

【MoneyHero 11·日日·賞上賞！(Citibank 指定信用卡)】(「比賽」)條款及細則

1. 參賽者於以下活動(比賽)期內經指定MoneyHero網站申請指定金融產品，有機會獲得以下獎品(活動獎品)。MoneyHero Global Limited (“MoneyHero”)為是次比賽活動之主辦單位，此活動講求技巧而非運氣。

2. 比賽時間

除特別註明外，此次推廣期由2024年11月11日(活動開始起)至2024年11月17日23:59，包括首尾兩日(“活動期內”)。(以MoneyHero系統接收獎賞換領表格之時間為準，並以之作用於確定參加資格)

3. 參加資格

要取得活動參賽資格成為合資格參賽者，參賽者須滿足以下條件：

1. 持有有效香港身份證；
2. 於香港居住；
3. 18歲或以上；

4. 於推廣期間通過 MoneyHero 網站的指定活動頁面完成申請其中一款指定金融產品(定義見下文)。如果申請並非通過指定的活動頁面進行，或者於申請期間啟用了廣告攔截器、跟踪攔截器或無痕模式，則可能被視作無效，並可能導致客戶失去獲得獎賞的資格。根據MoneyHero記錄，如果未按照本條款及細則經 MoneyHero 進行申請，MoneyHero 保留撤回任何獎賞的權利；

5. 於申請指定信用卡後，24小時內填寫MoneyHero相關之獎賞換領表格填妥及遞交活動資料(包括回答比賽問題)。所有提供給MoneyHero的資料均應準確無誤，包括全名(與香港身份證相同)、手機號碼、電郵地址、申請金融產品之名稱。

6. 2025年1月2日或之前:必須成功獲批並啟動申請之指定信用卡

7. 批卡成功後30日內:使用申請之指定信用卡累積簽賬滿 HKD\$4,000

4. 指定金融產品

信用卡

財務機購	產品
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花旗銀行	Citi Cash Back 信用卡 Citi PremierMiles 信用卡 Citi Rewards 信用卡 Citi Rewards 銀聯信用卡
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5. 比賽規則及活動獎品

a. 要參與比賽，合資格參賽者必須在推廣期期間，(i) 完成申請上述之指定金融產品(包括獲得批核及滿足簽賬要求)，(ii) 24小時內於相關之獎賞換領表格中填寫他們的資料並確保：

- (1) 所有資料已填妥及均為正確資料；和
- (2) 比賽題目以中文回答，字數不超過100字；和
- (3) 成功遞交活動報名表格給 MoneyHero

b. 為避免疑慮，提交對 MoneyHero 獎賞換領表格中的比賽問題的答案以及參加此比賽是可選的。希望申請指定產品但不想參加比賽的用戶應將比賽問題留空。

c. MoneyHero評審團將審核參賽作品，於活動期間內每日選擇合資格參賽者提交的十一(11)個最具創意和實用性的答案作為比賽的”得獎者”(即總共77名得獎者)。如參賽作品包含不道德、淫穢或攻擊性內容(由MoneyHero全權酌情決定)將不予考慮。得獎者的獲獎次序(1-11)將由 MoneyHero 評審團決定，取決於答案的創意性。

d. 評審團的決定為確鑿的最終決定，不得上訴。評審團沒有義務就他們的決定提供任何理由，也不會就他們的決定進行任何對話或回覆。

e. 每日所選出之得獎者將可獲得以下活動獎品之一：

第1名：Dyson Hot + Cool™ 風扇暖風機AM09 (價值HK\$3,380)

第2 - 11名：HK\$300 惠康購物現金券

活動總名額共 77 名

f. 提交活動之獎賞換領表格並不會代表自動獲得活動獎品。

- g. 重複或連續遞活動之獎賞換領表格將不被視為多次參賽。MoneyHero只會評審第一次(根據MoneyHero內部系統所記錄的遞交時間,以電子郵件和/或電話號碼再為判斷。)遞交的活動報名表格。
- h. 為避免嫌疑,無論該合資格參賽者獨立遞交了多少次活動之獎賞換領表格,每位合資格參賽者均只能成為一次得獎者及贏取一份活動獎品。
- i. 如MoneyHero發現合資格參賽者試圖換領多份活動獎品,即使其有兩次獨立遞交的活動報名表格,該合資格參賽者將僅收到一(1)份活動獎品。
- j. 如合資格參賽者有多個有效的獨立遞交,MoneyHero將保留另選得獎者的權利。
- k. MoneyHero並非活動獎品的供應商,有關獎品的功能、外觀、保養、性能、質量、可用性,或在使用上之任何問題,MoneyHero概不負責。
- l. 活動獎品之價值只供參考,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。
- m. 如在特別獎賞換領流程期間,有關的供應商停止供應相關型號產品 / 有關型號產品已不能從官方渠道購買,MoneyHero有權單方面更改特別獎賞並以同一推廣期內之其他禮品代替。
- n. 獲獎資格將基於 MoneyHero內部記錄。如有任何爭議,MoneyHero保留作出最終決定的權利,所有參賽者皆受約束。
- o. 得獎者同意並承認 (i) 此比賽之活動獎品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品仍在保養期內。如果供應商之保養服務適用於此比賽之活動獎品,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,而不一定由得獎者兌換獎賞之日期開始計算。
- p. 如活動獎品有多種色號或款式,得獎者將無法選擇,會隨機收到其中一款。
- q. MoneyHero 與推廣獎賞的供應者無關,並且不對與推廣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。有關推廣獎賞的任何疑問應直接聯絡推廣獎賞的生產商/供應者。
- r. 若獎品為第三方商家(如 HKTVMall、Wellcome)的禮券,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獎品時予以解釋或在獎品上註明。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。獎品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。

s. 為避免疑問，參加本次活動並不影響合資格參賽者(包括得獎者)在滿足相關條件的情況下，獲得與同一指定金融產品的同一申請相關的 MoneyHero 提供的其他獎賞(如有)。

6. 附加資格要求

a. MoneyHero長期或合約員工及其配偶、兄弟姐妹、父母、子女、祖父母和孫子女(無論是否在法律上有親屬關係;或所屬關係是基於過往婚姻、再婚、收養、同居或其他家庭成員), 或其他同住人士 (無論是否有親屬關係), 均不符合參賽資格。

b. 如果參賽者不符合上述第 3條的資格要求或屬於上述人士之一, MoneyHero 保留取消該參賽者比賽資格的權利。

7. 得獎者及評選

a. 得獎者名單將於2025年2月份或之前在MoneyHero Facebook 專頁上 (<https://www.facebook.com/MoneyHeroHK/>) 公布。

b. 得獎者將會於得獎名單公布後的14個工作天後收到得獎通知電郵, 內附獎品換領方法。個別電郵系統可能將得獎通知電郵視作垃圾郵件, 如得獎者未能收到得獎通知電郵, 請檢查所有收件匣, 包括垃圾郵件匣。

c. 如因任何原因而導致MoneyHero無法成功通知得獎者, 包括得獎者所提供的電郵地址不正確, 均不會再獲得通知。

d. 如得獎者被發現其活動報名表格於活動時間外提交、作出欺詐行為、違背比賽精神, 或者不符合此比賽的條款及細則, MoneyHero 保留拒絕任何獎品兌換的權利。如有任何爭議, MoneyHero 保留最終決定權。MoneyHero亦保留取消不符合資格的參賽者之獲獎權利, 並選擇新的得獎者, 或以其認為合適的方式處置有關獎品。

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。

f. 如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保留更改活動獎品或以其他禮品代替之權利。

8. 一般條款及細則

a. 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。

b. 參與此活動即代表參賽者同意此比賽活動之條款及細則。

c. 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。

d. 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。

e. 同意此比賽活動條款及細則，即代表合資格參賽者同意MoneyHero根據其私隱政策(<https://www.moneyhero.com.hk/zh/privacy-policy>)

水. 合資格參賽者同意並允許其活動報名表格上之回答、姓名、圖片及類近的資料以文字、圖片或相片型式，被修改或被MoneyHero使用以作宣傳之用。MoneyHero有權於不違法的情況下，在不另外補償得獎者下，發佈得獎者之相片及或言論。

f. 如有任何爭議，MoneyHero保留最終決定權並對所有參賽者具約束力。

g. MoneyHero有權於任何時候修改此比賽活動之條款及細則，包括於活動延期時修改有關活動時間或活動日期，並無需負責。

- h. 活動獎品不可退款及不可兌換成現金或其他獎品。所有有關此比賽活動之商品及服務送完即止。合資格參賽者有責任於換領活動賞獎時檢查有關活動賞獎之品質。MoneyHero無需為任何有關獎品的品質、供應、運輸或維修事宜負責。
- i. 參與此活動即代表參賽者在此保證會遵守香港的法例或與此比賽活動有關之規則，並保證不會利用此比賽活動作任何不法或欺詐意圖。如MoneyHero懷疑參賽者有參與任何不法或欺詐活動，MoneyHero保留向有關當局舉報有關活動或嫌疑之權利。
- j. 如得獎者於填寫活動報名表格提供不準確或不正確的資料(MoneyHero保留絕對酌情權)，參賽者將不會獲得活動獎品。
- k. 2025年3月31日後，將不受理任何關於本次比賽活動或兌換活動獎品的查詢(正在跟進中的個案除外)。
- l. 如發現參賽者有欺詐意圖之嫌(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有權取消任何參賽者之資格，並扣留或沒收全部或部分的活動獎品。
- m. 參與此活動即代表合資格參賽者同意並允許MoneyHero根據其私隱政策(<https://www.moneyhero.com.hk/zh/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(如被選為得獎者)。
- n. 透過參加本次活動，合資格參賽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合資格參賽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。
- o. 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。

p. 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。

q. 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。

r. 參與此比賽，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和條件和/或任何適用法律的行為。

s. 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。

t. 與是次比賽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。

u. MoneyHero未能根據這些條款和條件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。

v. 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。

w. 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。

x. 此比賽只適用於香港參賽者。

9. 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 [Double 11 Double Rewards (Designated Citibank Credit Card)] (the “Contest”)

1. Eligible Participants who successfully apply for a Designated Product through the MoneyHero website during the Contest Period and complete the requirements set out herein will have a chance to receive a Prize (each as defined herein), based on the Contest terms herein. MoneyHero Global Limited (“MoneyHero”) is the organizer of the Contest, which is a game of skill and not chance or luck.

2. Contest Period

Unless otherwise specified, the promotional period for this event is from November 11, 2024 (start of the event) to November 17, 2024, 23:59, inclusive of both start and end dates (the “Contest Period”). (The time of receipt of the Reward Redemption Forms by the MoneyHero system will be used as for the purposes of determining eligibility.)

3. Eligible Participants

In order to enter the Contest for a chance to receive a Prize and to be an “Eligible Participant”, the person entering the Contest is required to, during the Contest Period:

1. Hold a valid Hong Kong ID card;
2. Live in Hong Kong;
3. Be 18 years old or above;
4. Fully complete and submit an application for one of a Designated Product (as defined herein) through the designated link on the MoneyHero website during the Contest Period. If the application is not made via the designated link, or an Ad-blocker, tracking blocker or incognito mode is enabled during the application, it may not be counted as valid and may lead to the participant not being eligible for any rewards. MoneyHero reserves the right to withhold any rewards where, according to its records, the application is not made through MoneyHero in accordance with these Terms and Conditions;
5. Within 24 hours after applying for the Designated Product, complete and submit all required information in the MoneyHero Reward Redemption Form (including a response to the Contest Question), which will be sent to the e-mail address provided to MoneyHero. All information provided to MoneyHero must be that of the participant and be accurate, including full English name (same as HKID card),

contactable mobile phone number, valid email address and the name of the Designated Product applied for;

6. Have their application for the Designated Product be approved by the Product Provider on or before 2 January 2025; and

7. Spend at least HK\$4,000 using the Designated Product applied for within 30 days after card approval.

4. Designated Products

For the purposes of this Contest, the Designated Products are as follows:

Credit Cards

Product Provider	Designated Product
Citibank	Citi Cash Back Card Citi PremierMiles Card Citi Rewards Card Citi Rewards UnionPay Card

5. Conduct of Contest and Prizes

a. To enter the Contest, Eligible Participants must, during the Contest Period, (i) complete an application for a Designated Product as set out above (including approval and fulfilling the spending requirements), (ii) provide all required information in the MoneyHero Reward Redemption Form within 24 hours of receipt, and ensure that:

- (1) all details in the MoneyHero Reward Redemption Form are completed and correct;
- (2) the Contest question within the MoneyHero Reward Redemption Form is answered in Chinese within 100 characters; and
- (3) the MoneyHero Reward Redemption Form is successfully submitted to MoneyHero.

b. For the avoidance of doubt, submitting a response to the Contest question within the MoneyHero Reward Redemption Form and entering this Contest is optional. Users who wish to apply for a Designated Product but do not wish to enter the Contest should leave the Contest question blank.

c. MoneyHero judges will review the entries and select the eleven (11) most creative and practical answers submitted by Eligible Participants on each day during the Contest Period as “**Winners**” of the Contest (i.e a total of 77 Winners will be selected). Entries containing immoral, obscene or offensive content (as determined by MoneyHero acting in its absolute discretion) will not be considered. The order of the Winners (1st - 11th) will be based on the creativity of the answers, as determined by the MoneyHero judges in their sole discretion.

d. The decision of the judging panel is final, conclusive and not subject to appeal. The judges are under no obligation to provide any reasons for their decisions and will not engage in any conversation or correspondence regarding their decision.

e. The Winners selected for each day of the Contest Period will each receive one of the following “Prizes”:

1st Place: Dyson Hot + Cool™ Fan Heater AM09 (valued at HKD \$3,380)

2nd to 11th Places: HKD \$300 Wellcome shopping vouchers.

Total number of prizes for the event: 77.

f. The submission of a Contest MoneyHero Reward Redemption Form does not automatically entitle an Eligible Participant to receive a Prize.

g. Duplicate or subsequent submissions of the MoneyHero Rewards Redemption Form will not be considered as multiple entries. Only the 1st submission will be considered for the Contest based on the submission timestamp in MoneyHero’s internal records, as determined by unique email and/or phone number.

h. For the avoidance of doubt, each Eligible Participant may only be selected as a Winner once and win a maximum of one Prize, regardless of how many unique entries the Eligible Participant submits.

i. If MoneyHero becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Prizes, the Eligible Participant will only receive one (1) Prize, even if the Eligible Participant has two separate entries selected as winning entries.

j. MoneyHero reserves the right to pick a replacement Winner in the event that an Eligible Participant has more than one valid entry selected as a winning entry.

k. MoneyHero is not associated with the Prize vendors and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Prize(s). Any enquiries regarding the Prize(s) should be directed to the provider/manufacture of the Prize(s).

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

m. In the event that a Prize is not available from MoneyHero's suppliers or the specified Prize can no longer be purchased from official channels, MoneyHero reserves the right to replace the Prize with an alternative of similar value.

n. Eligibility for the Prize(s) 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 participants.

o. Winners agree and acknowledge that (i) the Prize(s) may not include any warranty and (ii) MoneyHero does not guarantee any applicable warranty period for any Prize. To the extent that a supplier warranty applies to the Prize(s), the warranty period may commence from the date of purchase of the Prize by MoneyHero from the supplier, and not the date of redemption or delivery of the Prize to the Winner.

p. Where a Prize is available in multiple colours or other cosmetic variations, Winners will not be able to select a colour and will receive one at random.

q. MoneyHero accepts no responsibility for any variation of the Prize(s) due to circumstances outside of MoneyHero's control.

r. Where the Prize is a voucher for a third-party merchant (e.g. HKTVmall, Wellcome), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. All additional terms and conditions will be explained at the time of shipment or fulfillment of the Prize or noted on the Prize. Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. The supplier of Prize reserves the right to change, cancel, terminate or suspend the order for 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.

s. For the avoidance of doubt, participation in this Contest will not preclude Eligible Participants (including Winners) from receiving other rewards available from MoneyHero, if any, in connection with the same application for the same Designated Product, provided that the relevant conditions are satisfied.

6. Additional Eligibility Requirements

a. All permanent and/or contract 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 a participant from participating in this Contest if he/she does not fulfill the criteria set out in Clauses 3 or 4 above, or falls under one of the above categories.

7. Fulfillment Terms

a. Winners will be announced on MoneyHero's Facebook Fan Page (<https://www.facebook.com/MoneyHeroHK/>) on or before Feb 2025 .

b. Winners will be contacted via the email address provided to MoneyHero (the "Rewards Notification Email") with details on how to redeem their Prize on or after 14 working days after the date the Winners have been announced. Winners are encouraged to check 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 Prizes if the 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 Contest 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 Prize as it sees fit.

e. Any Prize(s) not claimed within the period stipulated in the Rewards Notification Email shall be forfeited without any liability on the part of MoneyHero to the Winner. Any Winner whose Prize has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

8. General Contest Terms and Conditions

a. This is a MoneyHero Contest. All queries/disputes relating to the Contest should be directed to MoneyHero. MoneyHero shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Contest and/or the Prize(s).

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

c. 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.

d. By participating in this Contest, participants agree to receive communications regarding the Contest 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>).

e. Winners agree and consent to allow their Contest answers, 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 photograph(s) and/or statements from the Winners without further compensation except where prohibited by law.

f. 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.

g. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Contest Period or date of the Contest if the launch of the Contest is delayed and shall have no liability for the same.

h. Prizes are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Contest are available while stock lasts. Eligible Participants are responsible for checking the quality of the Prize at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Prizes including but not limited to their quality, supply, delivery and maintenance.

i. By participating in this Contest, participants hereby represent and warrant that they will comply with all applicable Hong Kong laws or regulations in connection with their participation in this Contest and they will not use this Contest 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.

j. Winners who provide inaccurate or incorrect information in the MoneyHero Reward Redemption Form (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Prize.

k. Any queries regarding this Contest or redemption of the Prize(s) that are received after 31st March 2025 will not be handled, except for those already in progress.

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

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

n. By participating in this Contest, Eligible Participants agree to allow the Product Provider to update MoneyHero with information regarding the status of their application for a Designated Product, including whether or not said application is successful and whether the Eligible Participant has fulfilled all the conditions required to receive the Prize (if selected as a Winner), for the purposes of verifying a Winner's eligibility for the Prize.

o. 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 Contest, including circumstances which may limit an Eligible Participant's ability to participate in the Contest (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 Contest, Eligible Participants release MoneyHero and its agents from all liability, including, without limitation, with respect to this Contest and the Prize.

p. MoneyHero will not take any responsibility in case of any event that may prevent a participant from participating in the Contest 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.

q. 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 Contest.

r. By participating in this Contest, 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 Contest and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.

s. 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.

t. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Contest are the property of their respective owners.

u. 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.

v. 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.

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

x. The Contest is for participants in Hong Kong only.

9. 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.