

MoneyHero - 「MH風雲車榜」6月活動(「活動」)之條款及細則

MoneyHero Insurance Brokers Limited (以下簡稱「MoneyHero」) 為本推廣活動的主辦機構。

2. 活動期

本次活動將於2025/06/03 6PM至 2025/06/30 6PM 期間舉行，包括首尾兩日(「活動期」)。

3. 合資格參加者

要參加本次活動並符合【合資格參加者】資格，參加者必須於活動期間滿足以下條件：

- a. 持有有效香港身份證；
- b. 於香港居住；及
- c. 年滿18歲或以上。

4. 活動規則

- a. 本推廣活動分為兩部分。參加本推廣活動的合資格參加者，必須於推廣期內：
 - i. 填寫[MH Car Legends]問卷(以下簡稱「問卷」)中的所有必填資料及資訊；
 - ii. 根據MoneyHero內部紀錄，成功提交該問卷予MoneyHero。
- b. 優惠條款
 - i. 成功提交問卷且資料有效(由MoneyHero全權酌情決定)的合資格參加者，將會收到MoneyHero就問卷中所提供的汽車保險保單資料的聯絡。
 - ii. 合資格參加者需向MoneyHero提供由香港保險公司發出、用於本年度續保的有效(即未過期)汽車保險續保通知書(以下稱「現有保單」)，以及MoneyHero就該保單所要求的其他資料。
 - iii. MoneyHero會盡力向合資格參加者提供新保單(以下稱「新保單」)保費比現有保單便宜港幣500元的續保優惠，但並不保證一定可以提供這個優惠(以下稱「優惠」)。因為有些情況是MoneyHero無法控制的，所以本推廣活動不代表合資格參加者一定能獲得這個優惠。
 - iv. MoneyHero保留因任何理由拒絕合資格參加者申請本推廣活動下的新保單的權利，包括但不限於第4條(b)(xiii)款所列之情況。
 - v. 本優惠不可與MoneyHero汽車保險WhatsApp推廣活動中的任何優惠或折扣同時使用。
 - vi. 本優惠適用於第三者責任保險及全面保障責任保險。
 - vii. MoneyHero不保證現有保單與新保單的條款相同，包括但不限於保險金額、自負額等。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所訂條款約束。建議合資格參加者於完成購買前，仔細審閱新保單的條款。
 - viii. 本優惠僅適用於本年度的續保。任何後續續保的保費由相關保險公司自行決定，MoneyHero不保證後續續保的保費。

- ix. 由MoneyHero保險經紀有限公司發出的汽車保險續保通知書不符合本推廣活動資格，亦不會被視為合資格的現有保單。
- x. 未能符合第4條(b)(xiii)款所列條件的合資格參加者，將無法獲享本優惠。
- xi. 本推廣活動不適用於(i)特別品牌或製造商的車輛(由MoneyHero或任何保險公司酌情決定)，或(ii)車齡超過二十(20)年的車輛。
- xii. 參加本推廣活動即表示合資格參加者聲明及保證：(i) 向MoneyHero提供的所有資料均為其所知真實及正確；及(ii) 已向MoneyHero披露所有與申請新保單相關的重要事實。
- xiii. 為獲享此優惠，須符合以下條件：
 - 1. 新保單必須於提交問卷後，透過MoneyHero購買；
 - 2. 合資格參加者必須為現時車主及保單上的首名駕駛者，或(若車輛由公司持有)為現有保單及新保單上的首名駕駛者；
 - 3. 合資格參加者的姓名須與保單上車主及／或首名駕駛者姓名一致；
 - 4. 投保車輛必須為私家車(以車輛登記文件所示為準)；
 - 5. 保單上所有指定駕駛者必須：
 - i. 年齡介乎25至69歲，且擁有至少2年駕駛經驗；
 - ii. 於保單續保時，駕駛執照上的扣分不超過10分；
 - iii. 過去3年內，未曾就汽車保險提出超過2次索償；
 - iv. 目前沒有因危險駕駛、酒後駕駛、藥物駕駛或魯莽駕駛而被警方調查或起訴；
 - v. 過去2年內，未曾因危險駕駛、酒後駕駛、藥物駕駛或魯莽駕駛被定罪；
 - vi. 過去2年內，駕駛執照未曾被吊銷；
 - vii. 過去2年內，未曾被任何保險公司拒絕續保、取消保單或加諸額外條款

c. 參賽條款

- i. 作為本推廣活動的一部分，合資格參加者可於其個人Instagram帳戶上傳其愛車照片，標註@moneyhero.com.hk，並於貼文中加入標籤#MoneyHero及#MH風雲車榜(以下簡稱「比賽」)。
- ii. 欲參加比賽的合資格參加者，須確保於提交問卷予MoneyHero時，已填妥問卷內相關欄位。
- iii. 合資格參加者必須將其Instagram帳戶設定為公開，方可參加比賽。若MoneyHero無法查看該貼文，該參賽作品將不具備參賽資格。
- iv. MoneyHero將於2025年7月31日中午12時，統計每個參賽作品的按讚數。按讚數最高的五個作品將被選為得獎作品(該合資格參加者為「得獎者」)。
- v. 如出現多個作品按讚數相同，則以較早發布的作品為得獎作品。
- vi. 每位得獎者將獲贈五張電子KeePer純水極上手洗車券(每張服務券價值高達港幣500元，合共可達至港幣2,500元)(以下簡稱「比賽獎品」)，總共五名得獎者。
- vii. 無論合資格參加者提交多少張獨立作品，每位參加者最多只能獲獎一次。如同一參加者提交多張照片，僅以最早發布的作品(以Instagram貼文日期及時間為準)作為有效參賽作品。同一參加者重複提交問卷亦不會被視為額外參賽資格。

- viii. MoneyHero保留最終決定權，該決定為最終、具決定性且不可上訴，且不接受任何爭議。含有不道德、猥褻或冒犯性內容的參賽作品（由MoneyHero全權酌情決定）將被取消參賽資格。
 - ix. 若MoneyHero發現同一合資格參加者兌換或嘗試兌換多個比賽獎品，該合資格參加者只會獲得一份比賽獎品，即使該參加者有兩個獨立作品被選為得獎作品。
 - x. 若合資格參加者有多個作品被選為得獎作品，MoneyHero保留權利選擇替補得獎者。
 - xi. MoneyHero與比賽獎品供應商並無關連，亦不對比賽獎品的質素、使用或適用性負責。任何有關比賽獎品的查詢，應直接向比賽獎品的供應商或製造商查詢。
 - xii. 若比賽獎品供應商停止供應相關比賽獎品或該獎品無法於官方渠道購買，MoneyHero保留權利更改比賽獎品，並以同等價值的替代品取代。
 - xiii. 所有發出的禮券均受禮券商戶條款及細則約束。所有額外條款及細則將於比賽獎品發送或兌換時說明，或載於比賽獎品上。額外條款及細則可能包括有效期限、消費要求、適用或不適用產品及其他條件。比賽獎品供應商保留權利隨時更改、取消、終止或暫停比賽獎品訂單或其任何部分，或適用條款及細則，無需事先通知。
 - xiv. MoneyHero對任何第三方商戶、網站或服務供應商所提供的商品、服務或其質素及表現概不負責。MoneyHero亦不會對因使用該等禮券而直接或間接引致的任何索償、損害、損失、費用、責任或開支承擔任何責任。任何相關查詢、投訴或意見應向相關第三方商戶提出。
- d. 提交問卷並不代表合資格參加者自動獲得優惠或比賽獎品的資格。
 - e. 優惠及／或比賽獎品的資格將根據MoneyHero的內部紀錄作出判定。如有任何爭議，MoneyHero保留絕對酌情權作出最終決定，該決定對所有合資格參加者具有約束力。

5. 附加資格要求

- a. MoneyHero所有的全職及／或合約僱員（以下簡稱「僱員」）及其配偶、兄弟姊妹、父母、子女、祖父母及孫子女，無論是因姻親關係、現有或過往婚姻、再婚、收養、同居或其他家庭擴展關係，亦包括任何與其同住於同一住所的人士（無論是否有親屬關係），均不符合參加本比賽的資格。
- b. 如合資格參加者未能符合上述第3條所列條件，或屬於上述任一類別，MoneyHero保留取消其參賽資格的權利。

6. 比賽獎品

- a. 比賽得獎者將於推廣期結束後兩個月內於MoneyHero的Facebook專頁公布。
- b. 得獎者將於公布後一個月內，透過電郵（以下稱「獎賞換領通知電郵」）收到有關如何兌換比賽獎品的詳情。建議得獎者留意其垃圾郵件或廣告郵件夾，以防電郵被誤導至該處。
- c. 若電郵無法成功送達（包括得獎者提供錯誤電郵地址等原因），MoneyHero將不會作進一步聯絡。

d. 如發現合資格參加者的參賽作品於比賽期間以外提交，或存在欺詐行為、違反比賽精神或不符合本條款及細則，MoneyHero保留拒絕該參加者兌換比賽獎品的權利。若有爭議，MoneyHero的決定為最終決定。MoneyHero亦保留取消不符合本條款及細則申請方式的合資格參加者資格，並可選擇新的得獎者或按其認為合適方式處理比賽獎品。

e. 不論任何原因，如得獎者未能於得獎公布後 3 個月內兌換獎品，其得獎資格將會被取消而不作另行通知，而獎品亦將被沒收。MoneyHero 將不會對得獎者承擔任何責任，而得獎者亦不能從MoneyHero獲得任何型式補償。

7.一般條款及細則

a. 推廣活動由MoneyHero主辦。所有有關本推廣活動的查詢或爭議，應直接向MoneyHero提出。MoneyHero對合資格參加者因參與本推廣活動而蒙受的任何損失或損害概不負責。

b. 參加本推廣活動即表示合資格參加者同意受本條款及細則約束。

c. 參加本推廣活動即表示合資格參加者同意：(i) MoneyHero處理其提供予MoneyHero的資料，包括但不限於個人資料及現有保單資料；(ii) MoneyHero將其個人資料及現有保單資料與相關保險公司分享；(iii) MoneyHero將為協助兌換比賽獎品所需的資料與MoneyHero的推廣合作夥伴分享；及(iv) 接收MoneyHero透過WhatsApp、電郵或其他電子訊息發送的有關本推廣活動的通訊（包括但不限於就新保單（如適用）進行聯絡），上述各項均依據MoneyHero的私隱政策進行。

d. 得獎者同意並授權MoneyHero可為宣傳目的，編輯及使用其參賽作品、姓名及肖像（包括文字、圖片或照片）。MoneyHero保留權利在法律允許範圍內，無需另行補償即可刊登及調整得獎者的照片及／或聲明。

e. 如有任何爭議，MoneyHero保留絕對酌情權作出最終決定，該決定對所有合資格參加者具約束力。

f. MoneyHero保留隨時修訂本條款及細則的權利，包括更改推廣期或推廣活動日期，如推廣活動延遲推出，MoneyHero概不承擔任何責任。

g. 優惠及比賽獎品不可退款或兌換現金或其他獎賞。所有與推廣活動相關的產品及服務均以現有存貨為準。得獎者須於兌換比賽獎品時自行檢查獎品的質素及有效期限。MoneyHero對比賽獎品的質量、供應、交付及維護等任何事宜概不負責。

h. 參加本推廣活動即表示合資格參加者聲明並保證其將遵守所有適用的香港法律及規例，且不會將本推廣活動用於任何非法或欺詐目的。如MoneyHero懷疑合資格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. 如合資格參加者於問卷中提供不準確或錯誤資料（由MoneyHero全權酌情決定），將無法獲得優惠或比賽獎品。

j. 2025年10月31日後，將不受理任何關於本次活動活動或兌換活動獎品的查詢（正在跟進中的個案除外）。

k. 如發現合資格參加者有欺詐意圖之嫌（包括但不限於虛假個人資料、竄改圖片、故意發送垃圾郵件或操縱任何 MoneyHero 的流程或網站），MoneyHero 有權取消任何合資格參加者之資格，並扣留或沒收全部或部分的活動獎品。

l. 參與此活動即代表合資格參加者同意並允許MoneyHero根據其私隱政策 (<https://www.moneyhero.com.hk/en/privacy-policy>) 向推廣夥伴分享活動報名表格上的資料，以配合兌換活動獎品的流程。

m. 若合資格參加者因參與此活動造成或承受任何破壞、損失、責任、傷害或失望，包括任何可能限制合資格參加者參加是次活動活動的情況（包括但不限於任何類型的技術硬件或軟件故障、失效或不可用之網絡連接，或失敗、不完整、錯亂或延遲之電力傳輸），MoneyHero概不負責。一旦參與此活動，你將不追究MoneyHero及其銷售伙伴任何責任，包括但不限於有關此活動活動，及所獲贈之獎品及優惠。

n. 參加本推廣活動即表示合資格參加者同意並承諾，無論直接或間接，因其參與推廣活動及／或違反本條款及細則及／或任何適用法律而引致或產生的所有損失（包括直接、間接、附帶及／或衍生損失）、損害（包括一般、特別及／或懲罰性損害）、索償、費用、罰款、利息及開支（包括所有律師費用，不論是否涉及實際、預期或威脅中的法律程序），均會隨時賠償及保障MoneyHero及其員工，並使其免受損害（個人傷害除外，惟該傷害非因MoneyHero疏忽所致）。

o. 本推廣活動所使用的任何商標、圖案標誌、標誌或知識產權均屬其各自擁有人所有。

p. MoneyHero未行使本條款及細則下任何權利或補救措施，並不表示放棄該等權利或補救措施。

q. 本條款及細則受香港法律管轄，所有合資格參加者同意接受香港法院的專屬管轄權。

r. 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。

s. 本推廣活動僅限香港合資格參加者參加。

8. MoneyHero的私隱政策

a. 我們的首要目標是保障你個人資料的安全，並且致力在處理您的個人資料時能持續地得到您的信任和使您安心。我們透過維持符合香港《個人資料（私隱）條例》法律的保障程序來保障這些個人資料，以及培訓員工以正確的方式處理個人資料。當我們使用其他公司為我們提供服務時，我們亦會要求這些公司將它們所收取的個人資料保持機密。

Terms and Conditions of the "MH Car Legends" Jun Promotion (the "Promotion")

1. MoneyHero Insurance Brokers Limited ("MoneyHero") is the organizer of this Promotion.

2. Promotion Period

a. The Promotion will run from 2025/06/03 6PM to 2025/06/30 6PM, inclusive of both dates (the "Promotion Period").

3. Eligible Participants

In order to be eligible to participate in this Promotion and qualify as an "Eligible Participant", users are required to, during the Promotion Period:

- a. Hold a valid Hong Kong ID card;
- b. Be a resident of Hong Kong; and
- c. Be 18 years old or above.

4. Conduct of Promotion

a. This Promotion is split into 2 parts. To participate in this Promotion, an Eligible Participant must, during the Promotion Period:

- i. Enter all required details and information in the [MH Car Legends](#) Questionnaire ("**Questionnaire**"); and
- ii. Successfully submit the Questionnaire to MoneyHero, based on MoneyHero's internal records.

b. Offer Terms

- i. Eligible Participants who successfully submit the Questionnaire with valid details, (as determined by MoneyHero in its sole discretion) will be contacted by MoneyHero in relation to the motor insurance policy details provided in the Questionnaire.
- ii. Eligible Participants are required to provide MoneyHero with a valid (i.e not expired) renewal notice for a motor insurance policy issued by an insurer in Hong Kong that is for a renewal in the current year as provided in the Questionnaire ("**Existing Policy**"), along with any other information requested by MoneyHero in connection with the same.
- iii. MoneyHero shall attempt but is not obliged to provide a renewal offer (the "**New Policy**") that is up to HK\$500 less than the renewal premium for the Existing Policy (the "**Offer**") to the Eligible Participant. MoneyHero's ability to provide the Offer may be affected by factors outside of MoneyHero's control and no part of

this Promotion shall be construed as a guarantee that an Eligible Participant will be able to receive the Offer from MoneyHero.

- iv. MoneyHero reserves the right to decline an Eligible Participant'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(b)(xiii).
- v. The Offer cannot be combined with any offer or discount on a policy pursuant to the MoneyHero Motor Insurance WhatsApp Promotion.
- vi. The Offer is applicable to both Third Party Liability Policies and Comprehensive Liability Policies.
- vii. 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. Eligible Participants are recommended to carefully review the terms of the New Policy before completing any purchase.
- viii. 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 underlying insurer. MoneyHero does not guarantee the premium payable for any subsequent renewal.
- ix. Renewal notices for motor insurance policies issued by MoneyHero Insurance Brokers Limited are not eligible for the purposes of this Promotion and will not be considered eligible Existing Policies.
- x. Eligible Participants who do not satisfy the criteria set out in Clause 4(b)(xiii) will not receive the Offer.
- xi. 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.
- xii. By participating in this Promotion, Eligible Participants 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 Eligible Participant's application for the New Policy have been disclosed to MoneyHero.
- xiii. In order to receive the Offer:
 - 1. the New Policy must be purchased through MoneyHero following submission of the Questionnaire;
 - 2. The Eligible Participant must be the current vehicle owner and the first named driver on the Policy, or the first named driver on the Existing Policy and the New Policy (in the case of vehicles owned by a company);
 - 3. The Eligible Participant's name must be consistent with the vehicle owner and/or first named driver's name on the Existing Policy and the New Policy;
 - 4. The vehicle to be insured must be a private car (as set out in the Vehicle Registration Document);
 - 5. All named drivers on the New Policy must:
 - i. hold a valid Hong Kong driving license;

- ii. be aged between 25 and 69 years of age and have at least 2 years driving experience;
- iii. not have more than 10 penalty points on their license at the point of policy renewal;
- iv. not have made more than 2 claims under a motor insurance policy in the past 3 years;
- v. 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;
- vi. not have been convicted of any dangerous driving, drink driving, drug driving or reckless driving in the past 2 years;
- vii. not have had their driving license suspended in the past 2 years; or
- viii. not been refused renewal, cancellation or had additional terms imposed on any motor insurance policy from any insurance company in the past 2 years.

c. Contest Terms

- i. As part of the Promotion, Eligible Participants can upload a photo of their car on their personal Instagram account, tag @moneyhero.com.hk, and include the hashtags #MoneyHero and #MH風雲車榜 in the post (the “Contest”).
- ii. Eligible Participants who wish to enter the Contest should ensure that the relevant fields of the Questionnaire are filled in when submitting the Questionnaire to MoneyHero.
- iii. Eligible Participants must set their Instagram account to Public in order to enter the Contest. Posts that cannot be viewed by MoneyHero will not be eligible for the Contest.
- iv. MoneyHero will check the number of likes on each entry to the Contest at 12:00PM on 31 July 2025. The 5 entries with the most likes will be selected as the winning entries (with the Eligible Participant being the “Winner”).
- v. In the event more than one entry has the same number of likes, the entry posted earlier will be deemed the Winner.
- vi. Each Winner will receive five (5) KeePer Pure Water Superb Manual Car Wash E- Vouchers (each service E- voucher is valued at up to HK\$500, with a total value of up to HK\$2,500) (the “Contest Prize”), total 5 winners.
- vii. Each Eligible Participant may only be selected as a Winner once, regardless of how many unique entries the Eligible Participant submits. Where an Eligible Participant enters more than one photo to the Contest, only the earliest submission (based on the post date and time on Instagram) will be considered for the Contest. Duplicate or multiple submissions of the Questionnaire by the same Eligible Participant will not be considered as additional entries.
- viii. MoneyHero reserves the right to make the final decision, which is final, conclusive and not subject to appeal, and will not entertain any disputes. Entries

containing immoral, obscene, or offensive content (as determined solely at MoneyHero's discretion) will be disqualified.

- ix. If MoneyHero becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Contest Prizes, the Eligible Participant will only receive one (1) Contest Prize, even if the Eligible Participant has two separate entries selected as winning entries.
 - x. MoneyHero reserves the right to pick a replacement Winner in the event that an Eligible Participant has more than one entry selected as a winning entry.
 - xi. MoneyHero is not associated with the provider of the Contest Prize and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Contest Prize . Any enquiries regarding the Contest Prize should be directed to the provider/manufacture of the Contest Prize.
 - xii. If the provider of the Contest Prize stops supplying the relevant Contest Prize / the Contest Prize can no longer be purchased from official channels, MoneyHero reserves the right to change the Contest Prize and replace it with an alternative of similar value.
 - xiii. All 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 Contest Prize or noted on the Contest Prize. Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. The supplier of the Contest Prize reserves the right to change, cancel, terminate or suspend the order for the Contest Prize or any part thereof or any part of the applicable Terms and Conditions from time to time with or without prior notice. 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.
- d. The submission of the Questionnaire does not automatically entitle an Eligible Participant to receive the Offer or a Contest Prize.
- e. Eligibility for the Offer and/or Contest Prize will be based 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 Eligible Participants.

5. Additional Eligibility Requirements

- a. All permanent and/or contract employees ("**Employees**") of MoneyHero and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any

other persons residing at the same household whether or not related, are not eligible to participate in the Contest.

b. MoneyHero reserves the right to disqualify an Eligible Participant from participating in this Contest if he/she does not fulfill the criteria set out in Clause 3 above or falls under one of the above categories.

6. Contest Prize Fulfilment Terms

a. Winners of the Contest will be announced on MoneyHero's Facebook page within 2 months after the Promotion Period.

b. Winners will be contacted via email (the "Rewards Notification Email") with details on how to redeem the Contest Prize within 1 month after the announcement. Winners are encouraged to check their spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Winners will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided by the Winner.

d. MoneyHero reserves the right to reject any redemption of a Contest Prize if the Eligible Participant's Contest entry is found to have been made outside of the Contest Period, or is fraudulent, against the spirit of the Contest, or non-compliant with these Terms and Conditions. In the event of disputes, MoneyHero's decision shall be final. MoneyHero reserves the right to disqualify Eligible Participants who make their applications in a manner that does not comply with these Terms and Conditions and select a new Winner or otherwise dispose of the Contest Prize as it sees fit.

e. Any Contest Prize not claimed for more than 3 months after the announcement of the Winners shall be forfeited without any liability on the part of MoneyHero to the Winner. Any Winner whose Contest Prize has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

7. General Promotion 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.

b. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.

c. By participating in this Promotion, Eligible Participants consent to (i) MoneyHero processing the information provided to MoneyHero, 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, (iii) MoneyHero sharing any details required to facilitate redemption of the Contest Prize with MoneyHero's promotion partners, and (iv) receiving communications in relation to this Promotion (including but not limited to being contacted regarding a New Policy, if applicable) from MoneyHero via WhatsApp, email or other electronic message, each in accordance with MoneyHero's Privacy Policy.

d. Winner(s) agree and consent to allow their entries, names and likenesses in the form of text, images or photographs to be edited/to be 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 Eligible 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. The Offer and Contest Prize are not 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 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.

h. By participating in this Promotion, Eligible 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 an Eligible 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. Eligible Participants who provide inaccurate or incorrect information in the Questionnaire (as determined by MoneyHero acting in its absolute discretion) will not be able to receive the Offer or Contest Prize.

j. Any queries regarding this Promotion or redemption of the Contest Prize that are received after 31 October, 2025 will not be handled, except for those already in progress.

k. MoneyHero reserves the right to (at its own discretion) disqualify any Eligible Participant and withhold or confiscate in full or part, any Contest Prize if the Eligible Participant or Winner 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 Questionnaire to MoneyHero's promotion partners to facilitate the Winner's redemption of the contest prize, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

m. 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 Contest Prize.

n. 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.

o. 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.

p. 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.

q. The Terms and Conditions shall be governed by the laws of Hong Kong and all Eligible Participant agree to submit to the exclusive jurisdiction of the courts of Hong Kong.

r. In case of any inconsistency or discrepancy between the English version and Chinese version of the Terms and Conditions, the English version shall prevail.

s. The Promotion is for Eligible Participants in Hong Kong only.

8. MoneyHero Privacy Policy

a. Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Hong Kong's PCPD (Personal Data (Privacy) Ordinance) law. We train our employees in proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive as well.