

【11. 日日. 賞上賞】(證券戶口) (“推廣活動”)條款及細則

1. MoneyHero Global Limited (“MoneyHero”)是此推廣活動的主辦方。符合資格的參加者(「合資格參加者」)透過MoneyHero網站成功申請合資格產品,並獲得產品提供者批核,且在指定的MoneyHero活動網站上成功完成並提交推廣登記表格,即有機會獲得活動獎賞。

2. 推廣活動期間

除特別註明外,此次推廣期由2024年11月11日上午10時至2024年11月29日晚上6時,包括首尾兩日(以下稱「推廣期」)。

3. 本推廣活動而言

- i. 「指定帳戶」是指富途證券戶口、華泰國際戶口、微牛證券戶口、長橋證券戶口、華盛證券戶口。
- ii. 「產品供應商」是指富途證券、華泰國際、微牛證券、長橋證券、華盛證券(按適用者)。
- iii. 「新客戶」是指未曾成為上述任何產品供應商之現有客戶的用戶。

4. 合資格參加者

為參與此推廣活動並成為「合資格參加者」,用戶必須在推廣期內:

- i. 持有有效香港身份證的18歲或以上香港居民;
- ii. 在推廣期內透過MoneyHero申請指定帳戶;及
- iii. 獲得產品供應商批核指定帳戶申請,並符合每個指定帳戶的特定MoneyHero獎賞條款及細則中所列明的所有條件,以獲得專屬MoneyHero獎賞。

5. 推廣活動安排

i. 就此推廣活動而言,「活動獎賞」如下:

- a. 在推廣期內每天最接近上午11:11(無論之前或之後)提交MoneyHero獎賞換領表格的六(6)名合資格參加者,將各獲得一張Apple Store禮品卡(面值港幣1,500元);及
- b. 在推廣期內最接近上午11:11:11(無論之前或之後)提交MoneyHero獎賞換領表格的兩(2)名合資格參加者,將獲得一部Apple iPhone 16 Pro(128GB;隨機顏色;建議零售價港幣8,599元)。

ii. 為避免疑問:

- a. 每位合資格參加者在此推廣活動中最多只可獲得一(1)份活動獎賞。符合資格獲得第5(i)(b)條所述活動獎賞的合資格參加者將不會獲得第5(i)(a)條所述的活動獎賞;
- b. 參與此推廣活動不會妨礙合資格參加者透過其他MoneyHero推廣活動就同一合資格帳戶申請獲得專屬MoneyHero獎賞(如有), 惟須符合相關條件;
- c. 若要獲得活動獎賞, 合資格參加者除需符合第5(i)條所述的要求外, 還需完成第4條所列的所有步驟

iii. 每位合資格參加者只可參與此推廣活動一次, 不論申請指定帳戶的數量。

iv. 合資格獲得活動獎賞的參加者(「合資格得獎者」)將於2025年1月31日或之前, 透過電郵及MoneyHero的社交媒體平台獲得通知。

v. 如未經指定連結申請合資格產品, 或在申請過程中啟用廣告攔截器、追蹤攔截器或無痕模式, 有關申請可能被視為無效, 並可能導致參加者無法參與此推廣活動。根據MoneyHero的記錄, 若申請並非按照此條款及細則通過MoneyHero提交, MoneyHero保留扣起任何活動獎賞的權利。

vi. 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。

vii. Apple並非此推廣活動的贊助商或參與者。

viii. 有關成為各項指定帳戶的合資格參加者所需的額外條件詳情, 請參閱以下指定帳戶相關條款及細則:

- a. 富途證券戶口
- b. 華泰國際戶口
- c. 微牛證券戶口
- d. 長橋證券戶口
- e. 華盛證券戶口

6. 活動獎賞兌換條款

- i. 合資格得獎者將於結果公布後1個月內, 透過向MoneyHero提供的電郵地址收到通知(「獎賞通知電郵」), 當中包含如何領取活動獎賞的詳情。符合資格獲得活動獎賞但未收到獎賞通知電郵的合資格得獎者, 應檢查其垃圾郵件/垃圾文件夾, 因為電郵可能被轉到該處。

ii. 如果電子郵件發送不成功，無論任何原因包括合資格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。提供不準確或不正確資訊(由 MoneyHero 自行決定)的合資格得獎者將無法獲得任何獎品，而 MoneyHero 保留選擇替代合資格得獎者的權利。

iii. 獲得獎品的資格基於MoneyHero及產品提供者的內部記錄。如有任何爭議，MoneyHero保留作出最終決定的權利，該決定對所有用戶具有約束力。

iv. 換領過程可能需要至少 8 週的時間，從每位產品提供商確認資格的日期開始，並可能受到交付或換領安排、用戶批核、交易狀態或其他可能影響活動獎賞資格的因素的影響。

v. 請留意iPhone的包裝會預先被打開，不設任何退/換機服務。

vi. MoneyHero與活動獎賞的供應者無關，並且不對與活動獎賞的使用相關的任何問題負責，包括但不限於其功能、外觀、維修保養、性能或供應。有關活動獎賞的任何疑問應直接聯絡活動獎賞的生產商／供應者。

vii. 活動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。

viii. 如在活動獎賞換領流程期間，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保留以同等價值的其他獎賞代替的權利。

vix. 合資格得獎者同意並承認 (i) 此比賽之活動獎賞可能不包括任何產品保養 (ii) MoneyHero和產品供應商不保證任何活動獎賞仍在保養期內。如果供應商之保養服務適用於此比賽之活動獎賞，該保養期可能會從 MoneyHero 從供應商處購買 MoneyHero 獎賞日期開始計算，而不一定由合資格得獎者兌換活動獎賞之日期開始計算。

x. 如活動獎賞有多種色號或款式，合資格得獎者將無法選擇，會隨機收到其中一款。

xi. 對於因MoneyHero無法控制的情況而導致的活動獎賞的任何變化，MoneyHero不承擔任何責任。

xii. 若活動獎賞為第三方商家(如 Apple Store)的禮券/代金券，則所有發出的禮券均須遵守禮券商家的條款及細則。所有附加條款和條件將在運送或兌現活動獎賞時予以解釋或在活動獎賞上註明。附加條款和條件可能包括有效期限、消費要求、適用或排除的產品以及其他條件。活動獎賞的供應商保留隨時更改、取消、終止或暫停獎品訂單或其任何部分或適用條款和條件的任何部分的權利，無論是否事先通知。MoneyHero 不以任何方式對任何第三方商家、網站或服務提供者提供的任何商品、服務或此類商品或服務的品質或效能承擔責任。對於因使用此類代金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，MoneyHero 不承擔任何責任。任何此類查詢、投訴或意見應直接聯繫相關第三方商家。

xiii. 任何活動獎賞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 對合資格得獎者不承擔任何責任。任何活動獎賞被作廢的合資格得獎者將無權從MoneyHero 獲得任何支付或補償。

7. 一般推廣條款和條件

i. 此活動為MoneyHero所舉辦之推廣活動，任何有關推廣活動之查詢或爭議將會被轉介至MoneyHero。任何合資格參加者，因參與此推廣活動造成或承受任何與此活動獎賞有關之破壞、損失，MoneyHero概不負責。

ii. 參與此活動即代表參加者同意此活動之條款及細則。

iii. 如果這些條款及細則與此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加者同意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) 聯絡參加者有關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. 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。

vi. MoneyHero 保留隨時修改條款和條件的權利，包括在推廣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。

vii. 活動獎賞不可退還，也不可兌換為現金或其他獎勵。所有與推廣相關的產品和服務均存貨有限，售完為止。合資格參加者有責任在兌換時檢查活動獎賞的品質。MoneyHero 對活動獎賞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。

viii. 透過參與此推廣活動，參加者特此聲明並保證，他們將遵守與其參與此推廣活動相關的所有適用的香港法律或法規，並且不會將此推廣活動用於任何非法或欺詐目的。如果MoneyHero 懷疑參加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。

ix. 2025 年 3 月 31 日之後收到的有關此推廣活動或活動獎賞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。

x. 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活動獎賞的權利，（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）。

xi. 透過參加此推廣活動，合資格參加者同意並同意 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，以方便合資格參加者根據 MoneyHero 的隱私政策

(<https://www.moneyhero.com.hk/zh/privacy-policy>) 兌換其活動獎賞。

xii. 透過參與此推廣活動，合資格參加者同意允許產品提供者向 MoneyHero 更新其指定帳戶申請的狀態資訊，包括該申請是否成功以及合資格參加者是否已履行領取活動獎賞所需的所有條件。

xiii. 若參加者因參與此推廣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此活動的情況（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，及所獲贈之獎品及優惠。

xiv. 任何導致參加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。

xv. 若合資格參加者因參加此活動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。

xvi. 參與此推廣活動，即代表合資格參加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），無論是由合資格參加者直接或間接參與活動和/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。

xii. MoneyHero 努力保持其資料準確及作出更新。然而，這有時可能與產品供應商、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。合資格參加者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。

xiii. 與此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。

xix. 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。

xx. 此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。

xxi. 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。

xxii. 此推廣活動只適用於香港參加者。

8. MoneyHero 隱私政策

i. 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 [Double 11 . Double Rewards] (Stock Account) (the “Promotion”)

1. MoneyHero Global Limited ("**MoneyHero**") is the organizer of this Promotion. Eligible participants ("**Eligible Participants**") who successfully apply for an Eligible Product through the MoneyHero website, have their application approved by the Product Provider, and successfully complete and submit the promotion registration form on the designated MoneyHero campaign website, will have a chance to receive a Promotion Rewards.

2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 11 Nov, 2024 (10 am) to 29 Nov, 2024 (6 pm), dates inclusive (the “Promotion Period”).

3. For the purposes of this Promotion:

- a. "**Designated Account**" means Futu Securities Account, Huatai International Securities Account, Webull Securities Account, Longbridge Securities Account, or Valuable Capital Securities Account.
- b. "**Product Provider**" means Futu Securities, Huatai International, Webull, Longbridge, and Valuable Capital (as applicable).
- c. "**New Customer**" means users who are not existing clients of any of the above Product Providers.

4. Eligible Participants

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

- i. be a resident of Hong Kong aged 18 years old or above holding a valid Hong Kong ID card;
- ii. apply for a Designated Account through MoneyHero during the Promotion Period; and
- iii. have their application for the Designated Account approved by the Product Provider and meet all conditions required to receive the exclusive MoneyHero Rewards for each Designated Account, as set out in the specific MoneyHero Reward Terms and Conditions for that Designated Account.;

5. Conduct of Promotion

- i. For the purposes of this Promotion, the "**Promotion Reward**" is as follows:
 - a. Six (6) Eligible Participants who submit their MoneyHero Rewards Redemption Form closest to 11:11am (whether before or after) on each day of the Promotion Period will each receive an Apple Store Gift Card (face value of HK\$1,500); and
 - b. Two (2) Eligible Participants who submit their MoneyHero Rewards Redemption Form closest to 11:11:11am (whether before or after) during the Promotion Period will receive an Apple iPhone 16 Pro (128GB; random colour; RRP HK\$8,599).
- ii. For the avoidance of doubt:

- a. each Eligible Participant will only receive a maximum of one (1) Promotion Reward pursuant to this Promotion. The Eligible Participant who qualifies to receive the Promotion Reward set out in Clause 5(i)(b) will not receive the Promotion Reward set out in Clause 5(i)(a);
 - b. participation in this Promotion will not prevent Eligible Participants from receiving exclusive MoneyHero Rewards (if any) in relation to the same application for an Eligible Account through other MoneyHero promotions, subject to meeting the relevant conditions;
 - c. in order to receive a Promotion Reward, Eligible Participants are required to complete all steps set out in Clause 4, in addition to the requirements set out in Clause 5(i)
- iii. Each Eligible Participant may only participate in this Promotion once, regardless of the number of Designated Accounts applied for.
- iv. Eligible Participants who are eligible to receive a Promotion Reward will be announced via email and on MoneyHero's social media platforms on or before January 31, 2025.
- v. 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 Promotion Reward where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.
- vi. 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.
- vii. Apple is not a sponsor of or participant in this Promotion.
- viii. For details of additional conditions required to comprise Eligible Participants in respect of each Designated Account, please refer to the following:
- a. Futu Securities Account
 - b. Huatai International Securities Account

- c. Webull Securities Account
- d. Longbridge Securities Account
- e. Valuable Capital Securities Account

6. Promotion Reward Redemption Terms

i. Eligible Participants who are eligible to receive the Promotion Reward will be contacted via the email address provided to MoneyHero (the "**Reward Notification Email**") within 1 month after they are announced, with details of how to redeem the Promotion Reward. Eligible Participants who are eligible to receive the Promotion Reward but do not receive the Reward Notification Email should check their spam/junk folder as it may be redirected by the email client.

iii. Eligible Participants will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided. Eligible Participants who provide inaccurate or incorrect information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Promotion Reward, and MoneyHero reserves the right to select a replacement Eligible Participant.

iii. Eligibility for the Promotion Reward is based on MoneyHero and the Product Providers' internal records. In the event of any disputes, MoneyHero reserves the right to make a final decision, which will be binding on all users.

iv. The redemption process may take at least 8 weeks, starting from the date each Product Provider confirms eligibility and may be affected by delivery or redemption arrangements, user approvals, transaction status, or other factors that may impact eligibility for the Promotion Reward.

v. Please note that the packaging of the iPhone will be opened in advance. There will be no return/exchange service.

vi. MoneyHero is not associated with the manufacturer or provider of the Promotion Rewards and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Promotion Reward(s). Any enquiries regarding usage of the Promotion Reward(s) should be directed to the manufacturer or provider of the Promotion Reward(s).

vii. The recommended retail values of the Promotion Reward(s) provided above are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.

viii. In the event that the Promotion Reward(s) are not available from MoneyHero's suppliers or the specified Promotion Reward(s) can no longer be purchased from official channels, MoneyHero reserves the right to replace the Promotion Reward(s) with an alternative of similar value.

ix. Eligible Participants agree and acknowledge that (i) the Promotion Reward(s) may not include any warranty and (ii) MoneyHero does not guarantee any applicable warranty period for any Promotion Reward. To the extent that a supplier warranty applies to the Promotion Reward(s), the warranty period may commence from the date of purchase of the Promotion Reward by MoneyHero from the supplier, and not the date of redemption or delivery of the Promotion Reward to the Eligible Participant.

x. Where Promotion Rewards are available in multiple colors or other cosmetic variations, Eligible Participants will not be able to select a color and will receive one at random.

xi. MoneyHero is not responsible for any changes to the Promotion Rewards due to circumstances beyond MoneyHero's control.

xii. Where the Promotion Reward is a coupon/voucher from a third-party merchant (e.g., Apple Store), 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 Promotion Reward, or noted on the Promotion Reward 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 Promotion Reward 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.

xiii. Any Promotion Reward not claimed within the period specified in the Reward Notification Email will be deemed forfeited and MoneyHero shall have no liability to the Eligible Participant. Eligible Participants whose prizes are forfeited will not be entitled to any payment or compensation in lieu from MoneyHero.

7. 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 Promotion Reward(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. 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.
- vi. 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.
- vii. 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. Eligible Participants are responsible for checking the quality of the Promotion Reward at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.
- viii. 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.
- ix. Any queries regarding this Promotion or redemption of the Promotion Reward that are received after 28 February, 2024 will not be handled, except for those already in progress.

x. MoneyHero reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(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).

xi. By participating in this Promotion, Eligible Participants agree and consent to MoneyHero sending relevant information provided in the MoneyHero Rewards Redemption Form to MoneyHero's promotion partners to facilitate the Eligible Participant's redemption of their Promotion Reward, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

xii. 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 a Designated Account, including whether or not said application is successful and whether the Eligible Participant, has fulfilled all the conditions required to receive a Promotion Reward.

xiii. 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 Promotion Rewards.

xiv. 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.

xv. 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.

xvi. 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.

xvii. 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.

xiii. 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.

xix. 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.

xx. 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.

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

xxii. This Promotion is for participants in Hong Kong only.

8. MoneyHero Privacy Policy

i. 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.

