

# OSL限時專屬大放送 條款及細則 (以下稱「推廣活動」) (202507)

1. 本推廣活動由OSL數字證券有限公司(「OSLDS」)主辦。合資格客戶於推廣期內, 透過MoneyHero網站上的指定連結申請指定帳戶, 並獲得OSLDS批准, 完成此處列明的其他要求後, 將會從OSLDS獲得推廣獎賞(每項獎賞定義如下)。所有推廣獎賞均由OSLDS提供。

## 2. 推廣期

除非另有說明, 本推廣活動的推廣期為**2025年07月14日下午6時至2025年07月23日下午6時**, 首尾兩日亦包括在內(即「推廣期」)。

## 3. 本推廣活動而言:

- a. 「指定帳戶」是指- 於OSL數字證券有限公司開立的帳戶(以下簡稱「OSLDS」)開立的帳戶。
- b. 「新客戶」是指在申請指定證券帳戶前, 未曾開立過OSL數字證券有限公司帳戶的客戶。

## 4. 合資格客戶

I. 為了獲得推廣獎賞並成為「合資格客戶」, 客戶需符合以下條件:

- a. 為新客戶, 年滿18歲或以上, 必須在註冊過程中提供有效期且可驗證的香港住所證明。居住於香港以外地區的參與者無資格參加;
- b. 向MoneyHero提供有效電郵地址, 並於使用MoneyHero網站上的指定連結後, 被重定向至OSLDS網站, 根據OSLDS的內部記錄為準;
- c. 於推廣期內, 透過MoneyHero網站上的指定連結成功填寫並提交指定帳戶申請, 並提供有效且可驗證的香港住所證明作為開戶過程的一部分, 根據OSLDS的內部記錄為準;
- d. 於收到MoneyHero獎賞兌換表格後7日內(不遲於2025年07月31日)完整填寫並提交MoneyHero獎賞兌換表格, 包括在表格中的「申請參考號碼」部分提供其電郵地址;
- e. 本活動僅對個人客戶開放, 不適用於機構客戶;
- f. 其指定帳戶的申請需獲得OSLDS批准, 並於2025年07月23日下午6時或之前完成開戶程序, 根據OSLDS的全權酌情決定及OSLDS的系統記錄;
- g. 於2025年07月23日23:59(香港時間)之前, 完成首次存款不少於港幣10,000元。推廣期內的累計淨存款必須不少於港幣10,000元。此外, 從首次存款後的第二日開始, 客戶必須在帳戶中維持最低每日平均總資產餘額為港幣10,000元(或等值其他支援的法定貨幣或數位資產), 並持續30個日曆日;
- h. 滿足第5條所列的條件。

II. 為免生疑問, 推廣獎賞僅限個人客戶, 機構客戶不適用;

- b. 在計算客戶帳戶內資金時, 日均總資產餘額由OSLDS根據其內部估值方法全權決定。該計算將包括指定期間內帳戶中持有的所有支援的法定貨幣和數位資產;
- c. 是否符合條件成為合資格客戶的最終決定(包括但不限於是否使用MoneyHero網站上的指定連結申請並開立指定帳戶) 將由OSLDS作出;

d. 本推廣活動僅適用於推廣期內，並不得與任何其他由第三方（包括但不限於MoneyHero）提供的優惠、推廣、折扣或其他激勵同時使用。OSLDS保留最終解釋權，並可隨時修改、暫停或終止本推廣活動，無需事先通知。

## 5. 推廣獎賞及兌換

a. 符合第4條所列條件的合資格客戶，並達到OSLDS以下設置的標準，將可根據所滿足的條件選擇以下其中一項「推廣獎賞」，視乎供應情況而定：

i. 成功透過MoneyHero開立指定帳戶的合資格客戶（根據OSLDS的全權酌情決定）。

條件	獨家獎賞（受限於第5(c)條）
完成OSLDS的KYC和合適性評估，於開戶後14日內將至少港幣10,000元存入指定帳戶，並且在14日內不得提取該港幣10,000元。	<ul style="list-style-type: none"><li>● 價值HK\$500的比特幣；</li></ul>
i) 在註冊後 14 個日曆日內，完成第一筆數字資產交易，單筆交易金額不低於港幣100（或等值的美元）	<ul style="list-style-type: none"><li>● 價值HK\$200的比特幣；</li></ul>
ii) 在註冊後 14 個日曆日內，完成第二筆數字資產交易，單筆交易金額不低於港幣100（或等值的美元）	<ul style="list-style-type: none"><li>● 價值HK\$200的比特幣；</li></ul>

對於完成OSLDS的KYC和合適性評估，並將至少港幣10,000元存入指定帳戶且在30日內不提取該金額，並完成兩筆每筆金額超過港幣100元的交易的客戶，可獲得價值最高達港幣900元的比特幣。

「開戶」一詞僅指通過指定平台或渠道首次創建或註冊OSLDS帳戶。為免生疑問，「開戶」不包括完成客戶盡職調查、身份驗證、了解你的客戶（KYC）程序，或OSLDS不時可能施加的任何其他監管或操作要求。

b. 推廣獎賞由OSLDS單獨提供和發放。推廣獎賞的資格確認僅由OSLDS根據本條款及細則中設置的標準及OSLDS的內部記錄作出。任何有關推廣獎賞資格、發放或兌換的查詢或爭議，應僅向OSLDS提出。

c. OSLDS將根據發放時的比特幣當前價格計算發放的比特幣數量。推廣獎賞將在客戶滿足獲得推廣獎賞的條件後，由OSLDS直接存入用戶已驗證的OSLDS交易帳戶，具體條件由OSLDS決定。OSLDS保留權利，根據其合理判斷，應用其認為適當的兌換匯率。OSLDS進一步保留權利，在兌換過程中扣除任何相關的費用或成本。合資格客戶需自行負責確保其OSL帳戶保持活躍及已驗證（根據OSLDS的記錄），以便領取推廣獎賞。若合資格客戶未能維持其OSL帳戶的活躍及已驗證狀態，將被視為放棄推廣獎賞。

d. 合資格客戶每項推廣獎賞（根據第5(i)及(ii)條列明）最多可獲得一次。

e. 在OSLDS確認資格後，兌換指示將通過電郵發送至合資格客戶提供給MoneyHero的電郵地址。提供不準確或不正確資料的合資格客戶（由MoneyHero全權酌情決定）將無法獲得任何推廣獎賞。

f. 若指定帳戶的申請未透過指定連結進行，或在申請過程中啟用了廣告攔截器、追蹤阻擋器或無痕模式，則該申請可能不會被計算為經MoneyHero轉介，並可能導致OSLDS認為該用戶不符合資格獲得任何推廣獎賞。OSLDS保留權利，根據其記錄，若申請未按本條款及細則透過MoneyHero進行，則可扣留任何推廣獎賞。

g. 推廣獎賞不可退款，亦不可兌換為現金或其他獎賞。合資格客戶需負責在兌換時檢查推廣獎賞的質量。MoneyHero對推廣獎賞的任何方面（包括但不限於其發放、質量、供應、交付或維護）概不承擔任何法律責任。

h. MoneyHero與推廣獎賞無關，亦不對使用推廣獎賞而引起的任何索償、損害、損失、開支、法律責任或費用負責。任何有關推廣獎賞的查詢應直接向OSLDS提出。

- i. 成功申請指定帳戶並提交MoneyHero獎賞兌換表格，但根據OSLDS的內部記錄未獲批准的用戶，將無法獲得任何推廣獎賞。
- j. 未在指定期間內提交MoneyHero獎賞兌換表格的用戶，即使符合所有其他條件，也無資格獲得推廣獎賞。
- k. 在MoneyHero獎賞兌換表格中提供不準確或不正確資料的用戶（由OSLDS全權酌情決定）將無法獲得推廣獎賞。
- l. MoneyHero網站上列出的通用兌換流程不適用於本推廣。推廣獎賞的兌換流程僅受本推廣條款及細則約束。
- m. 兌換過程將在推廣活動結束後60個工作日內完成，具體時間取決於OSLDS的交付或兌換安排、用戶批准和交易狀況，或其他可能影響推廣獎賞資格的因素。
- n. 任何超過指定領取期限（如有）仍未領取的推廣獎賞將被沒收，OSLDS或MoneyHero對合資格客戶不承擔任何責任。任何推廣獎賞已被沒收的合資格客戶，無權從OSLDS或MoneyHero獲得任何款項或補償。
- o. 任何超過推廣期結束後6個月收到的有關兌換或兌換提交的查詢將不獲處理，已在處理中的查詢除外。

## 6. 一般推廣條款

- a. 參與本推廣即表示用戶同意受此等條款及細則約束。
- b. 若有關推廣獎賞資格或發放的爭議，OSLDS保留最終決定權，並可全權酌情決定，該決定對所有用戶具約束力。
- c. OSLDS及MoneyHero保留隨時修改此條款及細則的權利，包括但不限於更改推廣期或推廣獎賞，或終止本推廣，無需事先通知或對用戶承擔任何責任。
- d. 若條款及細則與其他推廣材料（例如市場推廣材料）存在任何不一致之處，應以此條款及細則為準。
- e. 參與本推廣即表示用戶同意：(i) MoneyHero將其個人資料分享給OSLDS，以便OSLDS準確確認用戶是否符合獲得推廣獎賞的資格；(ii) OSLDS更新MoneyHero有關用戶指定帳戶申請狀態的資料，包括該申請是否成功以及用戶是否已完成獲得推廣獎賞的所有條件；以及 (iii) 根據MoneyHero的私隱政策，透過電郵或其他電子方式接收來自OSLDS和MoneyHero的與本推廣相關的通訊。
- f. 用戶同意定期查閱此等條款及細則，確保完全了解可能對此等條款及細則作出的任何更改。用戶亦同意，繼續參與本推廣將構成他們接受此等條款及細則（包括可能不時修改的版本）。
- g. 參與本推廣即表示用戶在此聲明並保證，他們將遵守所有與參與本推廣相關的適用香港法律或法規，並且不會將本推廣用於任何非法或欺詐目的。
- h. MoneyHero對用戶因參與本推廣而引致的任何損害、損失、法律責任、傷害或失望概不負責。參與本推廣即表示用戶免除MoneyHero及其代理人因此推廣及推廣獎賞而引致的所有責任。
- i. 參與本推廣即表示所有用戶同意並承諾，始終就用戶參與本推廣、接受或使用任何推廣獎賞，以及任何違反或意圖違反此等條款及細則和/或任何適用法律而引致MoneyHero產生或蒙受的所有損失（包括直接、間接、附帶和/或相應的損失）、損害（包括一般、特殊及/或懲罰性損害）、要求、傷害、索償、成本、罰款、利息及費用（包括法律費用，按全額彌償基準計算），對MoneyHero、其員工及代理人進行賠償並使其免受損害。
- j. OSLDS及MoneyHero保留取消任何用戶資格及扣留或沒收全部或部分推廣獎賞的權利，若發現用戶參與或合理懷疑其參與任何形式的欺詐行為（包括但不限於虛假身份、篡改圖片、故意發送垃圾郵件或操縱OSLDS或MoneyHero的任何流程或網站）。推廣獎賞資格的數據和驗證將完全根據OSLDS的記錄進行，且OSLDS保留最終決定權。OSLDS保留權利，若發現客戶從事不當行為，包括但不限於惡意索取獎賞、使用自動化手段執行符合條件的交易、偽造或誤報數據、利用平台漏洞或使用技術手段獲取不當利益，可單獨決定暫停或撤回該參與者的資格。
- k. 任何產品的最終批准由OSLDS全權決定。參與本推廣並不保證所申請的任何產品會獲批准。MoneyHero不保證任何申請的產品會獲批准或任何用戶符合資格獲得推廣獎賞。

l. 合資格客戶同意並確認，推廣獎賞的派發由OSLDS協助；MoneyHero對推廣獎賞的派發不承擔任何責任或義務。

m. MoneyHero致力保持其資訊準確及最新。然而，這可能有時與OSLDS、金融機構、服務供應商或特定產品網站上提供的資訊有所不同。用戶應參閱OSLDS網站以獲取有關產品的最新利率/費用/條款及細則。

n. 虛擬資產(包括但不限於加密貨幣)涉及高度風險，並不適合所有投資者。此推廣的任何部分均不應被詮釋為MoneyHero發出的任何形式的邀請、招攬、要約或建議，以購買、持有或出售任何虛擬資產。本推廣不構成財務、投資、交易或任何其他類型的建議。

在作出任何有關虛擬資產的決定前，客戶應仔細考慮自身的財務狀況、目標、經驗和風險承受能力。MoneyHero不提供或要約任何虛擬資產交易服務。任何虛擬資產交易帳戶的開立均受制於虛擬資產交易平台營運商的條款及細則以及其評估和批准。客戶在進行任何投資前，應閱讀、理解並同意OSLDS客戶條款及細則、風險披露聲明、產品披露和所有其他適用的披露文件，這些文件可在OSLDS官方網站查閱。

o. 此等條款及細則受香港法律管轄並按其解釋。

p. 若此等條款及細則的英文版本與中文版本有任何歧異，概以英文版本為準。

# Terms and Conditions of OSL Time-Limited Exclusive Offer (the “Promotion”) (202506)

1. This Promotion is organised by OSL Digital Securities Limited (“OSLDS”). Eligible Customers who apply for a Designated Account using the designated link on the MoneyHero website during the Promotion Period, are approved for the same by OSLDS and complete the other requirements set out herein will receive a Promotion Reward (each as defined below) from OSLDS. All Promotion Rewards pursuant to this Promotion are fulfilled by OSLDS.

## 2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from **2025/07/14 6PM to 2025/07/23 6pm**, dates inclusive (the “Promotion Period”).

## 3. For the purposes of this Promotion:

- a. “Designated Account” means the account opened with OSLDS.
- b. “New Customer” means customers who have not opened a OSL Digital Securities Limited account prior to their application for a Designated Securities Account as part of this Promotion.

## 4. Eligible Customers

I. In order to receive a Promotion Reward and to comprise “Eligible Customers”, customers are required to:

- a. Be a New Customer who is aged 18 or above who is resident in Hong Kong;
- b. Provide a valid email address to MoneyHero and be redirected to OSLDS’s website after using the designated link for the Designated Account on the MoneyHero Website, according to OSLDS’ internal records;
- c. Fully complete and submit an application for a Designated Account after using the designated link for the Designated Account on the MoneyHero website during the Promotion Period, according to OSLDS’ internal records, including providing a valid and verifiable proof of residential address located within Hong Kong to OSLDS as part of the onboarding process;
- d. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days after receiving the MoneyHero Reward Redemption Form from MoneyHero (and in any event no later than **2025/07/31**), including providing their email address in the “Application Reference Number” section of the MoneyHero Reward Redemption Form;
- f. Have their application for the Designated Account approved by OSLDS and complete the account opening procedure on or before **2025/07/23 6pm**, as determined in OSLDS’s sole discretion and according to OSLDS’s system records;
- g. Complete an initial deposit of no less than HKD10,000 no later than 23:59 (HKT) on July 23, 2025. The cumulative net deposit during the Promotion Period must be no less than HKD 10,000. Furthermore, beginning on the calendar day immediately following the initial deposit, the customer must maintain a minimum daily average total asset balance of at least HKD 10,000 (or its equivalent in other supported fiat currencies or digital assets) in their account for a continuous period of thirty (30) calendar days; and

h. Fulfil the conditions set out in Clause 5(a).

II. For the avoidance of doubt. The Promotion Reward is available exclusively to individual clients, excluding institutional clients;

b. For the purposes of calculating the funds in a customer's account, the daily average total asset balance shall be determined by OSLDS, in its sole discretion, based on its internal valuation methodology. The calculation will include all supported fiat currencies and digital assets held in the account during the specified period;

c. Final determination of whether a customer meets the conditions to comprise an Eligible Customer (including but not limited to whether or not the Designated Account was applied for and opened after using the designated link on the MoneyHero website shall be made by OSLDS); and

d. This Promotion is only applicable during the Promotion Period and may not be used in conjunction with any other offers, promotions, discounts, or incentives provided by any third party (including but not limited to MoneyHero). OSLDS reserves the right of final interpretation in relation to this Promotion and may amend, suspend, or terminate the Promotion at any time without prior notice.

## 5. Promotion Rewards and Redemption

a. Eligible Customers who meet the conditions set out in Clause 4 above and fulfil the criteria set by OSLDS below will be able to select one of the following "Promotion Rewards", depending on the criteria fulfilled, subject to availability:

i. Eligible Customers who successfully open a Designated Account via MoneyHero (as determined by OSLDS in its sole discretion),

Criteria	Exclusive Reward (subject to Clause 5(c))
Complete OSLDS's KYC and suitability assessments, deposit at least HK\$10,000 within 14 days from account opening into the Designated Account and do not withdraw the HK\$10,000 within 14 days	<ul style="list-style-type: none"><li>• HK\$500 worth of Bitcoin;</li></ul>
i) within 14 days from account opening, successfully complete first trade of no less than HK\$100 (or its equivalent in USD)	<ul style="list-style-type: none"><li>• HK\$200 worth of Bitcoin;</li></ul>
ii) within 14 days from account opening, successfully complete second trade of no less than HK\$100 (or its equivalent in USD)	<ul style="list-style-type: none"><li>• HK\$200 worth of Bitcoin;</li></ul>

*For customers who completed OSLDS' KYC and suitability assessments, deposit at least HK\$10,000 into the Designated Account and do not withdraw the HK\$10,000 within 30 days and complete 2 trades of more than HK\$100 each can receive up to HK\$900 worth of Bitcoin.*

The term "account opening" shall refer exclusively to the initial creation or registration of an account with OSLDS through designated platforms or channels. For the avoidance of doubt, "account opening" shall not include the completion of customer due diligence, identity verification, know-your-client (KYC) procedures, or any other regulatory or operational requirements that may be imposed by OSLDS from time to time.

b. Promotion Rewards are fulfilled and distributed solely by OSLDS. Confirmation of eligibility for the Promotion Reward is determined solely by OSLDS based on the criteria set out in these Terms and Conditions and OSLDS's internal records. Any queries or disputes relating to eligibility for a Promotion Reward, or fulfilment or redemption of the Promotion Reward should be directed to OSLDS only.

c. The amount of Bitcoin to be distributed by OSLDS will be calculated based on the prevailing Bitcoin price at the time of distribution. Promotion Rewards will be deposited directly into the user's verified OSLDS trading account by OSLDS after the user fulfills the conditions required to receive the Promotion Reward, as determined by OSLDS. OSLDS reserves the right, at its sole discretion, to apply a conversion rate it reasonably deems appropriate. OSLDS further reserves the right to deduct any associated costs or fees incurred in the conversion process. Eligible Customers are solely responsible for ensuring that they maintain an active and verified OSL account (based on OSLDS's records) in order to receive the Promotion Reward. Eligible Customers who do not maintain their OSL account in an active and verified state will be deemed to have forfeit their Promotion Reward.

d. Eligible Customers will receive a maximum of one (1) of each Promotion Reward set out in Clauses 5(i) and (ii).

e. After eligibility has been confirmed by OSLDS, redemption instructions will be sent to Eligible Customers via email to the email address provided by the Eligible Customer to MoneyHero. Eligible Customers who provide inaccurate or incorrect information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Promotion Reward.

f. If the application for the Designated Account is not made via the designated link, or an ad-blocker, tracking blocker or incognito mode is enabled during the application process, it may not be counted as being through MoneyHero in OSLDS's records and may lead to OSLDS deeming the user not being eligible for any Promotion Reward. OSLDS reserves the right to withhold any Promotion Reward where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.

g. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. 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 fulfilment, quality, supply, delivery or maintenance.

h. MoneyHero is not associated with the Promotion Reward(s) and is not responsible for any claims, damages, losses, expenses, liabilities or costs arising from usage of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to OSLDS

i. Users who successfully apply for a Designated Account and submit the MoneyHero Reward Redemption Form but are not approved by OSLDS, based on OSLDS's internal records, will not be able to receive any Promotion Reward.

- j. Users who do not submit the MoneyHero Reward Redemption Form within the specified period will not be eligible to receive the Promotion Reward, even if they fulfill all other conditions.
- k. Users who provide inaccurate or incorrect information in the MoneyHero Reward Redemption Form (as determined by OSLDS acting in its absolute discretion) will not be able to receive the Promotion Reward.
- l. 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.
- m. The redemption process will take 60 working days from campaign ended., depending on the actual situation regarding OSLDS's delivery or redemption arrangements, user approval and transaction status or other factors that may affect eligibility for the Promotion Reward.
- n. Any Promotion Reward(s) not claimed past the stipulated collection period (if any) be forfeited without any liability on the part of OSLDS or 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 OSLDS or MoneyHero.
- o. Any queries regarding redemption, or redemption submissions of the Promotion Reward that are received more than 6 months after the end of the Promotion Period will not be handled, except for those already in progress.

## **6. General Promotion Terms**

- a. By participating in this Promotion, users agree to be bound by these Terms and Conditions.
- b. In the event of any disputes regarding eligibility or fulfilment of the Promotion Reward, OSLDS reserves the right to make the final decision in its absolute discretion, which shall be binding on all users.
- c. OSLDS and MoneyHero reserve the right to amend these Terms and Conditions at any time, including but not limited to changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or liability to users.
- d. 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.
- e. By participating in this Promotion, users consent to (i) MoneyHero sharing their personal details with OSLDS in order for OSLDS to accurately confirm whether a user is eligible to receive any Promotion Reward, (ii) OSLDS updating MoneyHero with information regarding the status of the user's application for the Designated Account, including whether or not said application is successful and whether the user has fulfilled all the conditions required to receive a Promotion Reward, and (iii) receiving communications in relation to this Promotion from OSLDS and MoneyHero via email or other electronic means, each in accordance with MoneyHero's [Privacy Policy](#).
- f. Users agree to regularly review these Terms and Conditions to ensure that they are fully aware of any changes or changes to these Terms and Conditions from time to time. Users 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.
- g. By participating in this Promotion, users 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.
- h. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by users arising from this Promotion. By participating in this Promotion, users release MoneyHero



and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Rewards.

i. By participating in this Promotion, all users agree and undertake to, at all times, indemnify, keep indemnified and hold MoneyHero, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries, claims, costs, penalties, interest and fees (including legal fees on a full indemnity basis) incurred by MoneyHero, howsoever arising from the user's participation in the Promotion, acceptance or usage of any Promotion Reward, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.

j. OSLDS and MoneyHero reserve the right to disqualify any user and withhold or confiscate in full or part any Promotion Rewards if the user 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 OSLDS or MoneyHero's processes, or website). The data and validation for determining eligibility for the Promotion Rewards shall be based solely on OSLDS's records, and OSLDS retains the exclusive right of final decision. OSLDS reserves the right, at its sole discretion, to suspend or revoke the eligibility of any participant from this Promotion if the customer is found to have engaged in improper actions, including but not limited to, maliciously claiming rewards, using automated means to execute any trade, falsifying or misreporting data, exploiting platform vulnerabilities, or utilizing technological methods to obtain undue benefits.

k. Final approval of any product is determined by OSLDS in its sole and absolute discretion. 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 or any user's eligibility for a Promotion Reward. OSLDSI. Eligible Customers agree and acknowledge that Promotion Reward fulfillment is facilitated by OSLDS; MoneyHero does not have any liability or responsibility in respect of Promotion Reward fulfillment.

m. MoneyHero strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on OSLDS, financial institution, service provider or specific product's site. Users should refer to OSLDS's website for the most updated rates/fees/T&Cs on the relevant product.

n. Virtual assets (including but not limited to cryptocurrencies) involve a high degree of risk and are not suitable for all investors. No part of this Promotion should be construed as any form of invitation, solicitation, offer or recommendation by MoneyHero to purchase, hold or sell any virtual asset. This Promotion does not constitute financial, investment, trading, or any other type of advice.

Before making any decisions in relation to any virtual asset, customers should carefully consider their own financial situation, objectives, experience and risk appetite. MoneyHero does not provide or offer any virtual asset trading service. The opening of any virtual asset trading account is subject to terms and conditions of, and assessment and approval by, the operator of the virtual asset trading platform. Prior to making any investment, customers are required to read, understand, and agree to the OSLDS Client Terms and Conditions, Risk Disclosure Statement, Product Disclosures, and all other applicable disclosure documents, which are available on the official OSLDS website.

o. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.

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