都會獲得批准。MoneyHero不保證所申請的任何產品都會獲得批准。
q. 透過參與本推廣活動，客戶同意允許產品提供者向MoneyHero更新有關其申請狀態的信息，包括所述申請是否成功以及客戶是否已滿足接收推廣獎賞所需的所有條件、驗證參加者是否合資格獲得推廣獎賞的目的。
r. 參加本推廣活動即表示參與者同意 (i) MoneyHero與產品提供者分享其個人詳細信息，以便準確追蹤申請和/或批准的數量，並確認參加者是否合資格獲得任何推廣獎賞，以及 (ii) 透過電子郵件接收MoneyHero與本推廣活動相關的通訊，每項通訊均符合MoneyHero的隱私權政策。
s. MoneyHero努力保持其資訊的準確性和最新性。然而，這有時可能與產品提供者、金融機構、服務提供者或特定產品網站上提供的資訊有所不同。合資格客戶應參閱產品提供者的網站，以了解相關產品的最新費率/費用/條款及細則。
t. 本條款及細則受香港法律管轄並據其解釋。
u. 如本條款及細則的中文及英文版本之間出現差異，概以英文版本為準。

MoneyHero x BOCGI Insurance Promotion (Oct - Nov 2025) (the “Promotion”)

1. This Promotion is organised by MoneyHero Insurance Brokers Limited (“**MoneyHero**”) on behalf of Bank of China Group Insurance (“**BOCGI**”).

2. Eligible Customers who successfully purchase an Eligible Product from BOCGI during the Promotion Period will receive a Promotion Reward from BOCGI, subject to availability as set out herein (each as defined below).

3. **Promotion Period**
   Unless otherwise specified, the Promotion Period runs from **October 17, 2025 (6:00 PM) to November 17, 2025 (6:00 PM)** (both dates inclusive) (the “Promotion Period”), subject to the reward quantity limits set out in Clause 5(b).

4. **Eligible Customers**

   a. In order to receive a Promotion Reward as set out in Clause 5 below and to comprise "Eligible Customers", customers are required to, during the Promotion Period:
      i. Be a resident of Hong Kong aged 18 or above;
      ii. Complete the purchase of an Eligible Product (as defined in Clause 4 below) through https://www.moneyhero.com.hk/zh/car-insurance or https://www.moneyhero.com.hk/zh/insurance/car-insurance/best-car-insurance-for-electric-vehicles during the Promotion Period (including payment of the premium via MoneyHero’s website). If the application is not made via the designated link, or an Ad-blocker, tracking blocker or incognito mode is enabled during the application, it may not be counted as valid and may lead to the customer not being eligible for any rewards. MoneyHero reserves the right to withhold any rewards where, according to its records, the application is not made through MoneyHero in accordance with these Terms and Conditions; and
      iii. Maintain the Eligible Product in a valid state and not cancel nor be refunded for the Eligible Product prior to Dec 31, based on BOCGI’s records.

   b. For the avoidance of doubt, in order to be eligible for a Promotion Reward, a customer must complete the Eligible Product purchase (including payment of the premium) through MoneyHero’s website. Purchases that are made through any other channel (e.g MoneyHero’s official WhatsApp account or the Product Provider’s website) are not eligible for this Promotion.

5. **Eligible Products, Product Providers & Promotion Reward**

a. For the purposes of this Promotion, the Eligible Products and Product Providers are:

Product Provider	**Eligible Product**	**Promotion Reward**
BOCGI	Comprehensive Plan for dedicated car brand: ● AION ● BYD ● DENZA ● DFSK ● DONGFENG ● MG ● WULING ● XPENG	(a) De'Longhi Active Line Series Pump-Driven Espresso Coffee Machine ECP35.31 (valued at HK$1,848) & HK$100 HKTVmall Voucher
BOCGI	Car Insurance Comprehensive Plan/ Third-Party Liability Plan	(b) HK$100 HKTVmall Voucher

b. The Promotion Reward (a) is offered on a first-come first-served basis, limited to the first 20 Eligible Customers who complete a purchase of an Eligible Product, according to MoneyHero and BOCGI's internal records.
c. The Promotion Rewards are offered by BOCGI to Eligible Customers. Fulfilment of the Promotion Rewards is handled by MoneyHero.
d. MoneyHero is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of any Promotion Reward(s). Any enquiries regarding the Promotion Rewards should be directed to the provider/manufacturer of the Promotion Rewards.
e. If the provider of the Promotion Reward(s) stops supplying the relevant Promotion Reward(s) / the Promotion Reward(s) can no longer be purchased from official channels, MoneyHero reserves the right to change the Promotion Reward(s) and replace it with an alternative of similar value.
f. The Promotion Reward(s) are non-transferable and non-refundable, and may not be redeemed for cash, credit or other merchandise. MoneyHero will not be

responsible for re-issuing any Promotion Reward(s) if they expire, are lost or are misappropriated by a third party.

g. The recommended retail values of the Promotion Rewards are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.
h. Where a Promotion Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.
i. If the provider of the Promotion Reward(s) stops supplying the relevant Promotion Reward(s) or the Promotion Reward(s) can no longer be purchased from official channels, MoneyHero reserves the right to change the relevant Promotion Reward and replace it with an alternative of similar value.
j. Winners agree and acknowledge that (i) the Promotion Reward may not include any warranty and (ii) MoneyHero does not guarantee any applicable warranty period for any Promotion Rewards. To the extent that a supplier warranty applies to the Promotion Rewards, the warranty period may commence from the date of purchase of the Promotion Reward by MoneyHero from the supplier, and not the date of redemption or delivery of the Promotion Reward to the Winners. MoneyHero does not offer any product warranty, express or implied, in respect of the Promotion Reward.
k. Where the Promotion Reward is a voucher for a third-party merchant (e.g HKTVmall, Wellcome), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. All additional terms and conditions will be explained at the time of shipment or fulfillment of the Promotion Reward(s) or noted on the Promotion Reward(s). Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. The supplier of Promotion Reward(s) reserves the right to change, cancel, terminate or suspend the order for Promotion Reward(s) or other Rewards or any part thereof or any part of the applicable Terms and Conditions from time to time with or without prior notice. MoneyHero shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. MoneyHero is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.

6. **Redemption Process for the Promotion Reward**
    a. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Promotion Reward shall be governed solely by the Terms and Conditions of this Promotion.
    b. Eligibility for the Promotion Reward will be based on MoneyHero and the Product Providers' internal records. In the event of any disputes, MoneyHero reserves the

right to make the final decision in its absolute discretion, which shall be binding on all users.

c. Redemption instructions will be sent to Eligible Customers via email within 60days upon confirmation of eligibility from the Product Provider. Eligible Customers who provide inaccurate or incorrect information (as determined by MoneyHero acting at its absolute discretion) will not be able to receive any Promotion Reward.
d. Any queries regarding redemption, or redemption submissions of the Promotion Reward that are received after 2026/02/28 will not be handled, except for those already in progress.
e. Any Promotion Reward(s) not claimed past the stipulated collection period (if any) be forfeited without any liability on the part of MoneyHero to the Eligible Customer. Any Eligible Customer whose Promotion Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

7. **General Promotion Terms**
    a. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
    b. In case of any disputes, MoneyHero and BOCGI reserve the right to make the final decision their its absolute discretion, which shall be binding on all participants.
    c. In the event of any inconsistencies between these Terms and Conditions and any other materials (e.g marketing materials) relating to this Promotion, these Terms and Conditions shall prevail.
    d. MoneyHero reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice.
    e. Participants of this Promotion agree to regularly browse the MoneyHero website to review these Terms and Conditions to ensure that they are fully aware of any changes or changes that MoneyHero may make to these Terms and Conditions from time to time. Participants of this Promotion also agree that their continued participation in this Promotion will constitute their acceptance of these Terms and Conditions (including the versions that may be changed or modified from time to time) from time to time.
    f. For any cancellation, withdrawal or suspension arrangement made by MoneyHero in connection with this Promotion, the participant will not be entitled to any and all losses or damages suffered or incurred by the participant directly or indirectly as a result of the cancellation, termination, withdrawal or suspension arrangement, and claim any compensation from MoneyHero.
    g. MoneyHero does not assume any legal responsibility for any aspect of Promotional Reward(s), including but not limited to the provision or delivery of Promotional Reward(s).

h. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. MoneyHero shall have no legal liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.
i. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
j. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Hong Kong laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes.
k. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Promotion. By participating in this Promotion, participants release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Rewards.
l. MoneyHero reserves the right to disqualify any participant and withhold or confiscate in full or part any rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, willful spamming or manipulation of any MoneyHero's processes, or website).
m. If a user successfully purchases an Eligible Product during the Promotion Period but cancels the policy for any reason, they will not be eligible to receive any Promotional Reward(s).
n. MoneyHero reserves the right to claw back or otherwise demand a return of the Promotional Reward(s) or equivalent value of cash if the policy holder cancels the policy for the Eligible Product applied for after receiving the Promotional Reward(s).
o. MoneyHero's decisions on all aspects of this Promotion, including but not limited to the definition of eligible users, shall in any case be deemed final and conclusive and any further appeals, inquiries and/or correspondence shall not be considered will be dealt with.
p. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any product applied for. MoneyHero does not guarantee the approval of any product applied for.
q. By participating in this Promotion, customers agree to allow the Product Provider to update MoneyHero with information regarding the status of their application, including whether or not said application is successful and whether the customer has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

r. By participating in this Promotion, participants consent to (i) MoneyHero sharing their personal details with the Product Provider in order to accurately track the number of applications and/or approvals, as well as to confirm whether a participant is eligible to receive any Promotion Reward, (ii) MoneyHero sharing the details required to facilitate redemption of the Promotion Reward with MoneyHero's promotion partners, and (iii) receiving communications in relation to this Promotion from MoneyHero via email, each in accordance with MoneyHero's Privacy Policy.
s. MoneyHero strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the Product Provider, financial institution, service provider or specific product's site. Eligible Customers should refer to the Product Provider's website for the most updated rates/fees/T&Cs on the relevant product.
t. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
u. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.