

# MoneyHero「反‘鬥’車王」比賽(「比賽」)之條款及細則

1. MoneyHero Global Limited (“MoneyHero”) 為本次比賽之主辦單位，此比賽講求技巧，而非依賴運氣或機會。參賽者需於比賽時間，通過指定MoneyHero登記網站成功填妥及遞交比賽表格，所有參賽者將可獲得HK\$500汽車保險折扣(適用於第三者責任保險)/ HK\$1,000汽車保險折扣(適用於綜合汽車保險)(「獎賞」)；MoneyHero將根據創意程度挑選10位合資格參賽者為得獎者，得獎者可獲得比賽獎品(「比賽獎品」)(定義如下)。

## 2. 比賽期

本次比賽將於2025/02/27 12PM至2025/03/31 6PM 期間舉行，包括首尾兩日(「比賽期」)。

## 3. 合資格參賽者

要參加本次比賽並符合【合資格參賽者】資格，參賽者必須於比賽期間滿足以下條件：

- 持有有效香港身份證；
- 於香港居住；
- 年滿18歲或以上；及
- 於 <https://www.moneyhero.com.hk/zh/car-insurance/lead-generation-feb2025> 填妥及遞交比賽表格，
- 提供準確的個人資料，包括英文全名(與香港身份證相同)、電話號碼，以及電郵地址，
- 參與本比賽即表示參賽者同意MoneyHero透過 WhatsApp 或電郵等方式與其聯繫，以接收此推廣活動之獎賞及與汽車保險相關的市場推廣訊息。

## 4. 比賽規則及比賽獎品

a. 合資格參賽者必須在比賽期間，完成以下步驟：

- 填寫並完成所有必填欄位的比賽表格；
- 成功遞交比賽報名表格給MoneyHero。

b. 所有成功遞交比賽報名表格給MoneyHero的合資格參賽者，將可獲得HK\$500汽車保險折扣(適用於第三者責任保險)/ HK\$1,000汽車保險折扣(適用於綜合汽車保險)(「獎賞」)。

c. MoneyHero評審團將審核參賽提交的答案，並選出 10 位提交最具創意答案的合資格參賽者作為本次比賽的得獎者(「得獎者」)。MoneyHero 享有最終決定權，不接受任何異議。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。

d. 評審團的決定為最終決定，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. 最有創意的十位得獎者，將每人收到10張價值HK\$500 KeePer純水極上手洗車(XL)(總值HK\$5,000) (「比賽獎品」)。

f. 提交比賽報名表格並不會代表自動獲得比賽獎品。

g. 同一位合資格參賽者重複或提交多次比賽報名表格，並不會被計算為額外的參賽次數。MoneyHero只會評審第一次的報名(根據MoneyHero內部系統所記錄的遞交時間作為判斷)。

h. 為免產生疑問，不論合資格參賽者提交了多少次比賽報名表格，每一位合資格參賽者只會最多贏得一份獎品。

i. 如MoneyHero發現合資格參賽者試圖換領多份比賽獎品，即使其有兩次獨立遞交的比賽報名表格，該合資格參賽者將僅收到一(1)份比賽獎品。

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與獎品供應商沒有任何關係，並且不會為獎品的特定用途的質量/使用期/適用性相關的任何問題承擔任何責任。有關獎品的任何疑問應直接聯繫獎品的供應商或製造商。

l. 如果獎品供應商停止提供相關獎品/無法再從官方渠道購買該獎品，MoneyHero保留更改獎品並以相同價值的替代該獎品的權利。

m. 所有發行的優惠券受優惠券供應商的條款及細則約束。所有額外的條款及細則將在發送獎品時附上，或在獎品上註明。額外的條款及細則可能包括到期日期、消費要求、適用或不適用的產品以及其他條件。獎品供應商保留隨時更改、取消、終止或暫停獎品或任何適用的條款及細則，且可有或無需事先通知。MoneyHero對於任何第三方商家、網站或服務提供者提供的商品、服務或其品質或性能，不承擔任何責任。MoneyHero對於因使用此類優惠券而直接或間接產生的任何索賠、損害、損失、費用、責任或成本，不承擔任何責任。任何此類詢問、投訴或評論應直接向相關的第三方供應商提出。

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。

## 5. 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. 如果合資格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。

## 6. 得獎者及評選

a. 比賽獎品的得獎名單將於比賽結束之後一個月內在 MoneyHero的Facebook上公布。

b. 得獎者將會於得獎名單公布後的一個月內收到得獎通知電郵，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. 如得獎者被發現其比賽報名表格於比賽時間外提交、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合資格參賽者之獲獎權利，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。

## 7. 一般條款及細則

a. 此比賽為 MoneyHero所舉辦之比賽，任何有關比賽比賽之查詢或爭議將會被轉介至 MoneyHero。任何合資格參賽者，因參與此比賽比賽造成或承受任何與此比賽/比賽獎品有關之破壞、損失，MoneyHero概不負責。

b. 參與此比賽即代表合資格參賽者同意此比賽比賽之條款及細則。

c. 參與此比賽即代表合資格參賽者同意 MoneyHero跟據其私隱政策 (<https://www.moneyhero.com.hk/en/privacy-policy>)以電郵及/或電話方式 (包括但不限於短訊及來電) 聯絡合資格參賽者有關比賽比賽之最新消息及狀況。

d. 同意此比賽比賽條款及細則，即代表合資格參賽者同意 MoneyHero根據其私隱政策 (<https://www.moneyhero.com.hk/en/privacy-policy>)及使用條款 (<https://www.moneyhero.com.hk/en/terms>)就7(e)所定的目的。

e. 如有任何爭議，MoneyHero保留最終決定權並對所有合資格參賽者具約束力。

f. MoneyHero有權於任何時候修改此比賽比賽之條款及細則，包括於比賽延期時修改有關比賽時間或比賽日期，並無需負責。

g. 比賽獎品不可退款及不可兌換成現金或其他獎品。所有有關此比賽比賽之商品及服務送完即止。合資格參賽者有責任於換領比賽賞獎時檢查有關比賽賞獎之品質。MoneyHero無需為任何有關獎品的品質、供應、運輸或維修事宜負責。

h. 參與此比賽即代表參賽者在此保證會遵守香港的法例或與此比賽比賽有關之規則，並保證不會利用此比賽比賽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比賽，MoneyHero保留向有關當局舉報有關比賽或嫌疑之權利。

i. 如合資格參賽者於填寫比賽報名表格提供不準確或不正確的資料(MoneyHero保留絕對酌情權)，合資格參賽者將不會獲得比賽獎品。

j. 2025年8月30日後，將不受理任何關於本次比賽比賽或兌換比賽獎品的查詢(正在跟進中的個案除外)。

k. 如發現合資格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 有權取消任何合資格參賽者之資格，並扣留或沒收全部或部分的比賽獎品。

l. 參與此比賽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/en/privacy-policy>) 向推廣夥伴分享比賽報名表格上的資料，以配合兌換比賽獎品的流程。

m. 若合資格參賽者因參與此比賽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比賽的情況(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。一旦參與此比賽，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比賽，及所獲贈之獎品及優惠。

n. 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。

o. 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。

p. 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。

q. 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。

r. 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。

s. 此條款及細則受香港法律管轄，所有合資格參賽者同意接受香港法院的專屬管轄。

t. 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。

u. 此比賽只適用於香港參賽者。

## **8. MoneyHero的私隱政策**

a. 我們的首要目標是保障你個人資料的安全，並且致力在處理您的個人資料時能持續地得到您的信任和使您安心。我們透過維持符合香港《個人資料(私隱)條例》法律的保障程序來保障這些個人資料，以及培訓員工以正確的方式處理個人資料。當我們使用其他公司為我們提供服務時，我們亦會要求這些公司將它們所收取的個人資料保持機密。

# Terms and Conditions of the "The Car King Challenge" Contest (the "Contest")

1. MoneyHero Global Limited ("MoneyHero") is the organizer of this Contest, which is a game of skill and not based on chance or luck. All participants who successfully complete and submit the Contest Sign-Up Form via MoneyHero, are entitled to a HK\$500 car insurance discount (applicable to Third-Party Liability Insurance) or a HK\$1,000 car insurance discount (applicable to Comprehensive Insurance)("Gift") . The top 10 participants who provide the most creative answer, as selected by MoneyHero, during the Contest Period and who meet all the requirements outlined in these Terms and Conditions will be selected as Winner and will receive a Contest prize ("Contest Prize") (as defined below).

## 2. Contest Period

a. The Contest will run from 2025/02/27 12PM to 2025/03/31 6PM, inclusive of both dates (the "Contest Period").

## 3. Eligible Participants

In order to enter the Contest and qualify as an "Eligible Participant", the person entering the Contest is required to meet the following criteria during the Contest Period:

- Hold a valid Hong Kong ID card;
- Live in Hong Kong;
- Be 18 years old or above; and
- Fill in and submit the Contest Sign-Up Form available at <https://www.moneyhero.com.hk/zh/car-insurance/lead-generation-feb2025>.
- Provide accurate information, including full English name (same as HKID card), phone number and email address.
- By joining this Contest, Eligible Participants consent to be contacted by MoneyHero via WhatsApp or Email to receive reward from this promotion campaign and direct marketing messages related to car insurance.

## 4. Conduct of Contest and the Contest Prize

a. To enter the Contest, Eligible Participant must, during the Contest Period :

- Enter their details and complete all required fields in the Contest Sign-Up Form; and
- Successfully submit the Contest Sign-Up Form to MoneyHero.

b. All Eligible Participants who successfully submit the Contest Sign-Up Form will be entitled to a HK\$500 car insurance discount (applicable to Third-Party Liability Insurance) or a HK\$1,000 car insurance discount (applicable to Comprehensive Insurance)(the "Gift") .

c. MoneyHero judges will review the entries and select ten (10) most creative answers submitted by Eligible Participants as "Winners" of the Contest (the "Winner"). The selection will be determined by MoneyHero in its sole discretion. Entries containing immoral, obscene or offensive content (as determined by MoneyHero acting in its absolute discretion) will not be considered.

d. The judges' decision is final, conclusive and not subject to appeal. The judges are under no obligation to provide explanations for their decisions and will not engage in any conversation or correspondence regarding the selection process and the decision.

e. Each Winner will receive ten (10) KeePer Pure Water Superb Manual Car Wash (XL) worth HK\$500 each (total worth HK\$5,000) (the "Contest Prize").

f. The submission of a Contest Sign-Up Form does not automatically entitle an Eligible Participant to receive a Contest Prize.

g. Duplicate or multiple submissions of the Contest Sign-Up Form by the same Eligible Participant will not be considered as additional entries. Only the 1st submission will be considered for the Contest based on the Contest Sign-Up Form submission time stamp in MoneyHero's internal records.

h. For the avoidance of doubt, each Eligible Participant may only be selected as a Winner once, 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 Gifts, the Eligible Participant will only receive one (1) Contest 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 entry selected as a winning entry.

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

l. If the provider of the Gift stops supplying the relevant Gift / the Gift can no longer be purchased from official channels, MoneyHero reserves the right to change the Gift and replace it with an alternative of similar value.

m. 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 Gift or noted on the Gift. Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. The supplier of Gift reserves the right to change, cancel, terminate or suspend the order for the Gift 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.

n. Eligibility for the Gift 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 Eligible Participant or Winner.

## **5. Additional Eligibility Requirements**

a. All permanent and/or contract employees ("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 Eligible Participant from participating in this Contest if he/she does not fulfill the criteria set out in Clause 3 above or falls under one of the above categories.

## **6. Fulfilment Terms**

a. Winners will be announced on MoneyHero's Facebook page within 1 month after the Contest Period.

b. Winners will be contacted via email (the "Rewards Notification Email") with details on how to redeem the Contest Prize within 1 month after the announcement. Winners are encouraged to check their 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 a contest prize if the Eligible 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 Eligible Participant who make their applications in a manner that does not comply with these Terms and Conditions and select a new Winner or otherwise dispose of the contest prize as it sees fit.

e. Any prize not claimed for more than 3 months after the announcement of the Winners shall be forfeited without any liability on the part of MoneyHero to the Winner. Any Winner whose contest prize has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

## **7. 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 contest prize.

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

c. By participating in this Contest, Eligible Participant agree to receive communications regarding the Contest from MoneyHero via email, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

d. Winner(s) agree and consent to allow their 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 and adjust photograph(s) and/or statements from the Winners without further compensation except where prohibited by law.

e. 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 Eligible Participant.

f. 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.

g. The Gift is not refundable nor exchangeable for cash or other rewards. All products and services relating to the Contest are available while stock lasts. Winners are responsible for

checking the quality and expiry date of the Gift at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Gift including but not limited to their quality, supply, delivery and maintenance.

h. By participating in this Contest, Eligible Participant 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 an Eligible 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.

i. Eligible Participant who provide inaccurate or incorrect information in the Contest Sign-Up Form (as determined by MoneyHero acting in its absolute discretion) will not be able to receive the Gift.

j. Any queries regarding this Contest or redemption of the contest prize that is received after 30 August, 2025 will not be handled, except for those already in progress.

k. MoneyHero reserves the right to (at its own discretion) disqualify any Eligible Participant and withhold or confiscate in full or part, any contest prize if the Eligible Participant or Winner 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).

l. By participating in this Contest, Eligible Participant agree and consent to MoneyHero sending relevant information provided in the Contest Sign-Up Form to MoneyHero's promotion partners to facilitate the Eligible Participant's redemption of the contest prize, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

m. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Participant 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 Participant release MoneyHero and its agents from all liability, including, without limitation, with respect to this Contest and the contest prize.

n. By participating in this Contest, Eligible Participant agree and undertake to, at all times, indemnify, keep indemnified, and hold MoneyHero and their employees 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.

o. 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.

p. 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.

q. The Terms and Conditions shall be governed by the laws of Hong Kong and all Eligible Participant agree to submit to the exclusive jurisdiction of the courts of Hong Kong.

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

s. The Contest is for Eligible Participant 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.