

# 【MoneyHero x 邦民日本財務】之推廣條款及細則(2024年11月)額外HK\$600現金券

1. 全新客戶於推廣期內經指定MoneyHero網頁成功申請邦民特快私人貸款, 邦民特快低息貸款 (適合稅季), 邦民低息結餘轉戶貸款(「指定貸款」), 其貸款申請獲邦民日本財務確認, 及成功遞交MoneyHero獎賞換領表格方可獲享優惠。

## 2. 推廣期

除特別註明外, 推廣期由2024/09/30 - 2024/11/29 6pm, 包括首尾兩日(「推廣期」)。

## 3. 產品提供者及指定貸款

a.「指定貸款」為邦民特快私人貸款及邦民特快低息貸款 (適合稅季) 及邦民低息結餘轉戶貸款。

b.「產品提供者」為邦民日本財務。

## 4. 參加資格

要取得獎賞資格, 客戶需滿足以下條件:

4A. 年滿18歲之香港永久居民

4B. 參加者必需為邦民日本財務的合資格全新客戶

4C. 客戶於推廣期內透過MoneyHero指定連結成功提交申請。若客戶並非透過特定網址申請指定貸款, 或於申請時開啟瀏覽器的廣告攔截程式/私人模式, 或跟據產品提供者紀錄有關申請並非透過MoneyHero申請, 有關獎賞資格申請可能被視為無效或不合資格, 客戶將不可享有此推廣活動之任何獎賞。

4D. 合資格客戶需於貸款申請獲邦民日本財務確認後7日內填妥並成功遞交MoneyHero獎賞換領表格。

## 5. MoneyHero推廣獎賞

符合上述條件的合資格客戶可享HK\$600 HKTVMall 電子購物禮券 或 HK\$600 惠康禮券。

5A. 每個合資格客戶最多只可選擇獨家獎賞一份。

5B. MoneyHero並非獎賞的供應商, 有關獎賞的功能, 外觀, 可用性, 或在使用上之任何問題, MoneyHero概不負責。

5C. 如在特別獎賞換領流程期間, 有關的供應商停止供應相關型號產品 / 有關型號產品已不能從官方渠道購買, MoneyHero有權單方面更改特別獎賞並於相等價格之產品代替。

5D. 特別獎賞之價值只供參考, 有可能根據所屬供應商而調整, 有關調整並非由MoneyHero控制或提出。

5E. 客戶即使成功申請相關貸款及遞交MoneyHero獎賞換領表格, 如未獲有關產品提供者確認, 仍不能領取特別獎賞。

5F. 若推廣獎賞是由第三方商戶提供的現金券(例如HKTVmall/惠康)有關現金券的使用將會受有關商戶的條款及細則約束。任何有關第三方商戶、網站或服務提供商所提供的商品、服務,以及這些商品或服務的品質或表現, MoneyHero將不會負責。

5G. 每位符合資格的客戶在此推廣活動中只能獲得最多一個推廣獎賞。

5H. Apple並沒有參與或贊助此推廣。

## 6. 獎賞換領流程

6A. 是次獎賞換領流程過程受本條款及細則的約束。MoneyHero網站上的一般兌換過程不適用於本推廣活動。

6B. 合資格客戶需於貸款申請獲邦民日本財務確認後7日內填妥並成功遞交MoneyHero獎賞換領表格。客戶未能成功提交獎賞換領表格,就算已經符合其他指定條件,將無法得到相關獎賞。

6C. 合資格獲得推廣獎賞之合資格客戶,將收到一封電子郵件通知,確認推廣獎賞的兌換詳情。

6D. 若客戶於獎賞換領表格輸入錯誤資料,有關獎賞資格申請可能被視為無效或不合格,客戶將不可享有此推廣活動之任何獎賞。

6E. 換領流程由推廣期完結起計需時至少16星期,所需時間或會因批核、簽賬及其他實際情況變動

6F. 除了正在處理中的個案外,任何在推廣期結束6個月後收到的有關推廣獎勵兌換或兌換提交的查詢將不予處理或回覆。

6G. 符合資格的客戶需要在通知電子郵件中指定的兌換期內兌換或領取推廣獎勵。如果在此日期之後仍未領取,則視為符合資格的客戶放棄了他們的推廣獎勵。

## 7. 一般條款及細則

7A. 參與此推廣活動即表示參與者同意遵守有關條款和細則。

7B. 如有任何爭議, MoneyHero保留最終決定權並對所有參加者具約束力。

7C. 若本推廣活動的條款和細則與其他相關內容(例如宣傳廣告)之間存在任何不一致,則以本條款和細則為準。

7D. MoneyHero保留隨時修改本條款和細則的權利,包括更改推廣期、推廣獎勵或終止本推廣活動,無論是否提前通知。

7E. 所有已獲享之獨家獎賞不能兌現或更改為其他禮品,客戶需於領取獨家獎賞時自行檢查其可用性及外觀等,有關獨家獎賞的品質/供應/發送/維修等問題, MoneyHero概不負責。

7F. 若客戶未能於兌換通知電郵上所列的指定日期前領取,將被視為自動棄權。

7G. 參與此活動即代表客戶同意有關銀行向MoneyHero提供客戶之申請情況,包括客戶是否獲得批核,及是否滿足推廣獎賞換領條件,以作為界定客戶是否能獲得推廣獎賞之用。

7H. 參與此推廣活動即表示參與者同意以下事項:(i) MoneyHero將其個人資料與產品供應商分享,以便準確追蹤申請和/或批核的數量,以及確認參與者是否有資格獲得任何推廣獎勵;(ii) 根據MoneyHero的隱私政策,通過電子郵件從MoneyHero接收與此推廣活動相關的通訊。

7I. 有關指定貸款之最終批核受信貸及風險評估而定,有關銀行保留擁有對產品審批之最終決定權。MoneyHero 不保證此推廣活動之參加者所申請的任何金融產品審核狀況

7J. 參與者參與此推廣活動所遭受的任何損害、損失、負債、受傷或失望, MoneyHero概不負責。參與者參與此推廣活動即表示參與者免除了 MoneyHero 及其代理人的所有責任,包括但不限於與此促銷活動和促銷獎勵有關的責任。

7K. 如果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、故意發送垃圾郵件或操縱任何 MoneyHero 的流程或網站), MoneyHero 保留取消任何參與者資格並扣留或沒收全部或部分獎勵的權利。

7L. 參與此推廣活動即表示客戶在此聲明並保證,他們將遵守所有適用的香港法律或法規,與他們參與此推廣活動相關的事項,並且他們不會將此推廣活動用於任何非法或欺詐目的。

7M. MoneyHero致力於保持其信息的準確性和最新性。然而,這有時可能與銀行或特定產品網站提供的信息存在差異。合資格客戶應參考銀行的網站,以獲取相關產品的最新利率、費用和條款及細則。

7N. 客戶明白並接受禮品的派發由MoneyHero協助進行。

7O. 如果本條款和細則的英文版本與中文版本之間存在任何差異,則以英文版本為準。

# Terms and Conditions of MoneyHero x Promise (the “Promotion”) – November 2024 Extra HK\$600 Cash coupon

1. Customers who successfully apply for a Promise Instant Personal Loan, Promise Instant Low Interest Loan (Suitable for tax), Promise low-interest Debt Consolidation Loan (a “**Designated Loan**”) via MoneyHero, have their application for a Designated Loan confirmed by Promise, and submit the MoneyHero Reward Redemption Form within the specified period will receive a Promotion Reward.

## 2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 2024/09/30 to 2024/11/29 6pm both dates inclusive (the “Promotion Period”).

## 3. Product Provider and Designated Loan

For the purposes of this Promotion:

**The Product Provider** is Promise;

**The Designated Loan** are Promise Instant Personal Loan, Promise Instant Low Interest Loan (Suitable for tax), Promise low-interest Debt Consolidation Loan

## 4. Eligible Customers

In order to receive the Promotion Reward and to comprise “Eligible Customers”, customers are required to, during the Promotion Period:

4A. Be a Hong Kong permanent resident aged 18 or above;

4B. Be an eligible new customer of Promise;

4C. Fully complete and submit an application for a Designated Loan on the designated link through MoneyHero during the Promotion Period. 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;

4D. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days after their application for the Designated Loan application confirmed by Promise; and

## **5. Promotion Rewards**

The Promotion Reward that an Eligible Customer is eligible to receive upon fulfilling the conditions set out in Clause 4 above is one of the following:

i.HK\$600 HKTVMall e-gift Voucher; OR ii.HK\$600 Wellcome voucher.

5A. Each Eligible Customer will be able to select a maximum of one of the applicable Promotion Rewards.

5B. MoneyHero is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacturer of the Promotion Reward.

5C. In the event that a Promotion Reward is not available from MoneyHero's suppliers or the specified Promotion Reward can no longer be purchased from official channels, MoneyHero reserves the right to replace the Promotion Reward with an alternative.

5D. The recommended retail values of the Promotion Rewards provided above are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.

5E. Customers who successfully apply for a Designated Loan and submit the MoneyHero Reward Redemption Form but are not confirmed by the Product Provider will not be able to receive any Promotion Reward.

5F. 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. 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.

5G. Each Eligible Customer can only receive a maximum of one (1) Promotion Reward as part of this Promotion.

5H. Apple did not participate in or sponsor this promotion.

## **6. Redemption Process for the Promotion Reward**

6A. 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.

6B. Customers whose applications for the Designated Loan are required to submit the MoneyHero Reward Redemption Form within 7 days after their application for the Designated Loan application confirmed by Promise in order to be eligible for the Promotion Reward. Customers who do not submit the MoneyHero Reward Redemption Form within this period will not be eligible to receive the Promotion Reward, even if they fulfill all other conditions.

6C. Eligible Customers who qualify to receive a Promotion Reward will receive a notification email confirming redemption details for the Promotion Reward.

6D. Customers 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 Promotion Reward.

6E. The redemption process may take at least 16 weeks starting from the date of promotion period ends, depending on the actual situation regarding user approval and transaction status or other factors that may affect eligibility for the Promotion Reward.

6F. Any queries regarding redemption or redemption submissions of the Promotion Reward that are received six (6) months after the Promotion Period will not be handled or responded to, except for those already in progress.

6G. Eligible Customers are required to redeem or collect the Promotion Reward within the redemption period specified in the notification email. Eligible Customers are deemed to have forfeited their Promotion Reward if it remains unclaimed after this date.

## 7. General Promotion Terms

7A. By participating in this Promotion, customers agree to be bound by these Terms and Conditions.

7B. 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.

7C. 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.

7D. 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.

7E. 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. 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 its quality, supply, delivery and maintenance.

7F. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

7G. By participating in this Promotion, participants 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 participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

7H. 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 Rewards, and (ii) receiving communications in relation to this Promotion from MoneyHero via email, each in accordance with MoneyHero's Privacy Policy.

7I. 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.

7J. 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 Reward.

7K. 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, wilful spamming or manipulation of any MoneyHero's processes, or website).

7L. By participating in this Promotion, customers 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.

7M. 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.

7N. Applicants understand and accept that gift distribution is facilitated by MoneyHero.

7O. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.