

【MoneyHero Hang Seng Preferred Banking Account (學生)- 蘋果禮品卡 / 惠康超市禮券】之推廣條款及細則 (2024年8月)

全新學生客戶於推廣期內用MoneyHero指定推廣編號(「HS009」)於恒生 Mobile App 成功開立 Preferred Banking 戶口, 並接收市場推廣推送通知, 於限期前獲批核及於指定日期內成功遞交獎賞換領表格, 可獲贈面值HK\$200蘋果禮品卡或面值HK\$200之惠康超市禮券; 如新客戶於開戶後七日內存入港幣200至全新優進理財戶口並維持存款十日, 則可獲贈額外面值HK\$200蘋果禮品卡或面值HK\$200之惠康超市禮券(「特別獎賞」)。

推廣期

除特別註明外, 此次推廣期由2024年8月13日下午6時至2024年9月9日下午11時59分, 包括首尾兩日(「推廣期」)。

參加資格

要取得獎賞資格, 申請人需滿足以下條件:

- 為新客戶(請見以下定義)
- 於推廣期2024年8月13日至2024年9月9日內以MoneyHero指定推廣碼「HS009」於恒生Mobile App成功開立全新優進理財戶口, 並接收市場推廣推送通知(適用於HK\$200獎賞), 及於開戶後七日內存入港幣200至全新優進理財戶口, 並維持存款十日(適用於額外HK\$200獎賞)。
- 若客戶並非使用指定推廣碼申請指定戶口, 或於申請時開啟瀏覽器的廣告攔截程式/私人模式, 客戶將不可享有此推廣活動之任何獎賞。MoneyHero保留拒絕任何根據其紀錄並非透過MoneyHero指定推廣碼成功申請之客戶,
- 合資格申請人需於收取獎賞換領表格後7日內填妥並成功遞交MoneyHero的獎賞換領表格(如未能收取表格, 合資格申請人須儘快連同(1)姓名、(1)申請日期、(3)申請參考編號截圖及(4)成功開戶短訊/電郵截圖電郵至support@moneyhero.com.hk),
- 於2024年9月9日或之前獲批核所申請的指定戶口, 以銀行系統紀錄為準。

新客戶定義如下:

- MoneyHero 限時推廣優惠只限全新客戶參與。「全新客戶」指合資格客戶, 但不包括: 現有客戶於本行持有任何港幣/外幣之儲蓄、往來、定期存款戶口或綜合戶口(包括優越理財、優進理財及任何綜合戶口)(「現有客戶」); 或於開戶月起前十二個月曾經持有上述戶口之客戶; 或於任何期間被結束上述戶口之客戶。
- 申請人必須年滿18歲或以上並持有有效香港身份證(永久或非永久性居民)。

特別獎賞

- 符合上述條件的合資格客戶, 將可獲得以下其中一份獎賞:

- 成功經恒生 Mobile App 開立 Preferred Banking 戶口, 並於開戶後市場推廣推送通知:
 - 蘋果禮品卡, 價值HK\$200 或;
 - 惠康超市禮券, 價值HK\$200
- 成功開戶後7天內存入HK\$200並存放10天, 可額外獲得:
 - 蘋果禮品卡, 價值HK\$200 或;
 - 惠康超市禮券, 價值HK\$200
- 合資格客戶可根據相關條件及供應情況從上列選擇一款
- MoneyHero並非獎賞的供應商, 有關獎賞的功能, 外觀, 保養, 性能, 可用性, 或在使用上之任何問題, MoneyHero概不負責
- 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
- 特別獎賞之價值只供參考, 有可能根據所屬供應商而調整, 有關調整並非由 MoneyHero控制或提出
- 客戶即使成功申請相關戶口及遞交獎賞換領表格, 如未獲有關銀行批核或確認, 仍不能領取特別獎賞。

獎賞換領流程

- 是次獎賞換領流程過程受本條款及細則的約束。MoneyHero網站上的一般兌換過程不適用於本推廣活動。
- 在成功開戶後, 申請人須在指定日期內, 完成並遞交領取獎賞申請表格。如申請人未能在限時內提交獎賞換領表格, 即使申請人符合其他得獎條件, 亦不能獲得相關獨家獎賞
- 若申請人於獎賞換領表格輸入錯誤資料, 將無法得到相關獎賞
- 換領流程由銀行確認獎賞資格起計需時至少16星期, 所需時間或會因批核、簽賬及其他實際情況變動
- 請於2024年12月31日前完成換領, 逾期將不會理會
- 如有任何關於本次優惠的查詢, 請於推廣期結束後6個月內聯絡我們, 逾期查詢恕不受理(正在跟進中的個案除外)

一般條款及細則

- 如有任何爭議, MoneyHero保留最終決定權並對所有參加者具約束力。
- MoneyHero保留更改推廣期的權利, 並不作另行通知。
 - 獎賞不可退回現金或換成其他獎賞。所有獎賞換完即止。得獎者有責任自行檢查有關禮品之完整性。MoneyHero不會負上任何關於獎賞禮品的責任, 包括但不限於質素, 供應, 運輸及保養維修。
 - 於規定日期前(如有)未換領之獎賞於會被取消。
 - 一旦同意此份條款及細則, 你即在此聲明並保證你將遵守法例及與此活動有關之條例, 以及你不會以此活動達至任何非法目的。

- 參與此活動即代表你同意有關金額機構向MoneyHero提供申請人之申請情況, 包括申請人是否獲得批核, 及是否滿足獎賞換領條件, 以作為界定申請人是否能獲得獎賞之用。
- 參與此活動即代表你同意MoneyHero有權向有關金額機構分享及查詢申請人個人資料, 包括申請情況及是否滿足獎賞換領條件, 以作為界定申請人是否能獲得獎賞之用。
- 參加者所申請之產品或服務獲批核與否, 由有關之金融機構因應參加者之財政或信貸狀況決定。參與此活動並不影響其獲批核機會, MoneyHero並不會保證參加者可獲批。
- 你若因參與此活動造成或承受任何破壞、損失、責任、傷害或失望, 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, 包括但不限於獲贈之禮品及優惠。
- 如發現參加者有任何可疑或可被証實之欺詐行為, 包括但不限於使用虛假身份、圖像、故意的垃圾訊息或對MoneyHero相關流程的破壞, MoneyHero保留取消參加者之權利。
- 申請人明白及接納獎賞換領由MoneyHero完成, 恒生銀行無需對該特別獎賞換領負上任何責任。
- 此條款細則為英文版本譯本。如中、英文兩個版本有任何抵觸或不相符之處, 應以英文版本為準。

Terms and Conditions of MoneyHero Hang Seng Preferred Banking Account (Student Account) - Apple Gift Card / Wellcome Shopping Voucher (the “Promotion”)(Aug 2024)

New Customers who successfully open a Preferred Banking Account (including approval) through Hang Seng Mobile App and input MoneyHero promo code “HS009” and Opt-in for Marketing push notification within the Promotion Period (each as defined below); submit the MoneyHero Reward Redemption Form within the given period, will receive either one an Apple Gift Card of face value HK\$200 OR a Wellcome Shopping Voucher of face value HK\$200 for normal new customers; For new customers who also fund-in HK\$200 to newly opened Preferred Banking Account within 7 days and maintain the designated amount for 10 days will receive EXTRA either one an Apple Gift Card of face value HK\$200 OR a Wellcome Shopping Voucher of face value HK\$200 (each a “Promotion Reward”).

Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 6pm, 13 August 2024 to 11:59pm, 9 September 2024, dates inclusive (the "Promotion Period").

Eligible Customers

In order to receive the Promotion Reward and to comprise "Eligible Customers", customers are required to, during the Promotion Period:

- New Customer (as defined below);
- During promotion period from 13 August 2024 to 9 September 2024, newly opened new Preferred banking account via Hang Seng Mobile App and inputted MoneyHero designated promotion code "HS009" and Opt-in for Marketing push notification (Apply to HK\$200 rewards). Fund-in HK\$200 to newly opened Preferred Banking Account within 7 days and maintain the designated amount for 10 days (Apply to extra HK\$200 rewards).
- 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 customer 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, the MoneyHero promo code is not used or the application is otherwise not made in accordance with these Terms and Conditions;
- Fully complete and submit the MoneyHero reward redemption form within 7 days after receiving the MoneyHero Reward Redemption Form from MoneyHero; and
- Fully complete the application process and have their application for the Designated Bank Account approved by Hang Seng Bank on or before 9 September, 2024 ("Approved Account"), subject to the providers' system records

New Customers

For the purposes of the Promotion, New Customers shall be defined as:

- "New Customer(s)" mentioned herein refers to the Eligible Customers, who are not: existing customers who are holding any Hong Kong Dollars/Foreign

Currency savings, current, time deposit accounts or any Integrated Accounts at the Bank (including Prestige Banking, Preferred Banking and any other Integrated Account) (the “Existing Customer(s)”), or customers who have ever held any of the above accounts with the Bank in the previous 12 months prior to the account opening month, or customers whose accounts mentioned above have been terminated in any period.

- Individuals who are aged 18 or above, hold a valid Hong Kong Identity Card (permanent or non-permanent resident)

Promotion Reward

The Promotion Reward that an Eligible Customer will receive upon fulfilling the conditions is one of the following:

- Successfully open the account through Hang Seng Mobile App & allow push notification for post-opening market promotion:
 - Apple Gift Card, value of HK\$200; OR
 - Wellcome Shopping Voucher, value of HK\$200
- Deposit HK\$200 within 7days and hold 10 days, will receive an EXTRA:
 - Apple Gift Card, value of HK\$200; OR
 - Wellcome Shopping Voucher, value of HK\$200
- Eligible Customers who fulfill the conditions will be able to select one of the above Promotion Rewards, subject to availability.
- In the event that a Promotion Reward is not available from MoneyHero’s suppliers or the specified Promotion Reward can no longer be purchased from official channels, MoneyHero reserves the right to replace the Promotion Reward with an alternative.
- MoneyHero is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacturer.

- The recommended retail values of the Promotion Rewards provided above are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.
- Customers who successfully apply for a Designated Bank Account and submit the MoneyHero Reward Redemption Form but are not approved by Hang Seng Bank will not be able to receive any Promotion Reward.

Redemption Process for the Promotion Reward

- 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.
- Customers whose applications for the Designated Bank account are approved by Hang Seng Bank are required to submit the MoneyHero Reward Redemption Form within the given period in order to be eligible for the Promotion Reward. Customers who do not submit the MoneyHero Reward Redemption Form within this period will not be eligible to receive the Promotion Reward, even if they fulfill all other conditions.
- 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 the Promotion Reward.
- The redemption process may take at least 16 weeks starting from the date on which the eligibility is confirmed by Hang Seng Bank, depending on the actual situation regarding user approval and transaction status or other factors that may affect eligibility for the Promotion Reward.
- Customers are required to redeem the Promotion Reward by Dec 31 2024.
- Any queries regarding redemption, or redemption submissions of the Promotion Reward that are received after this date will not be handled, except for those already in progress.

General Promotion Terms

- In case of any disputes, MoneyHero reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- MoneyHero reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice.
- Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while

stock lasts. 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 its quality, supply, delivery and maintenance.

- Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
- 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.
- By participating in this Promotion, participants agree to allow the product provider to update MoneyHero with information regarding the status of their application, including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.
- By participating in this Promotion, participants consent to 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 rewards, in accordance with MoneyHero's

Privacy Policy.

- 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.
- MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Promotion. By participating in this Promotion, participants release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.
- MoneyHero reserves the right to disqualify any participant and withhold or confiscate in full or part any rewards 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).

- Applicants understand and accept that gift fulfillment is facilitated by MoneyHero; Hang Seng Bank does not have any liability or responsibility for the gift fulfillment.
- In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.