

MoneyHero x OSL HK 條款及細則 (以下稱「推廣活動」) (202506)

1. 於推廣期內，透過MoneyHero申請指定帳戶，並獲批准且完成此處列明的其他要求的合資格客戶，將獲得推廣獎賞(各自定義如下)。

2. 推廣期

除非另有說明，推廣活動的推廣期為 2025/06/11 6pm 至 2025/06/30 6pm，包括首尾兩日(以下稱「推廣期」)。

3. 本推廣活動而言：

- a. 「指定帳戶」是指-OSL Digital Securities 。
- b. 「產品供應商」是指OSL Digital Securities 。
- c. 「新客戶」是指於推廣活動的推廣期首次成功開立OSL Digital Securities 的用戶。

4. 合資格客戶

為獲得推廣獎賞並成為「合資格客戶」，客戶需：

- a. 為新客戶，年滿18歲或以上，持有有效香港身份證並擁有香港通訊地址；
- b. 在被重新定向至產品供應商網站前，向 MoneyHero 提供一個有效的電郵地址；
- c. 於推廣期內，透過 MoneyHero 的指定連結，根據產品供應商的內部記錄，成功填妥並遞交指定帳戶的申請；
- d. 在收到MoneyHero獎賞兌換表格後的7天內(無論如何不得遲於2025/07/07)完整填寫並提交MoneyHero獎賞兌換表格，包括在MoneyHero獎賞兌換表格的「申請參考號碼」部分提供其電郵地址；
- e. 其指定帳戶的申請需獲產品供應商批准，並在2025/06/30 6pm或之前獲產品供應商批准並完成開戶程序，一切以產品供應商的系統記錄及全權酌情決定為準；及
- f. 滿足第5(a)條所列的條件。

為免生疑問，客戶是否符合資格成為合資格客戶的最終決定(包括但不限於指定帳戶是否經MoneyHero轉介申請及開立)將由產品供應商作出。

5. 推廣獎賞及兌換

a. 滿足上述第4條所列條件並達到產品供應商以下設定標準的合資格客戶，將可根據所達成的標準選擇以下其中一項「推廣獎賞」(視乎供應情況而定)：

i. 成功透過 MoneyHero 開立指定帳戶

條件	獨家獎賞
完成所有帳戶驗證程序，包括 KYC 檢查和身份驗證；並且	<ul style="list-style-type: none">● 價值HK\$500的比特幣；

在註冊後 14 個日曆日內存入至少港幣10,000(或等值貨幣)的首次存款 及	
i) 在註冊後 14 個日曆日內, 完成第一筆數字資產交易, 單筆交易金額不低於港幣100(或等值的美元)	<ul style="list-style-type: none"> ● 價值HK\$200的比特幣;
ii) 在註冊後 14 個日曆日內, 完成第二筆數字資產交易, 單筆交易金額不低於港幣100(或等值的美元)	<ul style="list-style-type: none"> ● 價值HK\$200的比特幣;

顧客如完成產品供應商的(KYC) 及合適性評估, 向指定帳戶存入至少HK\$ 10,000, 並在30天內不提取該HK\$ 10,000, 及完成2筆各超過HK\$100的交易可獲高達價值HK\$900的比特幣

b. 推廣獎賞完全由產品供應商派發及分發。推廣獎賞的資格確認完全由產品供應商根據本條款及細則所列的標準及其內部記錄決定。任何有關推廣獎賞資格、派發或兌換的查詢或爭議, 應僅向產品供應商提出。

c. 由產品供應商分發的比特幣數量將根據分發時的比特幣當時價格計算。在用戶滿足獲取推廣獎賞所需條件後(由產品供應商決定), 推廣獎賞將由產品供應商直接存入用戶已驗證的OSL交易帳戶。

d. 合資格客戶須自行負責確保其 OSL 帳戶維持有效及已驗證狀態(根據產品供應商的記錄)以接收推廣獎賞。未能維持其 OSL 帳戶於有效及已驗證狀態的合資格客戶將被視為放棄其推廣獎賞。

e. 合資格客戶最多可獲取第5(i)及(ii)條所列的每項推廣獎賞一次。

f. 經產品供應商確認資格後, 兌換指示將通過電子郵件發送至合資格客戶提供給 MoneyHero 的電郵地址。提供不準確或不正確資料的合資格客戶(由MoneyHero全權酌情決定)將無法獲得任何推廣獎賞。

g. 若申請指定帳戶時未使用指定連結, 或在申請過程中啟用了廣告攔截器、追蹤攔截器或無痕模式, 根據產品供應商的記錄, 該申請可能不會被計算為透過 MoneyHero 進行, 並可能導致產品供應商視該用戶為不符合資格獲取任何推廣獎賞。產品供應商保留權利, 若根據其記錄, 申請並非按照本條款及細則透過 MoneyHero 進行, 則可扣留任何推廣獎賞。

h. 推廣獎賞不可退款或兌換現金或其他獎賞。合資格客戶有責任在兌換時檢查推廣獎賞的品質。MoneyHero 對推廣獎賞的任何方面(包括但不限於其派發、品質、供應、交付或維護)均不承擔任何法律責任。

i. MoneyHero 與推廣獎賞並無關聯, 亦不對因使用推廣獎賞而引致的任何索償、損害、損失、開支、法律責任或費用負責。任何有關推廣獎賞的查詢應直接向產品供應商提出。

j. 根據產品供應商的內部記錄, 成功申請指定帳戶並提交 MoneyHero 獎賞兌換表格但未獲產品供應商批准的用戶, 將無法獲得任何推廣獎賞。

k. 未在指定期限內提交 MoneyHero 獎賞兌換表格的用戶, 即使滿足所有其他條件, 亦不符合資格獲取推廣獎賞。

l. 在 MoneyHero 獎賞兌換表格中提供不準確或不正確資料的用戶(由產品供應商全權酌情決定), 將無法獲得推廣獎賞。

m. MoneyHero 網站上列出的一般兌換流程不適用於本推廣。推廣獎賞的兌換流程僅受本推廣的條款及細則約束。

n. 產品供應商將在活動結束後的 60 個工作日內發放獎勵, 具體時間取決於產品供應商的交付或兌換安排、用戶批准和交易狀況, 或其他可能影響推廣獎賞資格的實際情況。

- o. 任何於指定領取期限(如有)後仍未領取的推廣獎賞將被沒收, 產品供應商或 MoneyHero 對該合資格客戶不承擔任何責任。任何其推廣獎賞已被沒收的合資格客戶, 無權從產品供應商或 MoneyHero 獲得任何款項或補償。
- p. 任何於推廣期結束後超過6個月收到的有關兌換或兌換提交的查詢將不獲處理, 已在處理中的查詢除外。
- q. 請參閱產品供應商的條款及細則以了解由產品供應商直接提供的迎新優惠。任何此類優惠均由產品供應商單獨提供。任何有關此類優惠的查詢、投訴或其他通訊應直接向產品供應商提出。

6. 一般推廣條款

- a. 參與本推廣即表示用戶同意受此等條款及細則約束。
- b. 如有任何關於推廣獎賞資格或派發的爭議, 產品供應商保留其作出最終決定的絕對酌情權, 該決定對所有用戶均具約束力。
- c. 產品供應商及 MoneyHero 保留隨時修改此等條款及細則的權利, 包括但不限於更改推廣期或推廣獎賞, 或終止本推廣, 而無需事先通知或對用戶承擔任何責任。
- d. 若此等條款及細則與任何其他有關本推廣的材料(如市場推廣材料)有任何不一致之處, 概以此等條款及細則為準。
- e. 參與本推廣即表示用戶同意 (i) MoneyHero 向產品供應商分享其個人資料, 以便產品供應商準確確認用戶是否有資格獲得任何推廣獎賞, (ii) 產品供應商向 MoneyHero 更新有關用戶申請指定帳戶狀態的資訊, 包括該申請是否成功以及用戶是否已滿足所有獲取推廣獎賞的條件, 及 (iii) 根據 MoneyHero 的私隱政策, 透過電郵或其他電子方式接收由產品供應商及 MoneyHero 發出與本推廣相關的通訊。
- f. 用戶同意定期查閱此等條款及細則, 以確保完全了解 MoneyHero 可能不時對此等條款及細則作出的任何更改。用戶亦同意, 他們繼續參與本推廣將構成他們接納此等條款及細則(包括可能不時更改或修改的版本)的行為。
- g. 參與本推廣即表示用戶在此聲明並保證, 他們將遵守所有與參與本推廣相關的適用香港法律或法規, 並且不會將本推廣用於任何非法或欺詐目的。
- h. MoneyHero 對用戶因本推廣而引致的任何損害、損失、法律責任、傷害或失望概不負責。參與本推廣即表示用戶免除 MoneyHero 及其代理人因此推廣及推廣獎賞而引致的所有責任, 包括但不限於此。
- i. 參與本推廣即表示所有用戶同意並承諾, 在任何時候, 就因用戶參與本推廣、接受或使用任何推廣獎賞, 及/或任何違反或意圖違反此等條款及細則及/或任何適用法律而引致 MoneyHero 產生或蒙受的所有損失(包括直接、間接、附帶及/或相應而生的損失)、損害(包括一般、特殊及/或懲罰性損害)、要求、傷害、索償、成本、罰款、利息及費用(包括按全額彌償基準計算的法律費用), 向 MoneyHero、其員工及代理人作出彌償, 並使其免受損害。
- j. 若發現或合理懷疑用戶參與任何形式的欺詐行為(包括但不限於使用虛假身份、篡改圖像、惡意發送垃圾郵件或操縱任何產品供應商或 MoneyHero 的流程或網站), 產品供應商及 MoneyHero 保留取消任何用戶資格及扣留或沒收全部或部分推廣獎賞的權利。
- k. 任何產品的最終批准由產品供應商全權酌情決定。參與本推廣並不保證所申請的任何產品會獲批准。MoneyHero 不保證任何申請的產品會獲批准或任何用戶符合資格獲取推廣獎賞。
- l. 若發現或合理懷疑用戶參與任何形式的欺詐行為(包括但不限於使用虛假身份、篡改圖像、惡意發送垃圾郵件或操縱任何 MoneyHero 的流程或網站), 產品供應商保留取消任何用戶資格及扣留或沒收全部或部分獎賞的權利。
- m. 合資格客戶同意並確認, 推廣獎賞的派發由產品供應商協助; MoneyHero 對推廣獎賞的派發不承擔任何責任或義務。
- n. MoneyHero 致力保持其資訊準確及最新。然而, 這可能有時與產品供應商、金融機構、服務供應商或特定產品網站上提供的資訊有所不同。用戶應參閱產品供應商的網站以獲取有關產品的最新利率/費用/條款及細則。

o. 虛擬資產(包括但不限於加密貨幣)涉及高度風險,並不適合所有投資者。本推廣的任何部分均不應被詮釋為 MoneyHero 發出的任何形式的邀請、招攬、要約或建議,以購買、持有或出售任何虛擬資產。本推廣不構成財務、投資、交易或任何其他類型的建議。在作出任何有關虛擬資產的決定前,客戶應仔細考慮自身的財務狀況、目標、經驗和風險承受能力。MoneyHero 不提供或要約任何虛擬資產交易服務。任何虛擬資產交易帳戶的開立均受制於虛擬資產交易平台營運商的條款及細則以及其評估和批准。

p. 此等條款及細則受香港法律管轄並按其解釋。

q. 若此等條款及細則的英文版本與中文版本有任何歧異,概以英文版本為準。

Terms and Conditions of MoneyHero x OSL HK (the “Promotion”) (202506)

1. Eligible Customers who apply for a Designated Account through MoneyHero during the Promotion Period, are approved for the same by the Product Provider and complete the other requirements set out herein will receive a Promotion Reward (each as defined below) from the Product Provider. All Promotion Rewards pursuant to this Promotion are fulfilled by the Product Provider.

2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 2025/06/11 6pm to 2025/06/30 6pm, dates inclusive (the “**Promotion Period**”).

3. For the purposes of this Promotion:

a. “**Designated Account**” means the OSL Digital Securities.

b. “**Product Provider**” means OSL Digital Securities.

c. “**New Customer**” means Customers who have not opened a OSL Digital Securities prior to their application for a Designated Securities Account as part of this Promotion.

4. Eligible Customers

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

a. Be a New Customer who is aged 18 or above, a holder of a valid Hong Kong Identity Card and with a correspondence address within Hong Kong;

b. Provide a valid email address to MoneyHero prior to being redirected to the Product Provider’s website;

c. Fully complete and submit an application for a Designated Account through MoneyHero using the designated link during the Promotion Period, according to the Product Provider’s internal records;

d. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days after receiving the MoneyHero Reward Redemption Form from MoneyHero (and in any event no later than 2025/07/07), including providing their email address in the “Application Reference Number” section of the MoneyHero Reward Redemption Form;

e. Have their application for the Designated Account approved by the Product Provider and complete the account opening procedure on or before 2025/06/30 6pm, as determined in the Product Provider’s sole discretion and according to the Product Provider’s system records; and

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

For the avoidance of doubt, final determination of whether a customer meets the conditions to comprise an Eligible Customer (including but not limited to whether or not the Designated Account was applied for and opened after being redirected from MoneyHero shall be made by the Product Provider).

5. Promotion Rewards and Redemption

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

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

Criteria	Exclusive Reward
Complete the Product Provider's KYC and suitability assessments, deposit at least HK\$10,000 within 14 days from account opening into the Designated Account and do not withdraw the HK\$10,000 within 30 days and	<ul style="list-style-type: none"> • HK\$500 worth of Bitcoin;
i) within 14 days from account opening, successfully complete first trade of no less than HK\$100	<ul style="list-style-type: none"> • HK\$200 worth of Bitcoin;
ii) within 14 days from account opening, successfully complete second trade of no less than HK\$100	<ul style="list-style-type: none"> • HK\$200 worth of Bitcoin;

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

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

c. The amount of Bitcoin to be distributed by the Product Provider will be calculated based on the prevailing Bitcoin price at the time of distribution. Promotion Rewards will be deposited directly into the user's verified OSL trading account by the Product Provider after the user fulfills the conditions required to receive the Promotion Reward, as determined by the Product Provider. Eligible Customers are solely responsible for ensuring that they maintain an active and verified OSL account (based on the Product Provider's records) in order to receive the Promotion Reward. Eligible Customers who do not maintain their OSL account in an active and verified state will be deemed to have forfeit their Promotion Reward.

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

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

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

g. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. MoneyHero shall have no legal liability relating to any aspects of the Promotion Rewards including but not limited to their fulfilment, quality, supply, delivery or maintenance.

- h. MoneyHero is not associated with the Promotion Reward(s) and is not responsible for any claims, damages, losses, expenses, liabilities or costs arising from usage of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the Product Provider
- i. Users who successfully apply for a Designated Account and submit the MoneyHero Reward Redemption Form but are not approved by the Product Provider, based on the Product Provider's internal records, will not be able to receive any Promotion Reward.
- j. Users who do not submit the MoneyHero Reward Redemption Form within the specified period will not be eligible to receive the Promotion Reward, even if they fulfill all other conditions.
- k. Users who provide inaccurate or incorrect information in the MoneyHero Reward Redemption Form (as determined by the Product Provider acting in its absolute discretion) will not be able to receive the Promotion Reward.
- l. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Promotion Reward shall be governed solely by the Terms and Conditions of this Promotion.
- m. The redemption process will take 60 working days from campaign ended., depending on the actual situation regarding the Product Provider's delivery or redemption arrangements, user approval and transaction status or other factors that may affect eligibility for the Promotion Reward.
- n. Any Promotion Reward(s) not claimed past the stipulated collection period (if any) be forfeited without any liability on the part of the Product Provider or MoneyHero to the Eligible Customer. Any Eligible Customer whose Promotion Reward has been forfeited shall not be entitled to any payment or compensation in lieu from the Product Provider or MoneyHero.
- o. Any queries regarding redemption, or redemption submissions of the Promotion Reward that are received more than 6 months after the end of the Promotion Period will not be handled, except for those already in progress.
- p. Please refer to the Product Provider's terms and conditions for welcome offers provided directly by the Product Provider. Any such offers are provided separately and solely by the Product Provider. Any queries, complaints or other correspondence relating to the same should be directed to the Product Provider.

6. General Promotion Terms

- a. By participating in this Promotion, users agree to be bound by these Terms and Conditions.
- b. In the event of any disputes regarding eligibility or fulfilment of the Promotion Reward, the Product Provider reserves the right to make the final decision in its absolute discretion, which shall be binding on all users.
- c. The Product Provider and MoneyHero reserve the right to amend these Terms and Conditions at any time, including but not limited to changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or liability to users.
- d. In the event of any inconsistencies between these Terms and Conditions and any other materials (e.g marketing materials) relating to this Promotion, these Terms and Conditions shall prevail.
- e. By participating in this Promotion, users consent to (i) MoneyHero sharing their personal details with the Product Provider in order for the Product Provider to accurately confirm whether a user is eligible to receive any Promotion Reward, (ii) the Product Provider updating MoneyHero with information regarding the status of the user's application for the Designated Account, including whether or not said application is successful and whether the user has fulfilled all the conditions required to receive a Promotion Reward, and (iii) receiving communications in relation to this Promotion from the Product Provider and MoneyHero via email or other electronic means, each in accordance with MoneyHero's [Privacy Policy](#).
- f. Users agree to regularly review these Terms and Conditions to ensure that they are fully aware of any changes or changes to these Terms and Conditions from time to time. Users also agree that their continued

participation in this Promotion will constitute their acceptance of these Terms and Conditions (including the versions that may be changed or modified from time to time) from time to time.

g. By participating in this Promotion, users hereby represent and warrant that they will comply with all applicable Hong Kong laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes.

h. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by users arising from this Promotion. By participating in this Promotion, users release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Rewards.

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

j. The Product Provider and MoneyHero reserve the right to disqualify any user and withhold or confiscate in full or part any Promotion Rewards if the user is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, willful spamming or manipulation of any the Product Provider or MoneyHero's processes, or website).

k. Final approval of any product is determined by the Product Provider in its sole and absolute discretion. Participation in this Promotion does not guarantee the approval of any product applied for. MoneyHero does not guarantee the approval of any product applied for or any user's eligibility for a Promotion Reward.

l. The Product Provider reserves the right to disqualify any user and withhold or confiscate in full or part any rewards if the user is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any MoneyHero's processes, or website).

m. Eligible Customers agree and acknowledge that Promotion Reward fulfillment is facilitated by the Product Provider; MoneyHero does not have any liability or responsibility in respect of Promotion Reward fulfillment.

n. 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. Users should refer to the Product Provider's website for the most updated rates/fees/T&Cs on the relevant product.

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

Before making any decisions in relation to any virtual asset, customers should carefully consider their own financial situation, objectives, experience and risk appetite. MoneyHero does not provide or offer any virtual asset trading service. The opening of any virtual asset trading account is subject to terms and conditions of, and assessment and approval by, the operator of the virtual asset trading platform.

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

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