

【稅季大派HK\$10,000現金券】(“推廣活動”)條款及細則

1. MoneyHero Global Limited (“MoneyHero”)是本次推廣活動的主辦方。根據這此推廣條款和條件，符合條件的參加者(“合資格參加者”)通過MoneyHero網站成功申請合資格金融產品後獲得產品提供者批核，並於指定獎賞換領表格回答指定問題，有機會獲得以下比實獎品(如以下所定義)。

2. 推廣活動期間

由2024年10月18日中午12時至2024年12月15日晚上6時，包括首尾兩日。

3. 參加資格

要取得活動參加資格成為合資格參賽者，參賽者須滿足以下條件：

- 持有有效的香港身份證；
- 住在香港；
- 年滿18歲；以及
- 完成以下所列的推廣活動要求

4. 活動規則及獎品

為了參與本推廣活動並參加是次活動，合格參與者必須：

- i.推廣期間內經 MoneyHero 申請 1個合資格產品(詳情請參閱第5部份)；
- ii.在成功申請貸款後7日內完整填寫並提交獎賞換領表格，並於獎賞換領表格上回答與本活動有關的問題；
- iii.確保 MoneyHero 獎賞換領表格中提供的所有資訊與合格產品申請中提供的聯絡資訊相同，包括但不限於聯絡電話號碼和姓名；和
- iv.其合資格產品的申請已獲得產品提供者的批核，並滿足申請的每個合資格產品獲得MoneyHero 獨家獎賞所需的所有條件，如每個合資格產品的特定 MoneyHero 獎賞條款及細則中所規定。

5. 合資格產品及產品提供者

就本推廣活動而言，合資格產品及產品提供者如下：

產品提供者	合資格產品
星展銀行	星展銀行 定額私人貸款
渣打銀行	渣打銀行 私人貸款
花旗銀行	Citi 特快現金稅季貸款
WeLend	WeLend 稅季低息貸款
安信	安信 定額私人貸款
亞洲聯合財務	UA 低息稅務貸款
亞洲聯合財務	UA i-Money 特快網上私人貸款
中國建設銀行(亞洲)	建行(亞洲)「好現金」私人分期貸款 (適合稅季)
匯立銀行WeLab Bank	WeLab Bank 私人分期貸款 (稅季可用)
富邦銀行	富邦「合您意」私人貸款 (適合稅季)
中國銀行(香港)	中銀分期「易達錢」— 稅季貸款
Mox	Mox「即時借」(適合稅季)
華僑銀行	華僑銀行 私人貸款
Zero Finance	X 大額私人貸款 (適合稅季)
CreFIT	CreFIT 現金貸 (適合稅季)

6.活動規則(比賽)

- i. 為參加是次比賽，合資格參賽者必須提交 MoneyHero 獎賞換領表格中比賽問題的答案。比賽是一場技巧遊戲，而不是機會或運氣。
- ii. 回答比賽問題時必須用中文回答，且不超過100個字元。
- iii. MoneyHero 評審小組將審查提交的內容，並選出合格參與者提交的一百 (100) 個最具創意的答案作為比賽得獎者(「得獎者」)。包含不道德、淫穢或冒犯性內容(由 MoneyHero 自行決定)的提交內容將不予考慮。MoneyHero 評審團將根據創意來決定獲獎者的順序(1-100)。
- iv. 得獎者將於 2025 年 1 月 31 日或之前在 MoneyHero 的活動頁面 <https://www.moneyhero.com.hk/zh/personal-loan/tax-loan>上公佈。
- v. 評審團的決定是最終決定，不得上訴。評審團沒有義務提供其決定的任何理由，也不會就其決定進行任何對話或通信。
- vi. 提交比賽問題的答案並不能保證收到比賽獎品。
- vii. 在符合第4(b) 條規定的標準的前提下，合格參與者可為成功申請的每個合資格產品提交一(1)份MoneyHero 獎賞換領表格(以及一(1)個比賽問題的答案)。參賽作品的有效性將根據 MoneyHero 內部記錄中的提交時間來決定。
- viii. 同一合格參與者針對同一合資格產品的同一申請重複提交 MoneyHero 獎勵兌換表將不會被視為額外參賽。根據 MoneyHero 內部記錄中的 MoneyHero 獎勵兌換表提交時間戳，只有第 1 次提交才會被考慮參加比賽。
- ix. 每位符合資格的參與者只能被選為獲獎者一次，無論他們提交的參賽作品數量如何。如果 MoneyHero 發現單一合格參賽者正在兌換或試圖兌換多個比賽獎品，則該合格參賽者將僅獲得一(1)份比賽獎品，即使該合格參賽者有兩個單獨的參賽作品被選為獲勝參賽作品，並且 MoneyHero 保留選擇替代得獎者的權利。
- x. 為避免混亂，在 MoneyHero 獎賞換領表格中提交是次比賽答案並參加本次比賽是選擇性的，如你希望申請合資格產品但不想參加比賽可以留空比賽問題。

7. 比賽獎品

每位得獎者將根據再MoneyHero獎賞換領表格中的選擇獲得以下其中一份獎賞作為比賽獎品：

- Trip.com電子禮券，價值HK\$10,000；或
- YOHO友和現金券，價值HK\$10,000；或
- 惠康購物現金券，價值HK\$10,000；或
- Apple Store禮品卡，價值HK\$10,000；

ii. 比賽獎品換領條款

- a. 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。
- b. 如果電子郵件發送不成功, 無論任何原因包括得獎者提供的電子郵件地址不正確, 我們都不會進一步聯繫得獎者。提供不準確或不正確資訊(由 MoneyHero 自行決定)的得獎者將無法獲得任何獎品, 而 MoneyHero 保留選擇替代得獎者的權利。
- c. 如該參賽者的參賽作品被發現是在促銷期之外提交的、具有欺詐性、違反競賽精神或與本條款和條件不符, MoneyHero 保留拒絕合資格參賽者兌換獎品的權利。如有任何爭議, MoneyHero 保留最終決定權。MoneyHero 保留取消以不符合這些條款和條件的方式提出申請的參賽者的資格並選擇新的得獎者或以其他方式處理獎品的權利。
- d. MoneyHero 與獎賞的製造商或提供商無關, 對於獎賞的質量/使用/適用於特定目的的任何問題不承擔責任。任何有關獎賞使用的查詢應直接向獎賞的製造商或提供商提出。
- e. 如果 MoneyHero 的供應商無法提供獎品, 或無法從官方管道購買指定的獎品, MoneyHero 保留以類似價值的替代品替代獎品的權利。
- f. 獎品的資格將根據 MoneyHero 的內部記錄確定。如有任何爭議, MoneyHero 保留最終決定權, 並對所有參與者俱有約束力。
- g. 對於因 MoneyHero 無法控制的情況而導致的競賽獎品獎勵的任何變化, MoneyHero 不承擔任何責任。
- h. 如果獎品是第三方商戶的優惠券(例如 HKTVmall、惠康), 所有發出的優惠券均受優惠券商戶的條款及細則約束。所有額外的條款及細則將在獎賞的運送或換領時進行解釋, 或在獎品上註明。額外的條款及細則可能包括到期日期、消費要求、適用或排除的產品及其他條件。獎品的供應商保留隨時更改、取消、終止或暫停獎賞訂單或任何部分的權利, 無論是否提前通知。MoneyHero 對於任何第三方商戶、網站或服務提供商提供的商品、服務或該等商品或服務的質量或性能不承擔任何責任。MoneyHero 對於因使用此類優惠券而直接或間接產生的任何索賠、損害、損失、費用、責任或成本不承擔任何責任。任何此類查詢、投訴或評論應直接向相關的第三方商戶提出。
- i. 任何獎品未在獎賞通知電子郵件中規定的期限內索取的, 將被視為作廢, MoneyHero 對符合條件的參加者或得獎者不承擔任何責任。任何獎賞被作廢的符合條件的參加者或得獎者將無權從 MoneyHero 獲得任何支付或補償。
- j. 為避免疑義, 參加此推廣活動並不會妨礙符合條件的參加者(包括得獎者)在滿足相關條件的情況下, 從 MoneyHero 獲得與同一符合條件產品的同一申請相關的其他獎賞(如有)。

8. 附加條款

i. 如果符合條件的產品申請不是通過指定鏈接提交，或在申請過程中啟用了廣告攔截器、追蹤攔截器或隱身模式，則該申請可能不會被視為有效，並可能導致參加者不符合本推廣的條件。MoneyHero 保留在其記錄中未通過 MoneyHero 根據這些條款及細則進行申請的情況下，扣留任何獎賞的權利。

ii. MoneyHero 的所有正式及/或合約員工及其配偶、兄弟姐妹、父母、子女、祖父母和孫子女，無論是作為「姻親」還是通過當前或過去的婚姻、再婚、收養、同居或其他家庭延伸關係，以及居住在同一家庭中的任何其他人員（無論是否有血緣關係），均不符合參加比賽的資格。

9. 一般推廣條款及細則

i. 此活動為MoneyHero所舉辦之比賽，任何有關比賽活動之查詢或爭議將會被轉介至MoneyHero。任何合資格參賽者，因參與此比賽活動造成或承受任何與此比賽/活動獎品有關之破壞、損失，MoneyHero概不負責。

ii. 參與此活動即代表參賽者同意此比賽活動之條款及細則。

iii. 如果這些條款及細則與本次推廣活動相關的任何其他材料（例如宣傳材料）之間存在任何差異，則以這些條款及細則為準。

iv. 參與此活動即代表參賽者同意MoneyHero跟據其私隱政策 (<https://www.moneyhero.com.hk/zh/privacy-policy>) 以電郵及/或電話方式（包括但不限於短訊及來電）聯絡參賽者有關比賽活動之最新消息及狀況。

如有任何爭議，MoneyHero保留最終決定權，並對所有參與者俱有約束力。

v. 得獎者同意並允許 MoneyHero 出於宣傳目的編輯/使用他們的比賽問題答案、文字、圖像或照片形式的姓名和肖像。MoneyHero 保留發布和調整獲獎者照片和/或聲明的權利，無需進一步補償，除非法律禁止。

vi. 在任何爭議的情況下，MoneyHero 保留最終決定的權利，其決定將具有約束力，對所有參加者均有效。

vii. MoneyHero 保留隨時修改條款和條件的權利，包括在促銷活動延遲啟動的情況下更改促銷期限，並且不承擔任何責任。

viii. 獎品不可退還，也不可兌換為現金或其他獎勵。所有與促銷相關的產品和服務均存貨有限，售完為止。符合資格的參賽者有責任在兌換時檢查競賽獎品的品質。MoneyHero 對獎品的任何方面不承擔任何責任，包括但不限於其品質、供應、交付和維護。

ix. 透過參與是次比賽，參賽者特此聲明並保證，他們將遵守與其參與本促銷活動相關的所有適用的香港法律或法規，並且不會將本促銷活動用於任何非法或欺詐目的。如果 MoneyHero 懷疑參賽者參與任何形式的非法活動或欺詐，MoneyHero 保留向警方或相關當局舉報此類活動或懷疑的權利。

x. 2024 年 2 月 28 日之後收到的有關本促銷活動或競賽獎品兌換的任何疑問將不會得到處理，除已在進行中的問題除外。

xi. 若發現參加者參與或合理懷疑其參與任何形式的欺詐行為，MoneyHero 保留自酌情取消任何參加者資格，全額或部分扣留或沒收任何獎品的權利，（包括但不限於虛假身份、修改圖片、故意發送垃圾郵件或操縱任何 MoneyHero 的流程或網站）。

- xii. 透過參加本促銷活動，得獎者同意並同意MoneyHero 將MoneyHero 獎賞換領表格中提供的相關資訊發送給MoneyHero 的促銷合作夥伴，以方便獲獎者根據MoneyHero 的隱私政策 (<https://www.moneyhero.com.hk/zh/privacy-policy>) 兌換其競賽獎品。
- xiii. 透過參加本次活動，得獎者同意允許相關金融機構向 MoneyHero 提供有關其指定金融產品之申請狀態，包括所述申請是否成功以及得獎者是否已滿足接受活動獎品之條件(如果被選為得獎者)，以驗證得獎者獲得獎品的資格。
- xiv. 若參賽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賽者參加是次比賽活動的情況(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比賽活動，及所獲贈之獎品及優惠。
- xv. 任何導致參賽者未能參與此活動之因素，包括特定技術限制、其他限制或其他不可抗力之因素(包括但不限於監管事件、政府指令、政府干預、流行病、行動管制令、天災等)，MoneyHero概不負責。
- xvi. 若合資格參賽者因參加比賽而引起或與之相關的任何損失或損害索賠(包括業務、收入或利潤損失，或任何間接或後果性損失)，MoneyHero概不負責。
- xvii. 參與此推廣活動，即代表合資格參賽者同意並承諾在任何時候賠償、保持賠償並使MoneyHero、其員工免受所有損失(包括直接、間接、偶然和/或後果性損失)，損害賠償(包括一般、特殊和/或懲罰性損害賠償)、要求、傷害(由 MoneyHero的疏忽造成的人身傷害除外)、索賠、成本、罰款、利息和費用(包括律師之間的所有法律費用)和客戶或以其他方式全額賠償，無論是否因任何實際、預期或威脅的法律訴訟而發生)，無論是由合格參賽者直接或間接參與比賽和/或任何違反或聲稱違反這些條款及細則和/或任何適用法律的行為。
- xviii. MoneyHero 努力保持其資料準確及作出更新。然而，這有時可能與發卡機構、金融機構、服務供應商或特定產品網站上提供的資料有所不同。客戶應參閱發卡機構的網站，了解相關產品的最新費率/費用/條款及細則。
- xix. 與是次推廣活動有關的任何素材中包含任何商標、圖像符號、徽標或知識產權均為其各自擁有者的財產。
- xx. MoneyHero未能根據這些條款及細則行使其任何權利或補救措施並不構成MoneyHero放棄該權利或補救措施。
- xxi. 此條款及細則受香港法律管轄，所有參賽者同意接受香港法院的專屬管轄。
- xxii. 此條款細則為英文版本譯本。如中、英文兩個版本有任何歧異或差異，一概以英文版本為準。
- xxiii. 此推廣活動只適用於香港參賽者。

10. MoneyHero 隱私權政策

a. 我們的目標是在處理您的個人資訊時保持您的信任和信心。您的個人資訊的安全是我們的首要任務。我們透過維持符合香港 PCPD(個人資料(隱私)條例)法的程序保障措施來保護這些資

訊。我們培訓員工正確處理個人資訊。當我們使用其他公司為我們提供服務時，我們要求他們也保護他們收到的個人資訊的機密性。

Terms and Conditions of [MoneyHero - Get extra HK\$10,000 voucher during Tax Season] (the “Promotion”)

1. MoneyHero Global Limited (“MoneyHero”) is the organizer of this Promotion. Eligible Participants who successfully apply for an Eligible Product through the MoneyHero website, have their application for the Eligible Product approved by the Product Provider and participate in this Promotion as set out herein will have a chance to receive a Contest Prize (each as defined herein), based on these Promotion terms and conditions.

2. Promotion Period

18 October 2024 12nn - 15 December 2024 6pm, both days inclusive, unless otherwise stated.

3. Eligible Participants

In order to participate in this Promotion and comprise an “Eligible Participant”, users are required to, during the Promotion Period:

- hold a valid Hong Kong ID card;
- live in Hong Kong;
- be 18 years old or above; and
- complete the requirements for this Promotion as set out below.

4. Conduct of Promotion

In order to participate in this Promotion and enter the Contest, Eligible Participants are required to:

- i. apply for an Eligible Product (set out in Clause 5 below) through MoneyHero during the Promotion Period. ;
- ii. fully complete and submit the MoneyHero Reward Redemption Form within 7 days after successfully applying for the Eligible Product, including providing answers to the Contest related questions in the MoneyHero Reward Redemption Form (the “**Contest**”);

iii.ensure that all information provided in the MoneyHero Reward Redemption Form is the same contact information as provided in the application for the Eligible Product, including but not limited to contact phone number and name; and

iv.have their application for the Eligible Product approved by the Product Provider and meet all conditions required to receive the exclusive MoneyHero Rewards for each Eligible Product, as set out in the specific MoneyHero Reward Terms and Conditions for each Eligible Product.

5. Eligible Products and Product Providers

For the purposes of this Promotion, the Eligible Products and Product Providers are:

Product Provider	Eligible Products
Standard Chartered	Standard Chartered Personal Instalment Loan
DBS	DBS Personal Instalment Loan
Citibank	Citi Speedy Cash Tax Loan
WeLend	WeLend Tax Loan
Prime Credit	PrimeCredit Fixed Loan
UA Finance	UA Seasonal Tax Loan
UA Finance	UA i-Money Express Online Personal Loan
China Construction Bank (Asia)	CCB (Asia) Personal Installment Loan (Suitable for tax season)
WeLab Bank	WeLab Bank Personal Installment Loan (Suitable for tax season)
Fubon Bank	Fubon Perfect Fit Personal Loan (Suitable for tax season)

Bank of China Hong Kong	BOC Express Cash Installment Loan - Tax Season Loan
Mox	Mox Instant Loan (Suitable for tax season)
OCBC Bank	OCBC Bank Personal Loan
Zero Finance	X Large Personal Loan (Suitable for tax season)
CreFIT	CreFIT Cash Loan (Suitable for tax season)

6. Conduct of Contest

- i. In order to participate in the Contest, Eligible Participants must submit answers to the Contest Question[s] in the MoneyHero Reward Redemption Form. The Contest is a game of skill and not chance or luck.
- ii. Answers to the Contest Question must be in Chinese and not exceed 100 characters.
- iii. The MoneyHero judging panel will review the submissions and select the one hundred (100) most creative answers submitted by Eligible Participants as the Contest winners ("**Winners**"). Submissions that contain immoral, obscene or offensive content (as determined by MoneyHero in its sole discretion) will not be considered. The MoneyHero judging panel will determine the order of Winners (1-100) based on the creativity of the answers.
- iv. Winners will be announced on MoneyHero's event page <https://www.moneyhero.com.hk/zh/personal-loan/tax-loan> on or before January 31, 2025.
- v. The decision of the judging panel is final, conclusive and cannot be appealed. The judging panel is under no obligation to provide any reasons for its decisions and will not enter into any dialogue or correspondence regarding its decisions.
- vi. Submission of answers to the Contest Question does not guarantee receipt of a Contest Prize.
- vii. Subject to fulfilling the criteria set out in Section 4 of these Terms and Conditions, Eligible Participants may submit one (1) MoneyHero Reward Redemption Form (and an answer to the Contest Question) for each Eligible Product successfully applied for. The validity of entries will be determined based on the time of submission as recorded within MoneyHero's internal records.
- viii. Repeated or additional submissions of the MoneyHero Reward Redemption Form by the same Eligible Participant in respect of the same application for the same Eligible Product will not be considered as additional entries. Only the 1st submission will be considered for the Contest based on the MoneyHero Reward Redemption Form submission timestamp in MoneyHero's internal records.
- ix. Each Eligible Participant may only be selected as a Winner once, regardless of the number of Contest entries they submit. If MoneyHero discovers that a single Eligible Participant is redeeming or attempting to redeem multiple Contest Prizes, that Eligible Participant will only receive one (1) Contest Prize, even if that Eligible Participant has two separate entries selected as a winning entry, and MoneyHero reserves the right to select an alternate Winner.
- x. For the avoidance of doubt, submitting a response to the Contest Question within the MoneyHero Reward Redemption Form and entering this Contest is optional. Customers who wish to apply for an Eligible Product but do not wish to enter the Contest should leave the Contest Question blank.

7. Contest Prizes

i. Each Winner will receive one of the following as the Contest Prize, based on the selection indicated in the MoneyHero Rewards Redemption Form:

- Trip.com e-vouchers with a total face value of HK\$10,000; or
- YOHO cash coupons with a total face value of HK\$10,000; or
- Wellcome shopping vouchers with a total face value of HK\$10,000; or
- Apple Store Gift Cards with a total face value of HK\$10,000.

ii. Contest Prize Fulfillment Terms

- Winners will be contacted via the email address provided to MoneyHero (the "Reward Notification Email") within 1 month after the Winners are announced, with details of how to redeem the Contest Prize. Winners who do not receive the Reward Notification Email should check their spam/junk folder as it may be redirected by the email client.
- 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. Winners who provide inaccurate or incorrect 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.
- MoneyHero reserves the right to refuse redemption of a Contest Prize by an Eligible Participant whose Contest entry is found to have been submitted outside the Promotion Period, is fraudulent, is contrary to the spirit of the Contest, or is otherwise inconsistent with these Terms and Conditions. In the event of disputes, MoneyHero's decision shall be final. MoneyHero reserves the right to disqualify 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.
- MoneyHero is not associated with the manufacturer or provider of the Contest Prizes and is not responsible for any issues regarding the quality/use/fitness for a particular purpose of the Contest Prizes. Any inquiries regarding usage of the Contest Prizes should be directed to the manufacturer or provider of the Contest Prize.
- If a Contest Prize is not available from MoneyHero's suppliers or the specified Contest Prize is not available for purchase from official channels, MoneyHero reserves the right to substitute the Contest Prize with an alternative of similar value.
- Eligibility for the Contest Prizes will be determined based on MoneyHero's internal records. In the event of any disputes, MoneyHero reserves the right to make the final decision, which shall be binding on all participants.
- MoneyHero is not responsible for any changes to the Contest Prizes due to circumstances beyond MoneyHero's control.

- h. Where the Contest Prize is a coupon/voucher from a third-party merchant (e.g., HKTVmall, Wellcome), all issued coupons are subject to the terms and conditions of the coupon merchant. Any additional terms and conditions will be explained at the time of delivery or redemption of the Contest Prize, or noted on the Contest Prize itself. Additional terms and conditions may include expiration dates, spending requirements, applicable or excluded products, and other conditions. The supplier reserves the right to change, cancel, terminate, or suspend the Contest Prize order or any part of it at any time, with or without prior notice. MoneyHero assumes no responsibility for any products or services provided by any third-party merchants, websites, or service providers, or for the quality or performance of such products or services. MoneyHero is not liable for any claims, damages, losses, expenses, liabilities, or costs arising directly or indirectly from the use of such coupons. Any such inquiries, complaints, or comments should be directed to the relevant third-party merchants.
- i. Any Contest Prize not claimed within the period specified in the Reward Notification Email will be deemed forfeited and MoneyHero shall have no liability to such Winners. Winners whose prizes are forfeited will not be entitled to any payment or compensation in lieu from MoneyHero.
- j. For the avoidance of doubt, participation in this Promotion will not prevent Eligible Participants (including Winners) from receiving other rewards from MoneyHero in relation to the same application for the same Eligible Product.

8. Additional Terms

i. Where the application for an Eligible Product is not made via the designated link, or an Ad-blocker, tracking blocker or incognito mode is enabled during the application, the application may not be counted as valid and may lead to the participant not being eligible for this Promotion. MoneyHero reserves the right to withhold any Contest Prize where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.

ii. All regular and/or contract employees of MoneyHero and their spouses, siblings, parents, children, grandparents and grandchildren, whether as "in-laws" or through current or past marriage, remarriage, adoption, cohabitation or other extension of the family relationships, and any other persons living in the same household (whether related by blood or not) are not eligible for this Promotion.

9. General Promotion Terms and Conditions

- i. 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 Contest Prize(s).
- ii. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.
- iii. 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.
- iv. By participating in this Promotion, participants agree to receive communications regarding this Promotion from MoneyHero via email and/or verified mobile phone number, including but not limited to SMS and calls, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

- v. Winners agree and consent to allow their Contest Question responses, 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.
- vi. 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.
- vii. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period if the launch of the Promotion is delayed and shall have no liability for the same.
- viii. Contest Prizes are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Participants are responsible for checking the quality of the Contest Prize at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Contest Prizes including but not limited to their quality, supply, delivery and maintenance.
- ix. 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.
- x. Any queries regarding this Promotion or redemption of the Contest Prize(s) that are received after 28 February, 2024 will not be handled, except for those already in progress.
- xi. MoneyHero reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Contest Prize(s) 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).
- xii. By participating in this Promotion, Winners agree and consent to MoneyHero sending relevant information provided in the MoneyHero Rewards Redemption Form to MoneyHero's promotion partners to facilitate the Winner's redemption of their Contest Prize, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).
- xiii. By participating in this Promotion, Eligible Participants 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 Eligible Participant, if selected as a Winner, has fulfilled all the conditions required to receive a Contest Prize.
- xiv. 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 Prizes.
- xv. MoneyHero will not take any responsibility in case of any event that may prevent a participant from participating in the Promotion or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.

- xvi. MoneyHero shall not be responsible or liable for any claims of loss or damage including loss of business, revenue, or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Participant's participation in the Promotion.
- xvii. By participating in this Promotion, Eligible Participants agree and undertake to, at all times, indemnify, keep indemnified, and hold MoneyHero, their employees and representatives 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.
- xviii. 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 Participants should refer to the Product Provider's website for the most updated rates/fees/T&Cs on the relevant product.
- xix. 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.
- xx. 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.
- xxi. 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.
- xxii. In case of any inconsistency or discrepancy between the English version and Chinese version of the Terms and Conditions, the English version shall prevail.
- xxiii. This Promotion is for participants in Hong Kong only.

10. 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.

