

【MoneyHero - “開箱你部新蘋果手機 MoneyHero幫你找數”】(「比賽」)條款及細則

1. 根據本條款及細則，合資格用戶(定義如下)於之比賽期內(定義如下)，透過MoneyHero的網站成功投保任何旅遊保險，完成影片提交及相關要求，並遵守本條款及細則，即有機會獲得比賽獎賞(定義如下)。
2. 比賽時間
此比賽將於2025年9月10日下午6時正至2025年11月4日下午11時59分(包括首尾兩天)舉行(「比賽期」)。
3. 參加資格
參加本比賽並成為「合資格參加者」，並於比賽期間，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. 按照第4條之要求，於比賽期內在個人 Instagram 帳號創建並發佈影片
4. 影片創作要求

合資格參加者如欲參加本比賽，必須於2025年11月4日或之前製作並發佈一條Instagram Reels影片(“Reels”)，分享其最新型號蘋果手機開箱過程。

- a. 合資格參加者須設定個人Instagram帳號為公開，在Reels及Reels的貼文上標註MoneyHero Instagram官方帳號 (@moneyhero.com.hk)，並邀請MoneyHero Instagram官方帳號為協作者；
- b. 提交內容必須符合以下要求及包含以下元素：
 - i. Reels 的長度必須為 15 秒或以上；
 - ii. 必須在Reels 的說明文字中提及用戶購買新型號蘋果手機所使用的信用卡，以及選擇該信用卡的原因；
 - iii. 在Reels的貼文上加上標籤 (Hashtag)：#MoneyHero蘋果衝Phone隊，#MoneyHero信用卡比較 及 #蘋果手機開箱；
- c. Reels 及其「讚好」數需自發佈日起至得獎者公布日期間全程保持公開可見。
- d. 合資格參加者只可提交一份參賽Reels
- e. 合資格參加者須邀請 MoneyHero (@moneyhero.com.hk) 作為其 Instagram Reel 的協作者。為免生疑問，MoneyHero 可自行選擇是否分享合資格參加者的參賽作品。獲 MoneyHero 分享的參賽作品並不代表其為得獎作品。
- f. 含有不道德、淫褻或冒犯性內容的參賽作品(由MoneyHero全權決定)，即使獲得最高點讚數，亦將不予考慮。

5. 比賽規則和獎品

- a. 將有 一名(1)合資格參加者被選為「得獎者」。得獎者將根據其參賽作品於2025 年 11 月 12 日中午 12 時的點讚數量而決定：
 - i. 在所有參賽作品中獲得最高點讚數的合資格參加者，將獲得與其影片中提及之最新蘋果手機型號相等價值的現金獎賞(不論型號，獎賞金額均以 256GB容量計算)：
 - 如影片提及 最新型號蘋果手機 (基本款) 型號，得獎者將獲得 港幣 6,899元現金獎賞；
 - 如影片提及 最新型號蘋果手機 Air 型號，得獎者將獲得 港幣8,599元現金獎賞；
 - 如影片提及 最新型號蘋果手機 Pro 型號，得獎者將獲得 港幣9,399元現金獎賞。
 - 如影片提及 最新型號蘋果手機 Pro Max 型號，得獎者將獲得 港幣 10,199元現金獎賞。
- b. 第5(a)條所列之獎品統稱為「比賽獎品」。
- c. 得獎結果將於2025 年 11 月 26 日 於MoneyHero Instagram公布。
- d. 為免存疑，比賽獎品將根據影片的點讚數量決定(須符合所有其他要求)。比賽不涉及任何機會或運氣成分。
- e. MoneyHero保留權利，若發現或有合理懷疑參加者曾試圖透過不正當手段(包括但不限於購買點讚、使用機器人或任何其他不誠實或不道德行為)以人為方式增加點讚數或操縱比賽公平性，將取消其參賽資格，並全數或部分沒收任何比賽獎品。MoneyHero擁有就決定點讚數的真實性及比賽公平性的最終決定權。

6. 比賽獎品的兌換程序

- a. MoneyHero將在得獎結果公布後 1 個月內聯絡透過Instagram直接訊息聯絡得獎者，得獎者須提供聯絡電郵地址以兌換比賽獎品。
- b. 有關比賽獎賞之換領指引將於**2026 年 1 月 21 日**或之前以電郵方式發送予每一位合資格用戶透過Instagram向MoneyHero提供的電郵地址。當中可能會受制於比賽獎賞的付運時間及／或其他因素所影響。如合資格用戶提供了不準確或不正確的資料(由MoneyHero自行決定)，將不合資格獲取任何比賽獎賞。得獎者應檢查所有電郵收件箱，包括垃圾郵件及廣告郵件夾。
- c. 若電郵或Instagram直接訊息未能成功送達，不論原因，包括得獎者提供了不正確的電郵地址，得獎者將不會再被進一步聯絡。提供不準確或不正確資訊，或未能提供所需資訊的得獎者(由MoneyHero全權酌情決定)，將無法領取任何比賽獎品，MoneyHero並保留權利選出替代得獎者。
- d. 任何於2026 年 3 月 31 日後向MoneyHero提交任何有關比賽獎品兌換程序的查詢，除非該查詢已經在處理中，否則恕不受理。
- e. 如比賽獎品於換領通知電郵之指定換領日期前尚未被領取，將會被視為自動放棄有關比賽獎賞。MoneyHero不會就此向合資格參加者提供任何付款或補償。
- f. 若被選為得獎者的合資格參加者比賽作品被發現於比賽期外提交、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。

- g. 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比賽獎品的權利。若最高點讚數的比賽參加者被取消參加資格，下一位最高點讚數的比賽參加者將成為替代得獎者，如此類推。
- h. 購買合資格產品或提交比賽作品並不保證可獲得獎品。
- i. 比賽資格和比賽獎品將僅根據 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。
- j. 任何得獎者於得獎名單公布後三個月內未兌換比賽獎品，將被視為自動放棄比賽獎品，MoneyHero 不作任何賠償，亦不承擔任何責任。
- k. 為免存疑，參加本比賽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。
- l. MoneyHero網站上的一般換領程序不適用於本比賽活動。此比賽獎品換領程序僅受本比賽活動的條款及細則約束。
- m. MoneyHero保留權利 (i) 對得獎者進行客戶身份識別、制裁及其他盡職審查，以符合MoneyHero內部反洗錢政策、程序及適用法律之目的，以及 (ii) 若MoneyHero合理相信向該得獎者發放比賽獎品將違反MoneyHero的反洗錢政策或任何適用法律，則選出替代得獎者。

7. 一般條款及細則

- a. 本比賽由MoneyHero Global Limited (「MoneyHero」) 主辦。
- b. 此為MoneyHero舉辦的比賽。所有與本比賽相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比賽及或獎賞而可能蒙受的任何損失或損害概不負責。
- c. 參加本比賽即表示合資格參加者同意受本條款及細則約束。
- d. 參加本比賽的參加者同意根據MoneyHero私隱政策 (<https://www.moneyhero.com.hk/zh/privacy-policy>) 透過電郵接收 MoneyHero 有關本比賽的通訊。
- e. 得獎者同意並授權 MoneyHero 為宣傳目的，使用其比賽作品、姓名及肖像，包括文字、圖像或照片形式（包括但不限於讓MoneyHero在Instagram上以協作者身份發佈）。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。
- f. 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。
- g. MoneyHero保留隨時修改本條款及細則的權利，包括更改比賽期或比賽日期，如比賽推出延遲，MoneyHero 不承擔任何責任。
- h. 比賽獎品不可轉讓、不可退款，亦不可兌換現金或其他獎賞。所有與本比賽相關的產品及服務均以存貨為準。得獎者須於兌換時檢查比賽獎品的質素及有效期。MoneyHero對比賽獎品的質量、供應、交付及維護等任何方面概不負責。
- i. 參加本比賽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，不會將本比賽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。
- j. 如得獎者於MoneyHero本比賽活動相關的其他表格提供不準確或錯誤資料（由

MoneyHero全權裁定)，將無法獲取比賽獎品。

- k. 所有於2026年3月31日後收到的有關本比賽獎品兌換的查詢，除正在處理中的個案外，將不予處理。
- l. 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比賽獎品。
- m. 得獎者同意並授權MoneyHero根據私隱政策（<https://www.moneyhero.com.hk/zh/privacy-policy>）將其提供的相關資料發送予 MoneyHero 比賽合作夥伴，以協助比賽獎品兌換。
- n. 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比賽獎品的所有條件，以核實其領獎資格。
- o. MoneyHero不承擔因參加本比賽而引致的任何損害、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。參加本比賽即表示合資格參加者同意免除MoneyHero對比賽、比賽獎品及其代理的所有相關責任。
- p. 參加本比賽的合資格參加者同意並承諾，對因其參與本比賽及/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。
- q. 本比賽所使用的任何商標、圖形符號、標誌或知識產權均屬其各自擁有人所有。
- r. 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。
- s. 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。
- t. 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。
- u. 本比賽僅限香港參加者參與。

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 - Unbox your new smartphone to get full repayment】 (“Contest”) Terms and Conditions

1. Eligible Customers (as defined below) who complete the video submission and related requirements, may enter this Contest for an opportunity to receive a Contest Prize (as defined below).

2. **Contest Period**

This Contest runs from 10 September 2025 06:00 PM to 4 November 2025 11:59 PM (both dates inclusive) (the "**Contest Period**").

3. **Eligibility**

In order to enter the Contest and comprise an “Eligible Customer”, customers are required to, during the Contest Period:

- a. Hold a valid Hong Kong Identity Card and be a resident of Hong Kong aged 18 or above;
- b. Create and post an Instagram reel to their own account in accordance with the terms set out in Clause 4.

4. **Content Creation Requirements**

In order to enter the Contest, Eligible Customers must create and publish one Instagram Reels video sharing their latest smartphone unboxing process on or before **4 November 2025**.

- a. Eligible Customers are required to set their personal Instagram account as public and tag the official MoneyHero Instagram account ([@moneyhero.com.hk](https://www.instagram.com/moneyhero.com.hk)) as a Collaborator to their submission and in the caption.
- b. The submission must fulfill the requirements and include the elements below:
 - i. The reels duration must be 15 seconds or above;
 - ii. Mention the credit card the user used for purchasing the new smartphone and the reason of using this credit card in reels’ caption;
 - iii. Mention hashtags: #MoneyHero蘋果衝Phone隊, #MoneyHero信用卡比較及 #蘋果手機開箱 in caption;
- c. The submission and the number of “Like” of the reels must remain publicly viewable at all times from the date it is published until the Winners have been announced.

- d. Eligible Customers can only submit 1 entry.
- e. Eligible Customers should invite MoneyHero (@moneyhero.com.hk) as a Collaborator on their Instagram Reel. For the avoidance of doubt, MoneyHero may choose whether or not to share an Eligible Customer's entry. Entries which are shared by MoneyHero are not deemed to be winning entries.
- f. Entries containing immoral, obscene or offensive content (as determined by MoneyHero acting in its absolute discretion) will not be considered, even if they have the highest number of likes.

5. Basic Rules of the Contest and Prizes

- a. A total of one (1) Eligible Customer will be selected as **"Winner"**. Winner will be determined based on the number of likes on their entry to the Contest at 12 PM on 12 November 2025:
 - i. The Eligible Customer whose entry has the highest number of likes will receive the equivalent value of the new smartphone depending on the model mentioned in their Contest entry (regardless of model, the value will be based on the fixed price of the 256GB version).
 - 1. For the latest smartphone (Basic) model, the cash reward will be HK\$6,899 in cash;
 - 2. For the latest smartphone Air model, the cash reward will be HK\$8,599 in cash;
 - 3. For the latest smartphone Pro model, the cash reward will be HK\$9,399 in cash;
 - 4. For the latest smartphone Pro Max model, the cash reward will be HK\$10,199 in cash;
- b. The prize set out in Clause 5(a) is collectively referred to as the **"Contest Prize"**.
- c. Winner will be announced on MoneyHero's Instagram on 26 November 2025.
- d. For the avoidance of doubt, Winner will be determined solely based on the number of likes on their Contest entry (subject to meeting all other requirements). No element of luck is involved.
- e. MoneyHero reserves the right to disqualify any participant and withhold or confiscate in full or part any Contest Prize if the participant is found to be, or reasonably suspected of participating in any attempt to artificially inflate like counts or manipulate the fairness of the competition through means such as, but not limited to, purchasing likes, using bots, or engaging in any other dishonest or unethical behavior. MoneyHero's decision on the authenticity of likes and the fairness of the competition shall be final and conclusive.

6. Redemption Process for Contest Prizes

- a. Winners will be contacted by MoneyHero via direct message on Instagram within 1 month after the date the Winners have been announced and required to provide a contact email address for Contest Prize redemption.
- b. Subject to confirmation of eligibility by MoneyHero, redemption instructions will be sent via email to the email address provided by the Winner to MoneyHero via Instagram by 21 January 2026, subject to fulfillment processing times or other factors that may affect the fulfillment time of the Contest Prize. Eligible Customers who provide inaccurate or incorrect information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Contest Prize. Winner is advised to check all email inboxes, including spam/junk folders.
- c. Winner will not be contacted further if the email or Instagram direct message delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided by the Winner. Winner who provides inaccurate or incorrect information, or is unable to provide the requested information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Contest Prize, and MoneyHero reserves the right to select a replacement Winner.
- d. Any inquiries regarding the redemption of Contest Prize submitted to MoneyHero after 31 March 2026 will not be accepted unless the inquiry is already in progress.
- e. If a Contest Prize is not claimed by the specified redemption date in the redemption notification email, it will be considered automatically forfeited. MoneyHero will not provide any payment or compensation in lieu to Winners in such cases.
- f. If an Eligible Customer's Contest entry is found to have been submitted outside the Contest 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 Contest Prize, if such Eligible Customer is selected as a Winner. In case of disputes, MoneyHero's decision is final.
- g. Winner who is found to have breached these Terms and Conditions will be disqualified by MoneyHero and MoneyHero reserves the right to select a replacement Winner, or otherwise handle the Contest Prize in any manner it deems appropriate. If the Eligible Customer with the highest number of likes is disqualified, the Eligible Customer with the next highest number of likes will become the replacement Winner and so forth.
- h. Submitting an entry to the Contest , does not guarantee receipt of a Contest Prize.
- i. Eligibility for this Contest and the Contest Prize 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.
- j. Any Winner who fails to redeem their Contest Prize within three (3) months after the announcement of the Winners will be deemed to have forfeited their Contest

- Prize without any compensation from MoneyHero. MoneyHero shall have no liability to any Winner who is deemed to have forfeited their Contest Prize.
- k. For the avoidance of doubt, participation in this Contest does not affect the eligibility of Eligible Customers (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.
 - l. The general redemption process set out on the MoneyHero Website shall not apply to this Contest. The redemption process for the Contest Prize shall be governed solely by the Terms and Conditions of this Contest.
 - m. MoneyHero reserves the right to (i) conduct know-your-customer, sanctions and other due diligence checks on Winners for the purposes of complying with MoneyHero's internal anti-money laundering policies and procedures and applicable laws, and (ii) select a replacement Winner if MoneyHero reasonably believes that distribution of the Contest Prize to such Winner would be in breach of MoneyHero's anti-money laundering policy or any applicable laws.

7. General Terms and Conditions

- a. This Contest is organised by MoneyHero Global Limited ("MoneyHero").
- b. This is a MoneyHero Contest. All queries/disputes relating to the Contest should be directed to MoneyHero. MoneyHero shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Contest and/or the Contest Prize.
- c. By participating in this Contest, Eligible Customers agree to be bound by these Terms and Conditions.
- d. By participating in this Contest, participants agree to receive communications regarding the Contest from MoneyHero via email, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).
- e. Winners agree and consent to allow their Contest entries, names and likenesses in the form of text, images or photographs to be edited/used by MoneyHero for publicity reasons (including but not limited to being published by MoneyHero as a Collaborator on Instagram). MoneyHero reserves the rights to publish and adjust photograph(s) and/or statements from the Winners without further compensation except where prohibited by law.
- f. 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.
- g. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Contest Period or date of the Contest if the launch of the Contest is delayed and shall have no liability for the same.
- h. Contest Prizes are not transferrable, refundable nor exchangeable for cash or other rewards. All products and services relating to the Contest are available while stock lasts. Winners are responsible for checking the quality and expiry date of the Contest Prize at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Contest Prize including but not limited to

their quality, supply, delivery and maintenance.

- i. By participating in this Contest, participants hereby represent and warrant that they will comply with all applicable Hong Kong laws or regulations in connection with their participation in this Contest and they will not use this Contest 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.
- j. Winners who provide inaccurate or incorrect information to MoneyHero in connection with this Contest (as determined by MoneyHero acting in its absolute discretion) will not be able to receive the Contest Prize.
- k. Any queries regarding this Contest or redemption of the Contest Prize that are received after 31 March 2026 will not be handled, except for those already in progress.
- l. 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).
- m. By participating in this Contest, Winners agree and consent to MoneyHero sending relevant information provided by the Winner 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>).
- n. By participating in this Contest, 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 Contest Prize, for the purposes of verifying a Winner's eligibility for the Contest Prize.
- o. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Contest, including circumstances which may limit an Eligible Customer's ability to participate in the Contest (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 Contest, Eligible Customers release MoneyHero and its agents from all liability, including, without limitation, with respect to this Contest and the Contest Prizes.
- p. By participating in this Contest, Eligible Customers 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 Customer's participation in the Contest and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.

- q. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Contest are the property of their respective owners.
- r. Failure by MoneyHero to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
- s. 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.
- t. In case of any inconsistency or discrepancy between the English version and Chinese version of the Terms and Conditions, the English version shall prevail.
- u. The Contest is for participants in Hong Kong only.

8. 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.