

# MoneyHero - Motor Insurance Whatsapp Promotion (Mar - Jun 2025)(「條款及細則」)

1. 本推廣由MoneyHero Insurance Brokers Limited(「MoneyHero」)主辦。

2. 推廣期

本推廣的推廣期為2025年3月10日(中午12時)至2025年8月31日(下午6時), 包括首尾兩日(「推廣期」)。

3. 推廣詳情

- a. 為參加本推廣, 客戶須向MoneyHero提供由香港保險公司發出的有效(即未過期)的汽車保險單續保通知(「現有保單」), 該續保須為當年續保, 並通過WhatsApp提供MoneyHero就同一事項所要求的任何其他資料。
- b. MoneyHero 保險經紀有限公司所發出的續保通知書不符合本推廣活動的資格, 亦不會被視為合資格的現有保單。
- c. 在提供所有由MoneyHero要求的資訊後, 客戶可能會於30日(由客戶發出訊息起計)內從MoneyHero收到一份續約優惠(「新保單」), 其保費將低於客戶提供的現有保單續約通知書(「優惠」)中的保費。這項推廣活動的任何部分不得被視為保證客戶會收到該優惠。新保單(即優惠)的最低保費為港幣1,000元, 不論現有保單續約通知書中指定的保費為多少。
- d. 若MoneyHero無法提供該優惠, MoneyHero可向客戶提供面值為港幣500元的超市禮券(「禮券」)以代替該優惠。
- e. 現有保單的續約保費為港幣1,500元或以下者不符合資格, 且不得用於此推廣活動。
- f. 此推廣活動僅限首10,000名顧客, 先到先得。即使向 MoneyHero 提供的現有保單適用於不同的車輛, 每位客戶只能參與本推廣活動並收到一次優惠。
- g. MoneyHero不保證現有保單與新保單的條款相同, 包括但不限於保額、自付額等。不同保險公司的保險條款會有所不同。新保單須受保險公司設定的條款約束。建議客戶在完成任何購買前仔細審閱新保單的條款。
- h. 該優惠僅適用於當年進行的續保。任何後續續保的應付保費由承保公司自行決定。MoneyHero不保證任何後續續保的應付保費。
- i. MoneyHero保留因任何理由拒絕客戶申請本推廣中新保單的權利, 包括但不限於第4(a)條中列明的理由。
- j. 未滿足第4條規定標準的客戶將無法獲得優惠或禮券。
- k. 現有保單可包括綜合汽車保險和第三者責任保險。
- l. 此推廣不適用於 (i) 特殊品牌或製造商的車輛(由 MoneyHero 或任何保險公司決定), 或 (ii) 車齡超過二十 (20) 年的車輛。
- m. 參加本推廣的客戶特此聲明並保證:(i) 向MoneyHero提供的所有資料就其所知均真實且正確;(ii) 與客戶申請新保單相關的所有重要事實已向MoneyHero披露。

4. 合資格條件

- a. 為獲得優惠或禮券，須符合以下條件：
  - i. 客戶必須是現有車主，並為現有保單和新保單中的第一名列名司機。
  - ii. 客戶姓名必須與現有保單續保通知中的車主姓名一致。
  - iii. 受保車輛必須為一輛私家車（如車輛登記證所載）。
  - iv. 新保單中的所有列名司機必須：
    - 1. 持有有效的香港駕駛執照；
    - 2. 所有記名司機年齡介乎25歲至69歲，且擁有至少2年駕駛經驗；
    - 3. 在保單續保時，交通違例扣分不多於10分；
    - 4. 在過去3年中，在汽車保險單下提出的索償不多於2次；
    - 5. 目前沒有任何針對危險駕駛、酒後駕駛、藥後駕駛或魯莽駕駛的警方調查或起訴待決；
    - 6. 在過去2年中未曾因危險駕駛、酒後駕駛、藥後駕駛或魯莽駕駛被定罪；
    - 7. 在過去2年中未曾被吊銷駕駛執照；或
    - 8. 在過去2年中未曾被任何保險公司拒絕續保、取消保單或施加額外條款。
- b. 若未能滿足第4(a)條中列明的任何條件，客戶將不符合獲得優惠或禮券的資格。

## 5. 禮券條款

- a. 若MoneyHero無法向客戶提供優惠，則適用本條款第5條。
- b. 禮券為港幣500元的惠康超市禮券。
- c. 禮券不可轉讓且不可退款，亦不可兌換現金、信用或其他商品。若禮券過期、遺失或被第三方挪用，MoneyHero不負責重新發行任何禮券。
- d. MoneyHero與禮券提供者無關，且不對使用任何禮券相關的任何問題負責。有關禮券的任何查詢應直接向禮券的提供者/製造商提出。
- e. 若禮券提供者停止供應相關禮券，或該禮券無法從官方渠道購買，MoneyHero保留以類似價值的替代品替換禮券的權利。
- f. 發放的禮券受禮券商戶的條款和條件約束。所有額外條款和條件將在發貨或兌現禮券時說明，或在禮券上註明。額外條款和條件可能包括有效期、消費要求、適用或不適用的產品及其他條件。MoneyHero對任何第三方商戶、網站或服務提供者提供的商品、服務或其質量或性能不承擔任何責任。MoneyHero對因使用此類禮券直接或間接引起的任何索賠、損害、損失、費用、責任或成本不承擔任何責任。任何此類查詢、投訴或意見應直接向相關第三方商戶提出。
- g. MoneyHero網站上列出的一般兌換流程不適用於本推廣。禮券的兌換流程僅受本推廣的條款和條件約束。
- h. 禮券的兌換詳情將發送至客戶提供給MoneyHero的電子郵件地址。若客戶提供不準確或錯誤的資料（由MoneyHero自行決定），則無法收到任何禮券。
- i. 禮券資格僅基於MoneyHero的內部記錄。如有任何爭議，MoneyHero保留自行作出最終決定的權利，該決定對所有客戶具有約束力。
- j. 獎賞換領詳情將在 MoneyHero 確認資格後的 30 天內通過電子郵件發送給客戶。此時間僅供參考，可能會受到 MoneyHero 無法控制的因素影響。

- k. 2025年8月31日之後收到的有關兌換或兌換提交的任何查詢將不予處理，除非該流程已在進行中。
- l. 任何未在規定領取期限內(若有)領取的禮券將被沒收，MoneyHero對客戶不承擔任何責任。任何禮券被沒收的客戶無權從MoneyHero獲得任何付款或補償。

#### 6. 一般推廣條款

- a. 參加本推廣的客戶同意受此條款和條件約束。
- b. 如有任何爭議，MoneyHero保留自行作出最終決定的權利，該決定對所有參與者具有約束力。
- c. 若此條款和條件與本推廣相關的任何其他材料(例如營銷材料)之間存在任何不一致，此條款和條件應優先適用。
- d. MoneyHero保留隨時修改此條款和條件的權利，包括更改推廣期或終止本推廣，無論是否事先通知。
- e. 參加本推廣的人士同意定期瀏覽MoneyHero網站以審閱此條款和條件，確保充分了解MoneyHero可能不時對此條款和條件作出的任何更改或修改。參加本推廣的人士亦同意，其繼續參與本推廣將構成其對此條款和條件(包括不時更改或修改的版本)的接受。
- f. 參加者無權因本推廣取消、終止、撤回或暫停而直接或間接遭受的任何損失或損害獲得任何賠償。
- g. MoneyHero對禮券的任何方面不承擔任何法律責任，包括但不限於禮券的提供或交付。
- h. 客戶有責任在兌換時檢查禮券的質量。MoneyHero對禮券的任何方面，包括但不限於其質量、供應、交付和維護，不承擔任何法律責任。
- i. 參加本推廣的參與者特此聲明並保證，其參與本推廣將遵守所有適用的香港法律或法規，且不會將本推廣用於任何非法或欺詐目的。
- j. MoneyHero對參與者因參與本推廣而遭受的任何損害、損失、責任、傷害或失望不承擔任何責任。通過參與本推廣，參與者免除MoneyHero及其代理人的一切責任，包括但不限於與本推廣及禮券相關的責任。
- k. MoneyHero保留取消任何參與者資格並全部或部分扣留或沒收任何獎賞的權利，若發現或合理懷疑參與者參與任何形式的欺詐行為(包括但不限於虛假身份、篡改圖像、故意發送垃圾訊息或操縱MoneyHero的任何流程或網站)。
- l. MoneyHero保留在保單持有人收到推廣獎賞後取消新保單的情況下，收回或以其他方式要求退回禮券或等值的現金的權利。
- m. MoneyHero對本推廣所有方面的決定，包括但不限於確定資格，均視為最終且決定性的，任何進一步的上訴、查詢和/或通信將不予考慮。
- n. 任何產品的最終批核由相關保險公司自行決定，並受其信用和風險處理標準約束。參與本推廣不保證所申請的任何產品獲得批核。MoneyHero不保證所申請的任何產品獲得批核。
- o. 通過參與本推廣，客戶同意允許相關保險公司向MoneyHero更新其申請狀態的資訊，包括該申請是否成功以及客戶是否已滿足獲得優惠或禮券的所有條件。
- p. 通過參與此推廣活動，參與者同意 (i) MoneyHero 處理通過 WhatsApp 提供給 MoneyHero 的信息，包括但不限於個人資料和現有保單詳情，(ii) MoneyHero 與相關保險公司分享其個人資料和現有保單詳情，以便準確追蹤申請和/或批核的數量，並確認客戶是否有資格獲得任何優惠或優惠券，(iii) MoneyHero 與

MoneyHero 的推廣合作夥伴分享兌換優惠券所需的詳情，以促進優惠券的兌換，  
(iv) 根據 MoneyHero 的[隱私政策](#)，通過 WhatsApp、電子郵件或其他電子信息從 MoneyHero 接收與此推廣活動相關的通訊（包括但不限於新保單，如適用）。

- q. MoneyHero致力於保持其資訊的準確性和最新性。然而，這有時可能與金融機構、服務提供者或特定產品網站上提供的資訊有所不同。符合資格的客戶應參考相關第三方網站，以獲取有關產品的最新利率/費用/條款和條件。
- r. 此條款和條件受香港法律管轄並按其解釋。
- s. 若此條款和條件的英文版與中文版之間存在任何差異，應以英文版為準。
- t. MoneyHero保險經紀有限公司是香港保險業監管局許可的保險經紀，執照號碼為FB1740，其業務為客戶安排保險產品和服務。
- u. 通過參與本推廣，您接受並同意MoneyHero的[條款及細則](#)以及[隱私政策](#)。

# MoneyHero - Motor Insurance Whatsapp Promotion (Mar - Jun 2025) (the “Terms & Conditions”)

1. This Promotion is organised by MoneyHero Insurance Brokers Limited (“**MoneyHero**”).

## 2. Promotion Period

The promotion period of the Promotion is from Mar 10, 2025 (12pm) to Aug 31, 2025 (6pm), both dates inclusive (the “**Promotion Period**”).

## 3. Promotion Details

- a. In order to participate in this Promotion, customers are required to provide MoneyHero with a valid (i.e not expired) renewal notice for a motor insurance policy (the “**Existing Policy**”) issued by an insurer in Hong Kong that is for a renewal in the current year, along with any other information requested by MoneyHero in connection with the same via WhatsApp.
- b. Renewal notices issued by MoneyHero Insurance Brokers Limited are not eligible for the purposes of this Promotion and will not be considered eligible Existing Policies.
- c. Upon providing all information requested by MoneyHero, customers may receive a renewal offer (the “**New Policy**”) from MoneyHero within 30 days after the first message sent by the customer, with a lower premium than in the renewal notice for the Existing Policy provided by the customer (the “**Offer**”). No part of this Promotion shall be construed as a guarantee that a Customer will receive the Offer. The minimum premium payable for the New Policy (i.e the Offer) is HK\$1,000, regardless of the premium specified in the Existing Policy renewal notice.
- d. In the event that MoneyHero is unable to provide the Offer, MoneyHero may provide the customer with a supermarket voucher with a face value of HK\$500 (the “**Voucher**”) in place of the Offer.
- e. Existing Policies with a renewal premium of HK\$1,500 or less are not eligible and may not be used for this Promotion.
- f. This Promotion is limited to the first 10,000 customers on a first-come-first-served basis. Each customer may only participate in this Promotion and receive an Offer or Voucher once, even if the Existing Policy provided to MoneyHero is for a different vehicle.
- g. MoneyHero does not guarantee that the terms of the Existing Policy and New Policy will be the same, including but not limited to the amount insured, deductible, etc. Terms of insurance will vary between different insurers. The New Policy is subject to terms set by the insurer. Customers are recommended to carefully review the terms of the New Policy before completing any purchase.
- h. The Offer is only valid for a renewal made for the current year. The premium payable for any subsequent renewals is at the discretion of the Product Provider.

MoneyHero does not guarantee the premium payable for any subsequent renewal.

- i. MoneyHero reserves the right to decline a customer's application for a New Policy as part of this Promotion for any reason, including but not limited to those set out in Clause 4(a).
- j. Customers who do not satisfy the criteria set out in Clause 4 will not receive the Offer nor the Voucher.
- k. Existing Policies may include both Comprehensive and Third-Party Liability policies.
- l. This Promotion is not applicable to vehicles that are (i) of a special make or manufacturer (as determined by MoneyHero or any insurer), or (ii) more than twenty (20) years old.
- m. By participating in this Promotion, customers hereby represent and warrant that (i) all information provided to MoneyHero is true and correct to the best of their knowledge, and (ii) all material facts relevant to the customer's application for the New Policy have been disclosed to MoneyHero.

#### **4. Eligibility Conditions**

- a. In order to receive the Offer or a Voucher, the following conditions apply:
  - i. The customer must be the current vehicle owner and the first named driver on the Existing Policy and New Policy, or the first named driver on the Existing Policy and New Policy (in the case of vehicles owned by a company).
  - ii. The name of the customer must be consistent with the vehicle owner's name on the renewal notice for the Existing Policy.
  - iii. The vehicle to be insured must be a private car (as set out in the Vehicle Registration Document).
  - iv. All named drivers on the New Policy must:
    - 1. hold a valid Hong Kong driving license;
    - 2. be aged between 25 and 69 years of age and have at least 2 years driving experience;
    - 3. not have more than 10 penalty points on their license at the point of policy renewal;
    - 4. not have made more than 2 claims under a motor insurance policy in the past 3 years;
    - 5. not currently have any any police enquiries or prosecution pending against you in respect of any dangerous driving, drink driving, drug driving or reckless driving;
    - 6. not have been convicted of any dangerous driving, drink driving, drug driving or reckless driving in the past 2 years;
    - 7. not have had their driving license suspended in the past 2 years;or

8. not been refused renewal, cancellation or had additional terms imposed on any motor insurance policy from any insurance company in the past 2 years.
- b. If any conditions set out in Clause 4(a) above are not satisfied, the customer will not be eligible for either the Offer or the Voucher.

## **5. Voucher Terms**

- a. This Clause 5 is applicable if MoneyHero is unable to provide the customer with the Offer.
- b. The Voucher is a HK\$500 Wellcome Supermarket Coupon.
- c. The Voucher is 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 Vouchers if they expire, are lost or are misappropriated by a third party.
- d. MoneyHero is not associated with the provider of the Voucher and is not responsible for any issues related to usage of any Vouchers. Any enquiries regarding the Vouchers should be directed to the provider/manufacture of the Vouchers.
- e. If the provider of the Voucher stops supplying the relevant Voucher or the Voucher can no longer be purchased from official channels, MoneyHero reserves the right to replace the Voucher with an alternative of similar value.
- f. 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 Voucher(s) or noted on the Voucher(s). Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. 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.
- g. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Voucher shall be governed solely by the Terms and Conditions of this Promotion.
- h. Redemption details for the Voucher will be sent to the email address provided by the customer to MoneyHero. Customers who provide inaccurate or incorrect information (as determined by MoneyHero acting at its absolute discretion) will not be able to receive any Vouchers.
- i. Eligibility for the Voucher is based solely on MoneyHero's 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 customers.

- j. Redemption instructions will be sent to customers via email within 30 days upon confirmation of eligibility by MoneyHero. This timeframe is for reference only and may be affected by factors outside of MoneyHero's control.
- k. Any queries regarding redemption or redemption submissions of Vouchers that are received after Aug 31, 2025 will not be handled, except for those already in progress.
- l. Any Vouchers not claimed past the stipulated collection period (if any) be forfeited without any liability on the part of MoneyHero to the customer. Any customer whose Voucher has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

## **6. General Promotion Terms**

- a. By participating in this Promotion, customers agree to be bound by these Terms and Conditions.
- b. In case of any disputes, MoneyHero reserves the right to make the final decision in 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 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. Participants will not be entitled to any compensation for losses or damages suffered or incurred directly or indirectly as a result of the cancellation, termination, withdrawal or suspension of this Promotion.
- g. MoneyHero does not assume any legal responsibility for any aspect of the Vouchers, including but not limited to the provision or delivery of the Vouchers.
- h. Customers are responsible for checking the quality of the Vouchers at the time of redemption. MoneyHero shall have no legal liability relating to any aspects of the Vouchers including but not limited to their quality, supply, delivery and maintenance.
- i. 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.
- j. 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 Vouchers.

- k. 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).
- l. MoneyHero reserves the right to claw back or otherwise demand a return of the Voucher(s) or equivalent value of cash if the policy holder cancels the policy for the New Policy after receiving the Promotional Reward(s).
- m. MoneyHero's decisions on all aspects of this Promotion, including but not limited to determining eligibility, 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.
- n. Final approval of any product is determined by the underlying insurer 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.
- o. By participating in this Promotion, customers agree to allow the underlying insurer 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 Offer or Voucher.
- p. By participating in this Promotion, participants consent to (i) MoneyHero processing the information provided to MoneyHero via WhatsApp, including but not limited to personal details and Existing Policy details, (ii) MoneyHero sharing their personal details and Existing Policy details with the underlying insurer in order to accurately track the number of applications and/or approvals, as well as to confirm whether a customer is eligible to receive any Offer or Voucher, (iii) MoneyHero sharing the details required to facilitate redemption of the Voucher with MoneyHero's promotion partners, and (iv) receiving communications in relation to this Promotion (including but not limited to the New Policy, if applicable) from MoneyHero via WhatsApp, email or other electronic message, each in accordance with MoneyHero's [Privacy Policy](#).
- q. MoneyHero strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the financial institution, service provider or specific product's site. Eligible Customers should refer to the relevant third party websites for the most updated rates/fees/T&Cs on the relevant product.
- r. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.

- s. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
- t. MoneyHero Insurance Brokers Limited is an insurance broker licensed by the Insurance Authority of Hong Kong with License Number FB1740 whose business it is to arrange insurance products and services for its clients.
- u. By participating in this Promotion, you accept and agree to MoneyHero's [Terms and Conditions](#) and [Privacy Policy](#).