

# 【MoneyHero 2025 春季狂賞大抽獎】之條款及細則(「本推廣」)

1. MoneyHero Global Limited (「MoneyHero」) 為本推廣的主辦單位。合資格參與者(定義見下文)於推廣期內透過 MoneyHero 網站申請指定產品或購買指定保險產品, 並按本文所述參與本推廣, 即可根據本推廣條款獲得神秘獎賞, 開啟後可隨機獲得一份獎賞(定義見下文)。
2. 推廣期 本推廣期由 2025 年 3 月 18 日中午 12 時正開始, 至 2025 年 4 月 14 日下午 6 時正結束, 包括首尾兩天。
3. (a)合資格參與者 欲參與本推廣並成為「合資格參與者」, 用戶須於推廣期內:
  - i. 於推廣期內透過 MoneyHero 申請或購買指定產品(如第 4 節所述)。若申請並非透過 MoneyHero 網站或未使用 MoneyHero 推廣碼進行, 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, 該申請將被視為無效, 並導致客戶失去獲得獎賞的資格。MoneyHero 保留根據其記錄, 在申請並非透過 MoneyHero 進行的情況下, 扣留任何獎賞或取消參與者資格的權利。
  - ii. 就每項已申請的指定產品, 於 2025 年 4 月 21 日下午 6 時或之前填妥並提交 MoneyHero 獎賞換領表格(指定保險產品無需提交獎賞換領表格)。
  - iii. 確保所有作為本推廣一部分提交的 MoneyHero 獎賞換領表格均為有效, 包括但不限於聯絡電話號碼、電郵地址及申請參考編號。MoneyHero 保留根據其記錄, 在申請參考編號無效的情況下, 扣留任何獎賞或取消參與者資格的權利。
  - iv. 確保指定產品的申請或購買在 2025 年 5 月 31 日或之前未被取消或撤回。

(b)為免生疑問, 就同一項指定產品的申請或購買, 每位合資格參與者最多只可提交一份(1) MoneyHero 獎賞換領表格。每個申請參考編號只能提交一次。

(c) MoneyHero 保留權利, 可排除就同一項指定產品申請的重複提交的 MoneyHero 獎賞換領表格, 並扣留相關的神秘獎賞。
4. 指定產品及產品供應商
  - i. 就本推廣而言, 指定產品及相應獲得的神秘獎賞數量如下:

產品類型	產品提供者	合格產品	抽獎機會次數
信用卡	Airwallex雲匯	Airwallex雲匯Visa卡	1
	美國運通	美國運通白金信用卡	1
	美國運通	美國運通 Explorer® 信用卡	1

花旗銀行	Citi Cash Back 信用卡	1
花旗銀行	Citi PremierMiles 信用卡	1
花旗銀行	Citi Prestige 信用卡	1
花旗銀行	Citi Rewards 信用卡	1
花旗銀行	Citi Rewards 銀聯信用卡	1
信銀國際	信銀國際Motion信用卡	1
信銀國際	信銀國際大灣區雙幣信用卡	1
大新銀行	大新ANA World萬事達卡	1
大新銀行	大新ONE+信用卡	1
大新銀行	大新聯合航空World萬事達卡	1
大新銀行	大新英國航空白金卡	1
大新銀行	大新MyAuto車主信用卡	1
星展銀行	DBS Black World Mastercard®	1
星展銀行	DBS COMPASS VISA	1
星展銀行	DBS Eminent Visa Platinum Card	1
星展銀行	DBS Eminent Visa Signature Card	1

星展銀行	DBS Live Fresh Card	1
星展銀行	DBS Live Fresh 大專生信用卡	1
恒生銀行	恒生MMPOWER World Mastercard®	1
恒生銀行	恒生Travel+ Visa Signature 卡	1
滙豐銀行	滙豐Red信用卡	1
滙豐銀行	滙豐滙財金卡 - 學生卡	1
滙豐銀行	滙豐Pulse銀聯雙幣鑽石信用卡	1
安信信貸	安信EarnMORE銀聯鑽石卡	1
安信信貸	安信WeWa銀聯鑽石卡	1
亞洲聯合財務有限公司	sim Credit Card	1
亞洲聯合財務有限公司	sim World Mastercard®	1
渣打銀行	渣打國泰Mastercard	1
渣打銀行	渣打國泰Mastercard - 優先理財	1
渣打銀行	渣打國泰Mastercard - 優先私人理財	1
渣打銀行	渣打Smart信用卡	1

私人貸款	中國銀行	中銀分期「易達錢」	3
	中國銀行	中銀分期「易達錢」- 結餘轉戶	3
	建行(亞洲)	建行(亞洲)「低息清」結餘轉戶計畫	3
	建行(亞洲)	建行(亞洲)「好現金」私人分期貸款 (適合稅季)	3
	花旗銀行	Citi 卡數結餘轉戶	3
	花旗銀行	Citi 稅季貸款	3
	花旗銀行	Citi 特快現金私人貸款	3
	信銀國際	信銀國際 \$mart Plus分期貸款 - 結餘轉戶	3
	信銀國際	信銀國際 \$mart Plus 分期貸款 (稅季優惠)	3
	CreFIT維信	CreFIT 現金貸 (適合稅季)	3
	大新銀行	大新銀行清卡數「快應錢」	3
	大新銀行	大新銀行分期「快應錢」	3
	星展銀行	星展銀行「貸易清」私人貸款	3
	星展銀行	星展銀行 定額私人貸款	3
富邦銀行	富邦「EZ Cash」私人貸款	3	

富邦銀行	富邦「卡數清」私人貸款	3
富邦銀行	富邦「合您意」私人貸款 (適合稅季)	3
華僑銀行	華僑銀行 結餘轉戶私人貸款	3
華僑銀行	華僑銀行 稅務貸款	3
安信信貸	安信 結餘轉戶計劃	3
安信信貸	安信 公務員及專業人士貸款	3
安信信貸	安信 定額私人貸款 (適合稅季)	3
安信信貸	安信 業主私人貸款	3
月免信貸	Rabbit Cash 私人貸款	3
月免信貸	Rabbit Credit 大專生專屬貸款	3
渣打銀行	渣打銀行 結餘轉戶計劃	3
渣打銀行	渣打銀行 私人貸款 (適合稅季)	3
亞洲聯合財務有限公司	UA i-Money 特快網上私人貸款	3
亞洲聯合財務有限公司	UA 低息稅務貸款	3
亞洲聯合財務有限公司	UA 咭數一筆清	3

	WeLab Bank	WeLab Bank 清卡數貸款	3
	WeLab Bank	WeLab Bank 私人分期貸款	3
	WeLab Bank	WeLab Bank 私人分期貸款 (稅季可用)	3
	WeLend	【MoneyHero獨家產品】WeLend「銀行用戶尊享貸款」	3
	WeLend	WeLend 結餘轉戶貸款	3
	WeLend	WeLend 私人貸款	3
	WeLend	WeLend 稅季低息貸款	3
	WeLend	WeLend 電動車貸款	3
	Zero Finance	X 現金A.I.貸款	3
	Zero Finance	X 結餘轉戶貸款	3
	Zero Finance	X 大額私人貸款 (適合稅季)	3
	邦民日本財務	邦民 低息結餘轉戶貸款	3
	邦民日本財務	邦民 特快私人貸款	3
	邦民日本財務	邦民 特快低息貸款 (適合稅季)	3
理財戶口	Airwallex雲匯	Airwallex企業帳戶	1

	Aspire	Aspire 商業賬戶	1
	星展銀行	星展豐盛理財戶口	1
	恒生銀行	恒生 優進理財戶口	1
	渣打銀行	渣打「優先理財」(渣打國泰Mastercard – 優先理財)	1
證券戶口	OSL	OSL	2
	富途證券	富途證券投資戶口	2
	HashKey Exchange	HashKey Exchange	2
	華泰國際	華泰國際 漲樂全球通	2
	長橋證券	長橋證券投資戶口	2
	Syfe	Syfe 智能投資平台	2
	老虎證券	老虎證券	2
	Endowus	Endowus 智安投	2
	StashAway	StashAway 智能投資平台	2
	uSMART 盈立證券	uSMART 盈立證券	2
	華盛証券	華盛証券投資戶口	2

	微牛證券	微牛證券投資戶口	2
旅遊保險	AIG 美亞保險	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
	Allianz Travel 安聯旅遊	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險(無須提交 MoneyHero獎賞換領表格)	1
	Allied World 世聯	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險(無須提交 MoneyHero獎賞換領表格)	1
	Avo 安我保險	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
	AXA 安盛	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
	Blue Cross 藍十字	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
	BOCG Insurance 中銀集團保險	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
	bolttech Insurance 保特保險	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險(無須提交 MoneyHero獎賞換領表格)	1
	China Ping An 中國平安保險(香港)	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
	Dah Sing 大新保險	投保任何單次旅遊保險滿HK\$250或以上	1



		或任何全年旅遊保險	
	Generali 忠意保險	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險(無須提交 MoneyHero獎賞換領表格)	1
	HSBC 滙豐銀行	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
	MSIG 三井住友	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
	Prudential 保誠保險	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
	QBE 昆士蘭保險	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險(無須提交 MoneyHero獎賞換領表格)	1
	Starr Companies	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險(無須提交 MoneyHero獎賞換領表格)	1
	Zurich 蘇黎世	投保任何單次旅遊保險滿HK\$250或以上 或任何全年旅遊保險	1
汽車保險	Allianz 保險	任何汽車保險	1
	boltttech Insurance 保 特保險	任何汽車保險	1
	QBE 昆士蘭保險	任何汽車保險	1
	Zurich 蘇黎世	任何汽車保險	1

	AIG 美亞保險	任何汽車保險	1
	Blue Cross 藍十字	任何汽車保險	1
	Dah Sing 大新保險	任何汽車保險	1
	BOCG Insurance 中銀集團保險	任何汽車保險	1

- ii. 所有關於指定產品的查詢, 包括但不限於申請狀況及指定產品本身, 均應直接向相關的產品供應商查詢。
- iii. 確認合資格參與者是否已完成所有獲得神秘獎賞所需條件, 須根據 MoneyHero 及產品供應商的內部記錄(包括指定產品的申請是否已被取消或撤回)。如有任何爭議, MoneyHero 的決定為最終決定。
- iv. 提交 MoneyHero 獎賞換領表格並不自動代表合資格參與者有權獲得神秘獎賞。
- v. 接收、填寫或提交 MoneyHero 獎賞換領表格, 並不代表確認指定產品的申請是透過 MoneyHero 進行的。
- vi. 重複或後續提交的 MoneyHero 獎賞換領表格將不獲計算。MoneyHero 不會審閱或回覆任何有關遺漏及/或延遲提交表格的通訊。
- vii. 為免生疑問, 參與本推廣並不妨礙合資格參與者在本推廣期內獲得 MoneyHero 在本推廣以外提供的任何其他獎賞。
- viii. 所有與保險產品相關的交易均由 MoneyHero Insurance Brokers Limited 安排及管理。MoneyHero Insurance Brokers Limited 為持牌保險經紀公司(保險業監管局牌照號碼 FB1740), 其業務是為客戶安排保險產品及服務。
- ix. MoneyHero 不對由產品供應商提供及派發的任何獎賞負責。所有相關查詢應直接向產品供應商提出。
- x. MoneyHero 獎賞換領表格對應每一項指定產品申請, 是獨一無二的。
- xi. 合資格參與者如在提交指定產品申請後未收到 MoneyHero 獎賞換領表格, 應聯絡 support@moneyhero.com.hk 尋求協助。
- xii. 被發現共用 MoneyHero 獎賞換領表格的合資格參與者, 可能會被取消獲得所有獎賞的資格。

## 5. 神秘獎賞/獎賞條款

- i. 每申請一項指定產品，合資格參與者將根據第 4(i) 條的規定，獲得一(1)或兩(2)或三(3)個神秘獎賞。
- ii. 每個神秘獎賞將包含以下其中一項獎賞，並受限於指定名額。獎賞將在開啟神秘獎賞時隨機決定。

獎賞及金額	名額
iPhone 16 Pro Max 256GB (價值HK\$10,199)	10
Apple AirPods 4 (價值HK\$1,099)	50
Marshall Willen II 便攜藍牙喇叭 (價值HK\$999)	130
Nothing Ear (3) 無線降噪耳機 (價值HK\$1,299)	130
Spotify Premium 12個月禮品卡(價值HK\$696)	200
旅遊保險折扣優惠碼 (價值 : HK\$50)	2000
旅遊保險折扣優惠碼 (價值 : HK\$15)	無限量

- iii. 合資格參與者將會獲得一個用戶版面的登入權限，用於開啟神秘獎賞，屆時將決定並顯示所獲得的獎賞。為免生疑問，除非合資格參與者在換領期內登入用戶版面並開啟其神秘獎賞，否則不會確定所獲得的獎賞。
- iv. 為免生疑問，合資格參與者必須待產品供應商確認其指定產品申請的有效性後，方可換領獎賞。此確認過程可能需時 12-16 週(由完成申請起計)，並可能受 MoneyHero 無法控制的 因素影響而進一步延遲。
- v. 優惠碼獎賞為電子獎賞，僅適用於透過 MoneyHero Insurance Brokers Limited 購買旅遊保險產品。優惠碼的使用須受 MoneyHero Insurance Brokers Limited 的優惠碼條款及細則約束。
- vi. 合資格參與者將透過電郵收到有關如何換領獎賞的詳細資訊。建議合資格參與者檢查垃圾郵件/雜件箱，因為通知電郵可能因電郵客戶端的設定而被意外轉移。未收到通知電郵的合資格參與者應聯絡 support@moneyhero.com.hk 以獲得進一步協助。
- vii. MoneyHero 將盡力確保合資格參與者在 2025 年 8 月 31 日前收到獎賞，但若未能在此日期前完成派發，MoneyHero 概不負責。
- viii. 如果電郵因任何原因(包括合資格參與者提供了不正確的電郵地址或電話號碼)未能成功派送，將不會再聯絡該合資格參與者。
- ix. 獎賞不可退款，亦不可兌換現金或其他獎賞。所有與本推廣相關的產品和服務均視乎供應情況而定，送完即止。合資格參與者有責任在換領時檢查獎賞的品質。MoneyHero 對獎賞的任何方面，包括但不限於其品質、供應、運送及保養，概不負責。
- x. 如果指定產品申請被 (i) 合資格參與者撤回、取消或以其他方式撤銷，(ii) 被發現是透過其他渠道或在推廣期外提交，(iii) 具有欺詐性、違反推廣精神或不符合本推廣條款及細則(即使在獎賞確定後才發現)，或 (iv) MoneyHero 因遵守適用法律法規而無法派發獎賞，MoneyHero 保留拒絕獎賞換領或要求退回獎賞或支付其等值金額(如已派發)的權利。

如有任何爭議, MoneyHero 的決定為最終決定。MoneyHero 保留權利, 可取消以不符合本條款及細則的方式提交申請的參與者資格, 並保留處理被沒收獎品的權利。

- x. 任何未在指定領取期限內(如有)領取的獎賞將被沒收, MoneyHero 對該合資格參與者不承擔任何責任。如發現任何合資格參與者在換領獎賞之日前的任何時間未遵守本條款及細則, 其獎賞將被沒收, MoneyHero 對該合資格參與者不承擔任何責任。任何獎賞被沒收的合資格參與者, 均無權向 MoneyHero 索取任何款項或補償。
- xii. 若獎賞的派送有所延遲, MoneyHero 將通知受影響的合資格參與者, 並作出必要的安排以派送獎賞。
- xiii. 接受任何獎賞即表示合資格參與者同意使 MoneyHero 免受因獎賞引起或與獎賞相關的所有索償、要求、責任、損害、訴訟因由或損失的損害, 並為其辯護和作出彌償。
- xiv. (例如 HKTVmall、惠康)的禮券, 所有發出的禮券均須受禮券商戶的條款及細則約束。所有附加條款及細則將在獎賞運送或派發時說明, 或在獎賞上註明。附加條款及細則可能包括有效期、使用要求、適用或排除的產品及其他條件。MoneyHero 對任何第三方商戶、網站或服務供應商提供的任何商品、服務或其品質或表現概不負責。MoneyHero 對因使用此類禮券而直接或間接引致的任何索償、損害、損失、開支、責任或費用概不負責。任何此類查詢、投訴或意見應直接向相關的第三方商戶提出。
- xv. 比賽結果公告將於 2025 年 4 月 30 日在 MoneyHero 活動網站、MoneyHero 的 Facebook 專頁 (<https://www.facebook.com/MoneyHeroHK/>) 以及《星島日報》和《英文虎報》(The Standard) 上公佈。

## 6. 額外資格要求

- a. 如果參與者不符合上述第 3 或第 4 條所列的標準, 或屬於上述任何一類別, MoneyHero 保留取消其參與本推廣資格的權利。

## 7. 一般推廣條款及細則

- a. 此為 MoneyHero 的推廣活動。所有與本推廣相關的查詢/爭議應直接向 MoneyHero 提出。MoneyHero 不對合資格參與者因參與本推廣及/或獲得獎賞而遭受的任何損失或損害負責。
- b. 參與本推廣即表示合資格參與者同意受本條款及細則約束。
- c. 若本條款及細則與任何其他與本推廣相關的材料(例如市場推廣資料)之間存在任何不一致之處, 概以本條款及細則為準。
- d. 參與本推廣即表示參與者同意 (i) MoneyHero 與產品供應商分享其個人資料, 以準確追蹤申請及/或批核數量, 以及確認參與者是否有資格獲得任何推廣獎賞; (ii) MoneyHero 與其推廣合作夥伴分享為方便換領推廣獎賞所需的資料; 及 (iii) 透過電郵接收來自 MoneyHero 的與本推廣相關的通訊, 所有這些均按照 MoneyHero 的私隱政策進行。
- e. 同意本推廣的條款及細則即表示合資格參與者同意 MoneyHero 可根據 MoneyHero 的私隱政策 (<https://www.moneyhero.com.hk/zh/privacy-policy>) 處理其資料。合資格參與者同意並允許 MoneyHero 為宣傳目的編輯/使用其姓名及肖像(以文字、圖像或照片形式)。除法律禁止的情況外, MoneyHero 保留發布合資格參與者的照片及/或聲明的權利, 而無需給予額外補償。
- f. 如有任何爭議, MoneyHero 保留最終決定的絕對酌情權, 該決定對所有參與者均具有約束力。
- g. 參與本推廣即表示參與者聲明並保證, 他們將遵守所有適用的香港法律或法規, 並且不會將本推廣用於任何非法或欺詐目的。若 MoneyHero 懷疑參與者從事任

何形式的非法活動或欺詐行為，MoneyHero 保留向警方或相關機構舉報該活動或懷疑的權利。

- h. 在 MoneyHero 獎賞換領表格中提供不準確或不正確資料的合資格參與者(由 MoneyHero 按其絕對酌情權決定)將無法獲得任何獎賞。
- i. 任何在 2025 年 5 月 31 日之後收到的關於本推廣或獎賞換領的查詢將不獲處理，但已在處理中的查詢除外。
- j. 若發現參與者或有合理理由懷疑參與者涉及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、故意濫發訊息或操縱 MoneyHero 的任何流程或網站)，MoneyHero 保留(自行決定)取消任何參與者資格及扣留或沒收全部或部分獎賞的權利。
- k. 參與本推廣即表示合資格參與者同意允許產品供應商向 MoneyHero 更新其指定產品申請狀態的資訊，包括該申請是否成功以及合資格參與者是否已滿足獲得獎賞所需的所有條件，以便核實合資格參與者獲得獎賞的資格。
- l. MoneyHero 對合資格參與者因參與本推廣而引致或蒙受的任何損害、損失、責任、傷害或失望概不負責，包括可能限制合資格參與者參與推廣能力的情況(包括但不限於任何類型的技術硬件或軟件故障、網絡連接丟失或不可用，或電子傳輸失敗、不完整、亂碼或延遲)。參與本推廣即表示合資格參與者免除 MoneyHero 及其代理人的所有責任，包括但不限於與本推廣及獎賞相關的責任。
- m. MoneyHero 對因某些技術限制、其他限制或不可抗力(包括但不限於監管事件、政府指令、政府干預、疫情、行動管制令、天災等)而可能阻止參與者參與本推廣或其任何部分的任何事件，概不負責。
- n. MoneyHero 不對因合資格參與者參與本推廣而引起或與之相關的任何損失或損害索償(包括業務、收入或利潤損失，或任何間接或後果性損失)負責或承擔責任。
- o. 參與本推廣即表示合資格參與者同意並承諾，在任何時候，就因合資格參與者參與本推廣及/或違反或聲稱違反本條款及細則及/或任何適用法律而直接或間接導致、產生或造成的任何損失(包括直接、間接、附帶及/或後果性損失)、損害(包括一般、特殊及/或懲罰性損害)、要求、傷害(由 MoneyHero 疏忽造成的個人傷害除外)、索償、成本、罰款、利息及費用(包括律師與客戶之間或以全額彌償基準計算的所有法律費用，無論是否就任何實際、預期或威脅的法律程序而產生)，向 MoneyHero、其員工及代表作出彌償、保持彌償並使其免受損害。
- p. 任何產品的最終批核由產品供應商全權酌情決定，並須符合其信貸及風險處理標準。參與本推廣並不保證任何申請的產品會獲批核。MoneyHero 不保證任何申請的產品會獲批核。
- q. MoneyHero 致力保持其資訊準確及最新。然而，這些資訊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訊有所不同。合資格參與者應參閱產品供應商的網站，以獲取相關產品的最新費率/費用/條款及細則。
- r. 任何用於本推廣的材料中所包含的任何商標、圖形符號、標誌或知識產權均為其各自所有者的財產。
- s. MoneyHero 未能行使其在本條款及細則下的任何權利或補救措施，並不構成對該權利或補救措施的放棄。
- t. 本條款及細則受香港法律管轄，所有參與者同意接受香港法院的專屬管轄權。
- u. 若本條款及細則的英文版本與中文版本之間存在任何不一致或歧異，概以英文版本為準

v. 本推廣僅適用於香港的參與者。

8. **MoneyHero 私隱政策**

a. 我們的目標是在處理您的個人資訊時維持您的信任和信心。您的個人資訊安全是我們的首要任務。我們通過維持符合香港《個人資料(私隱)條例》(PCPD)法律的程序性保障措施來保護這些資訊。我們對員工進行適當處理個人資訊的培訓。當我們使用其他公司為我們提供服務時，我們也要求他們保護所收到的個人資訊的機密性。

## Terms and Conditions of 【 MoneyHero Spring Fest Lucky Draw 2025】 (the “Promotion”)

1. MoneyHero Global Limited (“MoneyHero”) is the organiser of this Promotion. Eligible Participants who apply for Eligible Products or purchase Eligible Insurance Products through the MoneyHero website and participate in this Promotion as set out herein will receive Mystery Rewards, which can be opened to receive a random Reward (each as defined herein), based on these Promotion terms.

### 2. Promotion Period

The Promotion Period begins at 12pm 2025/03/18 and ends at 6:00 PM on 2025/04/14, both dates inclusive.

### 3. Eligible Participants

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

i. Apply or Purchase for an Eligible Product through MoneyHero during the Promotion Period (as described in Sections 4) If the application is not made via the MoneyHero website or not via MoneyHero promo code, or an Ad-blocker, tracking blocker or incognito mode is enabled during the application, it will not be counted as valid and will lead to the customer not being eligible for the Reward. MoneyHero reserves the right to withhold any rewards or disqualify a participant where, according to its records, the application has not been made through MoneyHero;

ii. Complete and submit the MoneyHero Reward Redemption Forms in respect of each Eligible Product applied for on or before 6pm on 2025/04/21 ;

iii. Ensure that all MoneyHero Reward Redemption Forms submitted as part of this Promotion are valid , including but not limited to contact phone number ,email address and application reference number. MoneyHero reserves the right to withhold any rewards or disqualify a participant where, according to its records, the application reference number was invalid, according to its records; and

iv. Ensure that the application or purchase for the Eligible Products is not cancelled or withdrawn on or before 2025/05/31.

(c) For the avoidance of doubt, a maximum of one (1) MoneyHero Reward Redemption Form may be submitted by an Eligible Participant in respect of the same application for or purchase of an Eligible Product. Each application reference number may only be submitted as part of a MoneyHero Reward Redemption Form once.

(d) MoneyHero reserves the right to exclude any duplicate submissions of the MoneyHero Reward Redemption Forms in respect of the same application for an Eligible Product and withhold Mystery Rewards in respect of the same.

#### 4. Eligible Products and Product Providers

i. For the purposes of this Promotion, the Eligible Products and corresponding number of Mystery Rewards received are as follows:

Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
Credit Cards	Airwallex	Airwallex Borderless Card	1
	American Express	The Platinum Card®	1
	American Express	American Express Explorer® Credit Card	1

Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
	Citibank	Citi Cash Back Card	1
	Citibank	Citi PremierMiles Card	1
	Citibank	Citi Prestige Card	1
	Citibank	Citi Rewards Card	1
	Citibank	Citi Rewards UnionPay Card	1
	CNCBI	CNCBI Motion Credit Card	1
	CNCBI	CNCBI GBA Dual Currency Credit Card	1
	Dah Sing Bank	Dah Sing ANA World Mastercard	1
	Dah Sing Bank	Dah Sing ONE+ Credit Card	1
	Dah Sing Bank	Dah Sing United MileagePlus World MasterCard	1
	Dah Sing Bank	Dah Sing British Airways Platinum Card	1
	Dah Sing Bank	Dah Sing MyAuto Credit Card	1
	DBS	DBS Black World Mastercard®	1
	DBS	DBS COMPASS VISA	1
	DBS	DBS Eminent Visa Platinum Card	1



Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
	DBS	DBS Eminent Visa Signature Card	1
	DBS	DBS Live Fresh Card	1
	DBS	DBS Live Fresh Tertiary Student Card	1
	Hang Seng Bank	Hang Seng MMPOWER World Mastercard®	1
	Hang Seng Bank	Hang Seng Travel+ Visa Signature Card	1
	HSBC	HSBC Red Credit Card	1
	HSBC	HSBC Visa Gold Card for Student	1
	HSBC	HSBC Pulse UnionPay Dual Currency Diamond Credit Card	1
	PrimeCredit	PrimeCredit EarnMORE UnionPay Diamond Card	1
	PrimeCredit	PrimeCredit WeWa UnionPay Diamond Card	1
	United Finance Asia	sim Credit Card	1
	United Finance Asia	sim World Mastercard®	1
	Standard Chartered	Standard Chartered Cathay Mastercard	1
	Standard Chartered	Standard Chartered Cathay Mastercard - Priority Banking	1

Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
	Standard Chartered	Standard Chartered Cathay Mastercard - Priority Private	1
	Standard Chartered	Standard Chartered Smart Credit Card	1
Personal Loan	Bank of China Hong Kong	BOC Express Cash Instalment Loan	3
	Bank of China Hong Kong	BOC Express Cash Instalment Loan Balance Transfer	3
	China Construction Bank (Asia)	CCB (Asia) "Low Interest" Balance Transfer Program	3
	China Construction Bank (Asia)	CCB (Asia) Personal Instalment Loan (Suitable for tax season)	3
	Citibank	Citi Card Debt Consolidation Loan	3
	Citibank	Citi Speedy Cash Personal Loan	3
	Citibank	Citi Tax Season Loan	3
	China CITIC Bank International	CNCBI \$mart Plus Personal Installment Loan – Debt Consolidation	3
	China CITIC Bank International	CNCBI \$mart Plus Personal Installment Loan (Tax Season Offer)	3
	CreFIT	CreFIT Cash Loan (Suitable for tax season)	3

Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
	Dah Sing Bank	Dah Sing Credit Mastermind Instalment Loan	3
	Dah Sing Bank	Dah Sing Express Money Instalment Loan	3
	DBS	DBS Debt Consolidation Loan	3
	DBS	DBS Personal Instalment Loan	3
	Fubon Bank	Fubon "EZ Cash" Personal Loan	3
	Fubon Bank	Fubon Balance Transfer Personal Loan	3
	Fubon Bank	Fubon Perfect Fit Personal Loan (Suitable for tax season)	3
	OCBC Bank	OCBC Bank Balance Transfer Personal Loan	3
	OCBC Bank	OCBC Bank Tax Loan	3
	PrimeCredit	PrimeCredit Balance Transfer	3
	PrimeCredit	PrimeCredit Civil Servant & Professional Loan	3
	PrimeCredit	PrimeCredit Fixed Loan	3
	PrimeCredit	PrimeCredit Property Owner Personal Loan	3
	Promise	Promise Low Interest Personal Loan	3
	Promise	Promise Debt Consolidation Loan	3

Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
	Promise	Promise Low Interest Personal Loan (Suitable for tax season)	3
	Rabbit Credit	Rabbit Cash Personal Loan	3
	Rabbit Credit	Rabbit Cash Student Loan	3
	Standard Chartered	Standard Chartered Debt Consolidation Program	3
	Standard Chartered	Standard Chartered Personal Instalment Loan (Suitable for tax season)	3
	United Finance Asia	UA i-Money Express Online Personal Loan	3
	United Finance Asia	UA Seasonal Tax Loan	3
	United Finance Asia	UA Debts Consolidation Loan	3
	WeLab Bank	WeLab Bank Card Debt Consolidation Loan	3
	WeLab Bank	WeLab Bank Personal Instalment Loan	3
	WeLab Bank	WeLab Bank Personal Instalment Loan (Applicable during tax season)	3
	WeLend	WeLend 【MoneyHero Exclusive】WeLend "Bank Customer" Lower Interest Rate Loan	3

Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
	WeLend	WeLend Card Debt Consolidation Loan	3
	WeLend	WeLend Personal Loan	3
	WeLend	WeLend Tax Loan	3
	WeLend	WeLend Car Loan	3
	Zero Finance	X cash AI loan	3
	Zero Finance	X Debt Consolidation Loan	3
	Zero Finance	X Large Personal Loan (Suitable for tax season)	3
Banking Account	Airwallex	Airwallex Business Account	1
	Aspire	Aspire Business Account	1
	DBS	DBS Treasures	1
	Hang Seng Bank	Hang Seng Preferred Banking Account	1
	SCB	Standard Chartered Priority Banking (Standard Chartered Cathay Mastercard - Priority Banking)	1
Securities Account	OSL	OSL	2
	Futu Securities	Futu Securities Account	2
	HashKey	HashKey Exchange	2

Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
	Exchange		
	Huatai International - Zhangle Global	Huatai International Securities-Zhangle Global	2
	LONGBRIDGE	LONGBRIDGE Securities Account	2
	Syfe	Syfe	2
	Tiger Brokers	Tiger Brokers	2
	Endowus	Endowus	2
	StashAway	StashAway	2
	uSmart Securities	uSMART Securities	2
	Valuable Captital	Valuable Capital Brokerage Account	2
	Webull Securities	Webull Securities Account	2
Travel Insurance	AIG	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	Allianz Travel	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	Allied World	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1

Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
	Avo Insurance	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	AXA	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	Blue Cross	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	BOCG Insurance	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	Bolttech Insurance	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	China PingAn	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	Dah Sing Insurance	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	Generali	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	HSBC	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	MSIG	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	Prudential	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
QBE	Purchase any single-trip travel insurance for HK\$250	1	

Product Type	Product Provider	Eligible Product	Number of chances of lucky draw
		or above, or any annual travel insurance	
	Starr Companies	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
	Zurich	Purchase any single-trip travel insurance for HK\$250 or above, or any annual travel insurance	1
Car Insurance	Allianz	Purchase any car insurance through MoneyHero website	1
	bolttech	Purchase any car insurance through MoneyHero website	1
	QBE	Purchase any car insurance through MoneyHero website	1
	Zurich	Purchase any car insurance through MoneyHero website	1
	AIG	Purchase any car insurance through MoneyHero website	1
	Blue Cross	Purchase any car insurance through MoneyHero website	1
	Dah Sing	Purchase any car insurance through MoneyHero website	1
	BOCGI	Purchase any car insurance through MoneyHero website	1

ii. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the relevant Product Provider.



- iii. Confirmation of whether an Eligible Participant has completed all criteria necessary to receive a Mystery Reward is subject to MoneyHero and the Product Providers' internal records (including whether or not the application for an Eligible Product has been cancelled or withdrawn). In the event of any disputes, MoneyHero's decision shall be final.
- iv. The submission of a MoneyHero Rewards Redemption Form does not automatically entitle an Eligible Participant to receive Mystery Rewards.
- v. Receiving, completing or submitting a MoneyHero Rewards Redemption Form does not confirm that an application for an Eligible Product was made via MoneyHero.
- vi. Duplicate or subsequent submissions of the MoneyHero Rewards Redemption Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by MoneyHero.
- vii. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Participants from receiving any other rewards offered by MoneyHero during the Promotion Period outside of this Promotion.
- viii. All insurance product-related transactions are arranged and administered by MoneyHero Insurance Brokers Limited. MoneyHero Insurance Brokers Limited is an authorized insurance broker with Insurance Authority License Number FB1740 whose business it is to arrange insurance products and services for its clients.
- ix. MoneyHero is not responsible for any rewards that are offered and fulfilled by a Product Provider. All queries relating to the same should be directed to the Product Provider.
- x. MoneyHero Rewards Redemption Forms are unique to each Eligible Product application.
- xi. Eligible Participants who do not receive the MoneyHero Rewards Redemption Form after submitting their application for an Eligible Product should contact [support@moneyhero.com.hk](mailto:support@moneyhero.com.hk) for assistance.
- xii. Eligible Participants found sharing the MoneyHero Rewards Redemption Form may be disqualified from receiving all Rewards.

## **5. Mystery Rewards/Reward Terms**

- i. Eligible Participants will each receive either one (1) or two (2) or three (3) Mystery Rewards per Eligible Product applied for, as set out in clause 4(i).
- ii. Each Mystery Reward will contain one of the following Rewards, subject to the specified quota. The Reward will be randomly determined when the Mystery Reward is opened.

Item and Value	Quotas
iPhone 16 Pro Max 256GB (valued :HK\$10199)	10
Apple AirPods 4 (valued :HK\$1099)	50
Marshall Willen II (valued : HK\$999)	130
Nothing ear (3) (valued : HK\$1299)	130
Spotify 1 year subscription (valued HK\$696)	200
Travel insurance promo code (valued HK\$50)	2000
Travel insurance promo code (valued HK\$15)	Unlimited

iii. Eligible Participants will be given access to a dashboard where the Mystery Rewards can be opened, upon which the Reward to be received will be determined and displayed. For the avoidance of doubt, the Reward to be received will not be determined until the Eligible Participant accesses the dashboard during the Redemption Period and opens their Mystery Reward(s).

iv. For the avoidance of doubt, Eligible Participants will not be able to redeem their Reward until the Product Provider has confirmed the validity of the Eligible Participant's application for an Eligible Product, which may take 12-16 weeks following completion of the application, and may be further affected by factors outside of MoneyHero's control.

v. The Promo Code Reward is a digital reward and can only be used for purchases of travel insurance products via MoneyHero Insurance Brokers Limited. Usage of the discount code is subject to MoneyHero Insurance Brokers Limited's Promo Code Terms and Conditions.

vi. Eligible Participants will be contacted via email with details on how to redeem their Reward. Eligible Participants are encouraged to check spam/junk folders for the notification email as there may be accidental redirects by the email client. Eligible Participants who do not receive the notification email should contact support@moneyhero.com.hk for further assistance.

vii. MoneyHero shall endeavour to ensure that Eligible Participants receive the Reward before 31st August 2025, but shall have no liability if fulfilment cannot be completed by this date.

viii. Eligible Participants will not be contacted further if email delivery is unsuccessful, regardless of the reason, including if an incorrect email address or phone number was provided by the Eligible Participant.

ix. 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 Reward at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

x. MoneyHero reserves the right to reject the Reward redemption or demand the return of the Reward or payment of its equivalent value (if it has already been awarded) if the Eligible Product application is (i) withdrawn, cancelled or otherwise retracted by the Eligible Participant, (ii) found to have been made via other channels or outside of the Promotion Period, (iii) fraudulent, against the spirit of the Promotion, or non-compliant with these Promotion Terms and Conditions (even if discovered after the Reward has been determined), or (iv) MoneyHero is unable to do so in order to comply with applicable laws and regulations. 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 reserves the right to handle the forfeited prize.

xi. Any Reward(s) not claimed past the stipulated collection period (if any) will be forfeited without any liability on the part of MoneyHero to the Eligible Participant. If any Eligible Participant is found to have not complied with these Terms and Conditions at any time up to the date of redemption of their Reward, such Reward will be forfeited without any liability on the part of MoneyHero to the Eligible Participant. Any Eligible Participant whose Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

xii. In the event that delivery of the Reward is delayed, MoneyHero will notify the affected Eligible Participants and make the necessary arrangements to deliver the Reward.

xiii. By accepting any Reward, Eligible Participants agree to hold harmless, defend and indemnify MoneyHero from and against all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the Reward.

xiv. Where the Reward 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 Reward or noted on the Reward. Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. 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.

xv. The competition conclusion statement will be published on 2025/04/30 on the MoneyHero campaign website, on MoneyHero's Facebook Fan Page (<https://www.facebook.com/MoneyHeroHK/>) and in Sing Tao Daily and The Standard.

## **6. Additional Eligibility Requirements**

a. MoneyHero reserves the right to disqualify a participant from participating in this Promotion 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. 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 and/or the Reward(s).

b. By participating in this Promotion, 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 Promotion, participants consent to (i) MoneyHero sharing their personal details with the Product Provider in order to accurately track the number of applications and/or approvals, as well as to confirm whether a participant is eligible to receive any Promotion Prize, (ii) MoneyHero sharing the details required to facilitate redemption of the Promotion Prize with MoneyHero's promotion partners, and (iii) receiving communications in relation to this Promotion from MoneyHero via email, each in accordance with [MoneyHero's Privacy Policy](#).

e. By agreeing to the terms and conditions of this Promotion, Eligible Participants agree that MoneyHero may handle their information in accordance with MoneyHero's Privacy Policy(<https://www.moneyhero.com.hk/en/privacy-policy>). Eligible Participants agree and consent to allow their 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 Eligible Participants 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. 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.

h. Eligible Participants 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 Reward.

i. Any queries regarding this Promotion or redemption of the Reward(s) that are received after 2025/05/31 will not be handled, except for those already in progress.

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

k. 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 has fulfilled all the conditions required to receive the Reward, for the purposes of verifying an Eligible Participant's eligibility for a Reward.

l. 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 Reward.

m. 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.

n. 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.

o. 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.

p. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. 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.

q. 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.

r. 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.

s. 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.

t. 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.

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

v. The Promotion is for 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.