

【MoneyHero 蘋果衝Phone隊】(「推廣活動」)條款及細則

1. MoneyHero Global Limited (「MoneyHero」) 為本次推廣活動(「本推廣」)的主辦方。根據本推廣條款, 符合資格的參加者於 MoneyHero 網站成功申請指定產品並參與本推廣, 即有機會獲得獎品(定義見下文)。

2. 推廣活動時間

除特別註明外, 此次推廣期由2025年9月10日下午6時正 起至 2025年11月4日下午5時59分 止, 包括首尾兩日。

3. 參加資格

參加本推廣並成為「合資格參加者」, 參加者必須符合以下條件:

- a. 持有有效的香港身份證, 並為年滿18歲或以上的香港居民;
- b. 於推廣期內, 透過 MoneyHero 申請或投保(詳見以下第4條)合資格產品;
- c. 於推廣期內:
 - i. 申請信用卡:須為每項申請的合資格產品完整填妥並提交 MoneyHero 獎賞換領表格;
 - ii. 申請證券戶口:須為每項申請的合資格產品完整填妥並提交 MoneyHero 獎賞換領表格;
 - iii. 申請貸款:須為每項申請的合資格產品完整填妥並提交 MoneyHero 獎賞換領表格;
 - iv. 投保旅遊保險:確保完成保費不少於港幣250元(以折扣後保費計算)的保單交易, 並收到交易確認電郵;
- d. 完成第3(b)後, 須於指定推廣網頁填寫並提交比賽問題表格(詳情見第5條);
- e. 確保所有作為本推廣一部分提交的 MoneyHero 獎賞換領表格或保險投保資料, 所填寫的聯絡資料一致, 包括但不限於聯絡電話號碼及電郵地址。

4. 指定產品及產品供應商

產品類型	產品提供者	合資格產品
信用卡 (只限相關合資格產品於MoneyHero獨	美國運通	美國運通白金信用卡
	花旗銀行	Citi Cash Back 信用卡
	花旗銀行	Citi PremierMiles 信用卡

家優惠期間)	花旗銀行	Citi Prestige 信用卡
	花旗銀行	Citi Rewards 信用卡
	花旗銀行	Citi Rewards 銀信用卡
	恒生銀行	恒生MMPOWER World Mastercard®
	恒生銀行	恒生enJoy卡
	恒生銀行	恒生Travel+ Visa Signature 卡
	滙豐銀行	滙豐Red信用卡
證券戶口 (只限相關合資格產品於MoneyHero獨家優惠期間)	長橋證券	長橋證券
	微牛證券	微牛證券
貸款 (只限相關合資格產品於MoneyHero獨家優惠期間)	日本邦民財務	邦民特快私人貸款
	日本邦民財務	邦民特快低息貸款
	日本邦民財務	邦民低息結餘轉戶貸款
	CreFIT維信	CreFIT現金貸
	CreFIT維信	CreFIT 現金貸 (公務員及專業人士)
旅遊保險 投保指定單次旅遊保險, 折扣後保費滿HK\$250或以上或任何全年旅遊保險	Allianz Worldwide Partners (Hong Kong) Limited	安聯標準計劃 安聯尊貴計劃 安聯優越計劃 安聯全年旅遊保險 金計劃 安聯全年旅遊保險 銀計劃
	Starr International Insurance (Asia) Limited	「卓悅遊」旅遊保險 - 尊貴 「卓悅遊」旅遊保險 - 非凡 「卓悅遊」旅遊保險 - 標準 (全年旅遊) 「卓悅遊」旅遊保險 - 非凡 (全年旅遊) 「卓悅遊」旅遊保險 - 尊貴 (全年旅遊)

	忠意保險有限公司 香港分行	忠意「旅途安心保」- 標準 (單次) 忠意「旅途安心保」- 特級 (單次) 忠意「旅途安心保」- 標準 (全年) 忠意「旅途安心保」- 特級 (全年)
	QBE 昆士蘭保險	單次旅遊保險 - 金計劃 單次旅遊保險 - 銀計劃 全年旅遊保險 (銀計劃) (全球) 全年旅遊保險 (金計劃) (全球) 全年旅遊保險 (鑽計劃) (全球)
	Allied World Insurance	優悠樂旅遊保險 - 計劃 I 優悠樂旅遊保險 - 計劃 II 優悠樂 - 計劃一 (全年計劃) 優悠樂 - 計劃二 (全年計劃)
	Blue Cross	智在遊 - 尊尚計劃 智在遊 - 智選計劃 (全年) 智在遊 - 尊尚計劃 (全年)

5. 活動規則

合資格參加者須透過指定的 MoneyHero 推廣網頁提交比賽問題答案。此比賽為技巧遊戲，非靠機會或運氣決定。

- 答案必須以中文提交，且不得超過100字。
- MoneyHero 評審團將審核參賽作品，於推廣期內每週選出三(3)個最具創意的合資格參加者答案作為比賽得獎者(「得獎者」)。含有不道德、淫穢或冒犯性內容的提交(由 MoneyHero 全權決定)將不予考慮。評審團會根據答案的創意程度對得獎者進行排名(每週第1至第3名)。
 - 「一週」定義為由星期三開始至下一個星期二結束(包括首尾兩日)之期間。
- 推廣期為八週，總共選出二十四(24)名得獎者。
- 評審團的決定為最終決定，且不可提出異議。評審團無須就決定提供具體解釋，亦不會就

決定進行任何對話或通信。

- e. 提交比賽答案並不保證可獲得任何獎品。
- f. 符合第4條所列條件的合資格參加者，可就每項申請的合資格產品提交一份 MoneyHero 獎賞換領表格（及一份比賽問題答案），最多可提交六（6）份。參賽作品的有效性將僅根據 MoneyHero 內部記錄判定。
- g. 超出上述限制的任何 MoneyHero 比賽答案將不獲考慮。
- h. 同一合資格參加者對同一合資格產品申請重複提交 MoneyHero 獎賞換領表格，不會視為額外參賽作品。每類合資格產品僅考慮首次提交的換領表格（以 MoneyHero 內部記錄的提交時間為準）。
- i. 每位合資格參加者於本推廣中最多只能成為一次得獎者並獲得一次獎品，無論提交多少參賽作品。如 MoneyHero 發現同一合資格參加者嘗試兌換或已兌換多個獎品，該參加者僅可獲得一（1）份獎品，即使其有兩份作品被選為得獎作品，MoneyHero 保留選擇替代得獎者的權利。

6. 比賽獎品

- a. 於推廣期內每週，該週得獎者將按名次由第一名（1st）至 第三名（3rd）排名，並獲得一部最新型號蘋果手機（256GB；顏色隨機；價值港幣9,399元）（「獎品」）。
- b. 為免存疑，推廣期每週將選出3名得獎者（整個推廣期共24名得獎者）。
- c. 獎品兌換條款
 - i. 得獎者將於 2026年2月28日或之前在 MoneyHero 的活動頁面 [<https://www.moneyhero.com.hk/zh/campaign/apple-2025>] 上公佈。
 - ii. 得獎者將通過提供給 MoneyHero 的電子郵件地址（「獎賞通知電子郵件」）在得獎者公布日期後的 1 個月內聯絡，提供換領比賽獎品的詳細信息。請得獎者謹記檢查垃圾郵件/垃圾文件夾。
 - iii. 如因得獎者提供的聯絡資料錯誤或其他非 MoneyHero 可控制的原因導致電郵無法送達，或得獎者未回覆獎賞通知電郵，MoneyHero 不承擔任何責任，且不會作進一步聯絡。
 - iv. 若合資格參加者的參賽作品被發現於推廣期外提交、涉及疑似欺詐行為、違反比賽精神或未遵守條款細則，MoneyHero 有權拒絕該獎品兌換。任何爭議，MoneyHero 的決定為最終決定。
 - v. MoneyHero 保留取消違反條款細則參加者資格、選出替代得獎者，或以其認為合適的方式處理獎品的權利。
- d. 提交獎賞換領表格或比賽答案並不保證可獲得獎品。
- e. MoneyHero 非獎品供應商，對獎品的功能、外觀、維護、性能、質量、供應或使用不負責。任何獎品相關問題應直接向供應商或製造商查詢。
- f. 獎品價值僅供參考，可能由供應商調整，MoneyHero 無法控制。
- g. 如兌換過程中，供應商停止生產或官方渠道不再供應該獎品型號，MoneyHero 有權單方面更換獎品。
- h. 得獎資格將僅根據 MoneyHero 內部記錄判定。任何爭議，MoneyHero 保留最終決定權，該決定對所有參加者具約束力。
- i. 得獎者同意並確認：(i) 獎品可能不包括任何產品保養；(ii) MoneyHero 及產品供應商均不保證任何比賽獎品享有保養。如獎品享有供應商保養，保養期可能自 MoneyHero 向供應商購買日起計，而非得獎者兌換日。MoneyHero 不提供任何產品保養。
- j. 如獎品有多種顏色或款式，得獎者不可選擇，將隨機獲得其中一款。

- k. 如獎品為第三方商戶發出的禮券(如 HKTVMall、惠康),所有禮券均受該商戶條款及細則約束,相關額外條款將於獎品交付或兌換時說明或註明,包括有效期、消費要求、適用或不適用產品等。獎品供應商保留隨時修改、取消、終止或暫停訂單或條款細則的權利,且可有或無事先通知。MoneyHero 對任何第三方商戶、網站或服務供應商提供的商品、服務或其質量及表現不承擔任何責任。MoneyHero 不承擔因使用該等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。任何查詢、投訴或意見應直接向相關第三方商戶提出。
- l. 任何得獎者於得獎名單公布後三個月內未兌換獎品,將被視為自動放棄獎品, MoneyHero 不作任何賠償,亦不承擔任何責任。
- m. 為免存疑,參加本推廣不影響合資格參加者(包括得獎者)就同一合資格產品申請,符合相關條件下獲得 MoneyHero 其他獎勵(如有)的資格。

7. 附加資格要求

- a. 不符合上述第 3條的資格要求或屬於上述人士之一, MoneyHero 保留取消該參賽者比賽資格的權利。

8. 一般條款及細則

- a. 本推廣由MoneyHero主辦。所有與本推廣有關的查詢或爭議,應直接向 MoneyHero 提出。MoneyHero 對合資格參加者因參與本推廣及/或獎賞而可能蒙受的任何損失或損害概不負責。
- b. 參加本推廣即表示合資格參加者同意受本條款及細則約束。
- c. 參加本推廣的參加者同意根據MoneyHero私隱政策(<https://www.moneyhero.com.hk/zh/privacy-policy>)透過電郵接收 MoneyHero 有關本推廣的通訊。
- d. 得獎者同意並授權 MoneyHero 為宣傳目的,使用其比賽答案、姓名及肖像(包括文字、圖像或照片形式), MoneyHero 保留權利在法律允許範圍內,對得獎者的照片及/或聲明進行編輯及使用,且無需另行支付報酬。
- e. 如有任何爭議, MoneyHero 保留絕對酌情權作出最終決定,該決定對所有參加者具約束力。
- f. MoneyHero保留隨時修改本條款及細則的權利,包括更改推廣期或推廣日期,如推廣推出延遲, MoneyHero 不承擔任何責任。
- g. 獎品不可轉讓、不可退款,亦不可兌換現金或其他獎賞。所有與本推廣相關的產品及服務均以存貨為準。得獎者須於兌換時檢查獎品的質素及有效期。MoneyHero對獎品的質量、供應、交付及維護等任何方面概不負責。
- h. 參加本推廣即表示參加者聲明並保證其將遵守所有適用的香港法律及規例,不會將本推廣用於任何非法或欺詐目的。若 MoneyHero 懷疑參加者涉及任何非法活動或欺詐行為,保留向警方或相關當局報告的權利。
- i. 如得獎者於MoneyHero獎賞換領表格中提供不準確或錯誤資料(由MoneyHero全權裁定),將無法獲取獎品。
- j. 所有於2026年3月31日後收到的有關本推廣或獎品兌換的查詢,除正在處理中的個案外,將不予處理。

- k. 如參加者被發現或合理懷疑涉及任何形式的欺詐行為(包括但不限於虛假身份、篡改圖片、故意垃圾郵件或操控 MoneyHero 流程或網站), MoneyHero 有權取消其參加資格, 並全部或部分扣留或沒收獎品。
- l. 得獎者同意並授權MoneyHero根據私隱政策(<https://www.moneyhero.com.hk/zh/privacy-policy>)將其於指定推廣表格中提供的相關資料發送予 MoneyHero 推廣合作夥伴, 以協助獎品兌換。
- m. 得獎者同意允許產品供應商向 MoneyHero 更新其合資格產品申請狀態, 包括申請是否成功及是否符合領取獎品的所有條件, 以核實其領獎資格。
- n. MoneyHero不承擔因參加本推廣而引致的任何損害、損失、責任、受傷或失望, 包括但不限於技術硬件或軟件故障、網絡連接中斷或電子傳輸失敗、延誤等情況。參加本推廣即表示合資格參加者同意免除 MoneyHero 及其代理的所有相關責任。
- o. 參加本推廣的合資格參加者同意並承諾, 對因其參與本推廣及/或違反本條款及細則及/或適用法律而引起或導致的所有損失(包括直接、間接、附帶及/或後果性損失)、損害(包括一般、特別及/或懲罰性損害賠償)、索償、費用、罰款、利息及費用(包括所有律師費用, 不論是否涉及實際或預期的法律程序), 均對 MoneyHero 及其僱員作出賠償及保障。
- p. 本推廣所使用的任何商標、圖形符號、標誌或知識產權均屬其各自擁有人所有。
- q. MoneyHero未行使本條款及細則下任何權利或補救措施, 並不構成該權利或補救措施的放棄。
- r. 本條款及細則受香港法律管轄, 所有參加者同意接受香港法院的專屬管轄權。
- s. 如本條款及細則的英文版本與中文版本有任何不一致或歧義, 概以英文版本為準。
- t. 本推廣僅限香港參加者參與。

9. MoneyHero 私隱政策

我們的目標是在處理您的個人資料時, 維持您的信任與信心。保障您的個人資料安全是我們的首要任務。我們透過採取符合香港個人資料(私隱)條例(PCPD)法律規定的保障措施來保護您的資料。我們亦會培訓員工妥善處理個人資料。當我們委託其他公司為我們提供服務時, 亦會要求他們保護所接收個人資料的機密性。

【MoneyHero Apple Blitz Crew】 (“Promotion”) Terms and Conditions

1. MoneyHero Global Limited (“**MoneyHero**”) is the organiser of this Promotion. Subject to these Promotion Terms, Eligible Participants who successfully apply for designated products through the MoneyHero website and participate in this Promotion will have the chance to receive a Prize (each as defined herein).

2. Promotion Period

Unless otherwise specified, the Promotion Period runs from 06:00 PM on 10 September 2025 to 5:59 PM on 4 November 2025, inclusive of both start and end dates.

3. Eligibility and Basic Rules of the Promotion

To participate in this Promotion and comprise “Eligible Participants”, participants must:

- a. Hold a valid Hong Kong Identity Card and be a resident of Hong Kong aged 18 or above;
- b. During the Promotion Period, apply for or purchase (as specified in Clause 4 below) an Eligible Product through MoneyHero;
- c. During the Promotion Period:
 - i. For credit card applications: Fully complete and submit the MoneyHero Reward Redemption Form for each Eligible Product applied for;
 - ii. For stock account applications: Fully complete and submit the MoneyHero Reward Redemption Form for each Eligible Product applied for;
 - iii. For personal loan applications: Fully complete and submit the MoneyHero Reward Redemption Form for each Eligible Product applied for;
 - iv. For travel insurance purchases: Ensure that the transaction for a policy with a premium of at least HK\$250 (premium after discount) is completed and receive a transaction confirmation email;
- d. After completing 3(b), complete and submit the competition question form via the designated Promotion webpage (see Clause 5 for details); and
- e. Ensure all MoneyHero Reward Redemption Forms or insurance purchase details submitted as part of this Promotion contain consistent contact information, including but not limited to contact phone number and email address.

4. Designated Products and Product Providers

Product Type	Product Provider	Eligible Product
Credit Card (Only during the MoneyHero exclusive offer period for respective products)	American Express	The Platinum Card®
	Citibank	Citi Cash Back Card
	Citibank	Citi PremierMiles Card
	Citibank	Citi Prestige Card
	Citibank	Citi Rewards Card
	Citibank	Citi Rewards UnionPay Card

	Hang Seng Bank	Hang Seng MMPOWER World Mastercard®
	Hang Seng Bank	Hang Seng enJoy Card
	Hang Seng Bank	Hang Seng Travel+ Visa Signature Card
	HSBC	HSBC Red Credit Card
Stock Account (Only during the MoneyHero exclusive offer period for respective products)	Longbridge HK	Longbridge HK
	Webull Securities	Webull Securities
Personal Loan (Only during the MoneyHero exclusive offer period for respective products)	Promise	Promise Instant Personal Loan
	Promise	Promise Instant Low Interest Loan
	Promise	Promise Low-Interest Debt Consolidation Loan
	CreFIT	CreFIT Cash Loan
	CreFIT	CreFIT Cash Loan For Civil Servants and Professionals
Travel Insurance Purchase dedicated single-trip travel insurance with a premium of HK\$250 (after discount) or above, or any annual travel insurance	Allianz Worldwide Partners (Hong Kong) Limited	Allianz Standard Allianz Advanced Allianz Ultimate Allianz Annual Trip Travel Insurance Gold Plan Allianz Annual Trip Travel Insurance Silver Plan
	Starr International Insurance (Asia) Limited	TraveLead Travel Insurance - Supreme TraveLead Travel Insurance - Extra TraveLead Travel Insurance - Essential (Annual) TraveLead Travel Insurance - Extra (Annual) TraveLead Travel Insurance - Supreme

		(Annual)
	Generali - Hong Kong Branch	<p>Generali EaseUp Travel Insurance – Standard (Single)</p> <p>Generali EaseUp Travel Insurance – Advanced(Single)</p> <p>Generali EaseUp Travel Insurance - Standard (Annual)</p> <p>Generali EaseUp Travel Insurance - Advanced (Annual)</p>
	QBE	<p>Single Trip Travel Insurance - Silver (Worldwide)</p> <p>Single Trip Travel Insurance - Gold (Worldwide)</p> <p>Annual Travel Insurance (Silver Plan) (Worldwide)</p> <p>Annual Travel Insurance (Gold Plan) (Worldwide)</p> <p>Annual Travel Insurance (Diamond Plan) (Worldwide)</p>
	Allied World Insurance	<p>JourneyGuard - Plan I</p> <p>JourneyGuard - Plan II</p> <p>JourneyGuard - Plan I (Annual Plan)</p> <p>JourneyGuard - Plan II (Annual Plan)</p>
	Blue Cross	<p>Blue Cross Travel Smart - Premier Plan</p> <p>Blue Cross Travel Smart - Select Plan (Annual)</p> <p>Blue Cross Travel Smart - Premier Plan (Annual)</p>

5. Competition Rules

Eligible Participants must submit answers to the competition question via the designated MoneyHero Promotion webpage. The competition is a game of skill, not chance or luck.

- a. Answers must be in Chinese and not exceed 100 characters.
- b. The MoneyHero judging panel will review submissions and select the three (3) most creative answers submitted by Eligible Participants each week during the Promotion Period as competition winners ("**Winners**"). Submissions containing immoral, obscene, or offensive content (as determined solely by MoneyHero) will not be considered. The judging panel will rank Winners (1-3 per week) based on the creativity of their answers.
 - i. A "week" is defined as a period starting on Wednesday and ending on the next Tuesday (inclusive).
- c. The Promotion Period spans eight weeks, with a total of twenty four (24) Winners selected.
- d. The judging panel's decisions are final and not subject to appeal. The panel is not obliged to provide specific explanations for its decisions or engage in any dialogue or correspondence regarding its decisions.
- e. Submitting answers to the competition question does not guarantee receipt of any Prize.
- f. Subject to completion of the criteria set out in Clause 4(b), Eligible Participants may submit one MoneyHero Rewards Redemption Form (and one answer to the Contest question) for each Eligible Product applied for, up to a maximum of six (6). Validity of entries will be determined based on the submission time in MoneyHero's internal records.
- g. Any MoneyHero competition answers submitted by the same Eligible Participant beyond the above limit will not be considered for the Promotion.
- h. Repeated submissions of the MoneyHero Reward Redemption Form for the same application of the same Eligible Product by the same Eligible Participant will not be considered as additional entries. Only the first submission for each type of Eligible Product will be considered for the Promotion, based on the submission timestamp of the MoneyHero Reward Redemption Form in MoneyHero's internal records.
- i. Each Eligible Participant may only be selected as a Winner and receive a Prize once as part of this Promotion, regardless of the number of entries submitted. If MoneyHero finds that a single Eligible Participant is redeeming or attempting to redeem multiple Prizes, that Eligible Participant will only receive one (1) Prize, even if they have two separate entries selected as winning entries, and MoneyHero reserves the right to select an alternative Winner.

6. Prizes

- a. During each week of the Promotion Period, the Winners for that week will be ranked from first (1st) to three (3rd) and receive 1 x latest smartphone (256GB;

color random; value: HKD \$9,399) as “**Prizes**”.

- b. For the avoidance of doubt, 3 Winners will be selected for each week of the Promotion Period (i.e a total of 24 Winners across the entire Promotion Period).
- c. Prize Redemption Terms
 - i. Winners will be announced on MoneyHero’s campaign page [<https://www.moneyhero.com.hk/zh/campaign/apple-2025>] on or before 28 February 2026.
 - ii. Winners will be contacted via the email address provided to MoneyHero (the “Rewards Notification Email”) with details on how to redeem the Contest Prize within 1 month after the date the Winners have been announced. Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
 - iii. MoneyHero shall have no liability if the email cannot be delivered due to incorrect contact information provided by the Winner or other reasons outside of MoneyHero’s control, or if the Winner is not responsive to the Reward Notification Email, and will not make further attempts to contact the Winner if there is no response.
 - iv. If an Eligible Participant’s competition entry is found to have been submitted outside the Promotion Period, involves suspected fraudulent activity, contravenes the spirit of the competition, or otherwise fails to comply with these Terms and Conditions, MoneyHero reserves the right to refuse redemption of the Prize. In case of disputes, MoneyHero’s decision is final.
 - v. MoneyHero reserves the right to disqualify participants who violate these Terms and Conditions and select a replacement Winner, or otherwise handle the Prize in any manner it deems appropriate.
- d. Submitting the Reward Redemption Form in respect of the Eligible Product applied for, or a competition question response, does not guarantee receipt of a Prize.
- e. MoneyHero is not the supplier of the Prizes and is not responsible for any issues related to the Prizes’ functionality, appearance, maintenance, performance, quality, availability, or use. Any questions regarding the Prizes should be directed to the supplier or manufacturer of the Prize.
- f. The value of the Prizes is for reference only and may be adjusted by the respective supplier, which is beyond MoneyHero’s control.
- g. If, during the Prize redemption process, the supplier discontinues the specific model/product or it is no longer available through official channels, MoneyHero reserves the right to unilaterally change the Prize and replace it with another Prize.
- h. Winner eligibility will be based solely on MoneyHero’s internal records. In case of any disputes, MoneyHero reserves the right to make the final decision, which will be binding on all participants.
- i. Winners agree and acknowledge that (i) Prizes may not include any product

warranty, and (ii) neither MoneyHero nor the product supplier guarantees that any competition prize remains under warranty. If a supplier warranty applies to a Prize, the warranty period may start from the date MoneyHero purchases the Prize from the supplier and not from the date the Winner redeems the Prize. MoneyHero does not provide any product warranty in respect of any Prize.

- j. If a Prize is available in multiple colours or styles, Winners will not be able to choose a colour or style and will receive one at random.
- k. Where a Prize is a voucher from a third-party merchant (e.g., HKTVmall, Wellcome), all issued vouchers are subject to the terms and conditions of the voucher's merchant. All additional terms and conditions will be explained or noted on the Prize upon delivery or redemption. Additional terms may include expiry dates, spending requirements, applicable or excluded products, and other conditions. The Prize supplier reserves the right to amend, cancel, terminate, or suspend orders or any part thereof, or any applicable terms and conditions, with or without prior notice. MoneyHero is not liable in any way for any goods, services, or the quality or performance of goods or services provided by any third-party merchant, website, or service provider. MoneyHero is not liable for any claims, damages, losses, expenses, liabilities, or costs, whether incurred directly or indirectly from the use of such vouchers. Any such inquiries, complaints, or comments should be directed to the relevant third-party merchant.
- l. Any Winner who fails to redeem their Prize within three (3) months after the announcement of the Winners will be deemed to have forfeit their Prize without any compensation from MoneyHero. MoneyHero shall have no liability to any Winner who is deemed to have forfeit their Prize.
- m. For the avoidance of doubt, participation in this Promotion does not affect the eligibility of Eligible Participants (including Winners) from receiving other rewards offered by MoneyHero (if any) related to the same application for the same Eligible Product, provided the relevant conditions are met.

7. Additional Eligibility Requirements

- a. Participants who do not meet the eligibility requirements in Clause 3 above or fail under the categories mentioned above will be disqualified from participating in this Promotion.

8. General Terms and Conditions

- a. This is a MoneyHero Promotion. All queries/disputes relating to the Promotion should be directed to MoneyHero. MoneyHero shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Promotion and/or the Reward.
- b. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.
- c. By participating in this Promotion, participants agree to receive communications regarding the Promotion from MoneyHero via email, in accordance with MoneyHero's

Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

- d. Winners agree and consent to allow their competition question answers, names and likenesses in the form of text, images or photographs to be edited/used by MoneyHero for publicity reasons. MoneyHero reserves the rights to publish and adjust photograph(s) and/or statements from the Winners without further compensation except where prohibited by law.
- e. 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 participants.
- f. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period or date of the Promotion if the launch of the Promotion is delayed and shall have no liability for the same.
- g. Prizes are not transferrable, refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Winners are responsible for checking the quality and expiry date of the Prize at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Prize including but not limited to their quality, supply, delivery and maintenance.
- h. 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. Where MoneyHero suspects a participant is participating in any form of unlawful activity or fraud, MoneyHero reserves the right to report such activity or suspicions to the police or relevant authorities.
- i. Winners who provide inaccurate or incorrect information in the MoneyHero Reward Redemption Form (as determined by MoneyHero acting in its absolute discretion) will not be able to receive the Prize.
- j. Any queries regarding this Promotion or redemption of the Prize that are received after March 31, 2026 will not be handled, except for those already in progress.
- k. MoneyHero reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Prize 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, wilful spamming or manipulation of any MoneyHero's processes, or website).
- l. By participating in this Promotion, Winners agree and consent to MoneyHero sending relevant information provided in the designated Promotion form to MoneyHero's promotion partners to facilitate the Winner's redemption of the Prize, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).
- m. By participating in this Promotion, Winners agree to allow the Product Provider to update MoneyHero with information regarding the status of their application for an Eligible Product, including whether or not said application is successful and whether the Winner has fulfilled all the conditions required to receive the Prize, for the purposes of verifying a Winner's eligibility for the Prize.
- n. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Participants as a result of their participation in this Promotion, including circumstances which may limit an Eligible

Participant's ability to participate in the Promotion (including but not limited to technical hardware or software failures of any kind, lost or unavailable network connections or failed, incomplete, garbled or delayed electronic transmission). By participating in this Promotion, Eligible Participants release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Prize.

- o. By participating in this Promotion, Eligible Participants agree and undertake to, at all times, indemnify, keep indemnified, and hold MoneyHero and their employees harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages(including general, special and/or punitive damages), demands, injuries (other than personal injuries caused by the negligence of MoneyHero), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, the Eligible Participant's participation in the Promotion and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
- p. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion are the property of their respective owners.
- q. Failure by MoneyHero to exercise any of its rights or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
- r. The Terms and Conditions shall be governed by the laws of Hong Kong and all participants agree to submit to the exclusive jurisdiction of the courts of Hong Kong.
- s. In case of any inconsistency or discrepancy between the English version and Chinese version of the Terms and Conditions, the English version shall prevail.
- t. The Promotion is for participants in Hong Kong only.

9. MoneyHero Privacy Policy

Our goal is to maintain your trust and confidence when handling your personal information. The security of your personal information is our top priority. We protect this information by maintaining safeguards that comply with Hong Kong's PCPD (Personal Data (Privacy) Ordinance) laws. We train our employees to handle personal information appropriately. When we use other companies to provide services for us, we require them to protect the confidentiality of the personal information they receive.