

【MoneyHero蛇年錦囊 - 送超過\$800大利是及88分大禮】(「推廣活動」)條款及細則

1. MoneyHero Global Limited (「MoneyHero」)是本此活動的主辦單位, 此推廣活動分為兩部分。根據本推廣條款, 透過 MoneyHero網站成功申請指定產品並參與本推廣活動的其一之活動或全部活動的合格參賽者將獲得或有機會獲得獎品(各獎賞均如本文所定義)。

2. 推廣活動時間

除特別註明外, 此次推廣期由2025年1月13日下午6點活動開始至2025年2月12日下午6點, 包括首尾兩日。

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:

- i. 持有有效的香港身份證;
- ii. 於香港居住;
- iii. 18歲或以上;及
- iv. 完成此推廣活動之活動之要求, 如下所示。

4. 活動規則及獎品

此推廣活動分為兩個獨立部分:

a. 第 1 部分 - 福袋獎賞(以下簡稱「第 1 部分」):

為了參與本推廣活動的第 1 部分並獲得推廣獎賞, 合格參賽者必須:

- i. 在推廣期間內經 MoneyHero 申請(如下文第 5條所述)一 (1) 件合資格產品;
- ii. 在收到 MoneyHero 獎賞換領表格後 7 天內, 完整填寫並提交所申請的每個合資格產品的 MoneyHero 獎賞換領表格;和
- iii. 確保作為本推廣活動的一部分提交的所有 MoneyHero 獎賞換領表格均包含相同的聯絡資訊, 包括但不限於聯絡電話號碼和電子郵件地址。

b. 第 2 部分 - 比賽(以下簡稱「第 2 部分」):

為了參加本推廣活動的第 2 部分並有機會獲得比賽獎品, 符合資格的參賽者必須:

- i. 在推廣期間內經 MoneyHero 申請(如下文第 5 條所述)一 (1) 件合資格產品;
- ii. 在收到 MoneyHero 獎賞換領表格後 7 天內, 完整填寫並提交所申請的每個合資格產品的 MoneyHero 獎賞換領表格, 並經指定活動網頁 (<https://www.moneyhero.com.hk/zh/campaign/2025cnyqna>) 填寫及提交比賽問題表格(詳情請參閱第6條); 和
- iii. 確保作為本推廣活動的一部分提交的所有 MoneyHero 獎賞換領表格均包含相同的聯絡資訊, 包括但不限於聯絡電話號碼和電子郵件地址

5. 指定金融產品

- i. 產品類別: 信用卡、私人貸款、證券戶口及銀行戶口
- ii. 合資格產品: 以上類別其附合MoneyHero獨家獎賞推廣之金融產品

6. 活動規則

a. 第 1 部分(福袋獎賞)

- i. 在符合第4(a) 條規定的參賽者, 於整個活動期間僅可獲得一(1)次獲獎賞機會。

b. 第 2 部分(比賽)的活動規則

- i. 符合資格的參賽者必須在 MoneyHero 指定活動網頁中 (<https://www.moneyhero.com.hk/zh/campaign/2025cnyqna>) 提交比賽問題的答案。該比賽屬於技巧遊戲, 而非機會或運氣。
- ii. 答覆必須用中文回答, 且不超過100個字元。
- iii. MoneyHero 評審小組將審查提交的內容, 並選出合格參賽者提交的八十八 (88) 個最具創意的答案作為比賽獲勝者(「獲勝者」)。包含不道德、淫穢或冒犯性內容(由 MoneyHero 自行決定)的提交內容將不予考慮。MoneyHero 評審團將根據答案的創意來決定獲獎者的順序(1-88)。
- iv. 得獎者將於2025年3月31日或之前在 MoneyHero Facebook 專頁 (<https://www.facebook.com/MoneyHeroHK>) 上公佈。
- v. 評審團的決定是最終決定, 不得上訴。評審團沒有義務對其決定提供具體解釋, 亦無義務就其決定進行任何對話或通信。
- vi. 提交比賽問題的答案並不能保證收到比賽獎品。

vii. 在符合第4(b) 條規定的標準的前提下，合格參賽者可為所申請的每個合資格產品提交一份 MoneyHero 比賽問題的答案，最多六(6) 個產品。參賽作品的有效性將根據 MoneyHero 內部記錄中的提交時間來決定。

viii. 同一合格參賽者在第六次提交後的任何 MoneyHero 獎勵兌換表格將不被考慮參加比賽。

ix. 同一合格參賽者針對同一合資格產品的同一申請重複提交 MoneyHero 獎勵兌換表將不會被視為額外參賽。根據 MoneyHero 內部記錄中的 MoneyHero 獎勵兌換表提交時間戳，只有第 1 次提交才會被考慮參加比賽。

x. 符合資格的參賽者只能被選為獲獎者一次，無論他們提交的參賽作品數量如何。如果 MoneyHero 發現單一合格參賽者正在兌換或試圖兌換多個比賽獎品，則該合格參賽者將僅獲得一(1) 份比賽獎品，即使該合格參賽者有兩個單獨的參賽作品被選為獲勝參賽作品，並且 MoneyHero 保留選擇替代獲勝者的權利。

7. 推廣獎賞及比賽獎品

a. 根據此條款及細則，推廣獎賞及比賽獎品統稱為「獎賞」。

b. 每位符合條件的參賽者在完成本推廣第一部分的參加條件，即可收到由 MoneyHero 送出蛇年電子福袋電郵一封，內有以下獎賞：

i. Shopback HK\$50 現金回贈(Shopback 新客戶適用);

ii. Moneyhero 客戶尊享12 個月 Deliveroo Plus Silver 會員(價值:\$HK\$696) + HK\$80 優惠

iii. 自由鳥全新遨遊SIM 連「亞洲12地」外遊數據日費買3日 送2日優惠(價值:\$HK\$30)

iv. 憑電郵到指定地點免費換領 MoneyHero 限量版「Sharp 醒有錢剩」利是封一套 (共10個)

c. 第一部份獎賞換領條款

i. 在 MoneyHero 確認符合推廣獎賞的資格後，換領詳情將通過電子郵件（「獎賞通知電子郵件」）發送到符合條件的參賽者提供的電子郵件地址。提供不準確或錯誤信息的符合條件參賽者，根據 MoneyHero 的獨立裁量，將不符合獲得推廣獎賞的資格。

ii. 推廣獎賞的資格取決於 MoneyHero 和產品提供商的內部記錄。如有任何爭議，MoneyHero 保留做出最終決定的權利，該決定對所有用戶具有約束力。

iii. Shopback 優惠詳情及使用條款細則：
<https://app.shopback.com/hkg/partner/SBMH2024>

iv. 戶戶送Deliveroo 優惠詳情：<https://bit.ly/42aL4G1>

v. 自由鳥優惠詳情及使用條款細則：<https://bit.ly/40bP4DG>

vi. MoneyHero限量版「Sharp醒有錢剩」利是封一套詳情：

由2025年1月16日至1月25日，憑電子福袋電郵親臨家家禮品換領中心，可免費領取 MoneyHero利是封一套。

vii. 以上獎賞名額有限，送完即止。

d. 每位符合條件的參賽者在完成本推廣第2部分的比賽，第一(1)至八十八(88)名將獲得以下其中一項獎賞：

第一名：Dyson 三合一甲醛暖風空氣清機 HP09 (價值：HK\$7,180)

二至二十一名：Delsey TITANIUM 69.5CM/ 27.5吋雙輪式四輪行李箱 (價值：HK\$2,480)

二十二至四十八名：Apple AirPods (3rd Generation) (價值：HK\$1,288)

四十九至八十八名：HK\$500 豐澤現金券 (價值：HK\$500)

活動總名額共 88 名

e. 第二部份比賽獎品換領條款

i. MoneyHero 將在得獎者名單公佈日期後的 1 個月內，通過參賽者提交的有效電子郵件地址（「獎賞通知電子郵件」）聯絡得獎者，提供換領比賽獎品的詳細信息。請得獎者檢查所有收件匣，包括垃圾郵件/垃圾文件夾。

ii. 如電子郵件因參賽者提供的聯絡信息錯誤或其他不可控原因無法送達，MoneyHero 將不承擔責任，亦不會進一步聯絡該得獎者。

iii. 如果符合條件的參賽者的比賽參賽作品被發現是在推廣期間之外提交的、涉嫌欺詐性

行為、違背比賽精神，或以其他方式不符合這些條款及細則，MoneyHero 保留拒絕換領比賽獎品的權利。如有爭議，MoneyHero 的決定為最終決定。

iv. MoneyHero 保留取消違反條款及細則的參賽者資格的權利，並選擇新的得獎者，或以其認為合適的方式處理比賽獎品。

f. 提交活動之獎賞換領表格並不代表自動獲得活動獎品。

g. 重複或連續遞交活動之獎賞換領表格不會被視為多次參賽。MoneyHero 只會評審第一次遞交的活動報名表格（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）。

h. 為避免爭議，每位合資格參賽者僅可獲得一次活動獎品，無論其遞交了多少次活動之獎賞換領表格。

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 3月31日或之前在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, MoneyHero 將不承擔責任, 亦不會進一步聯絡該得獎者。

d. 如得獎者被發現其活動報名表格於活動時間外提交、涉嫌欺詐行為、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根據其私隱政策 (<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>)
- f. 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。
- g. 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。
- h. 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。
- i. 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。
- j. 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。
- k. 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。
- l. 2025年5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)。
- m. 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。
- n. 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)。
- o. 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。
- p. 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。

- q. 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。
- r. 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。
- s. 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。
- t. 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。
- u. 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。
- v. 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。
- w. 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。
- x. 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。
- y. 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 [MoneyHero Snake Year Financial Fortune Bag - Over \$800 in Lucky Money and 88 Grand Prizes Given Away] (the “Promotion”)

1. MoneyHero Global Limited (“MoneyHero”) is the organiser of this Promotion, and the Promotion is split into two parts. Eligible Participants who successfully apply for Designated Products through the MoneyHero website and participate in either or both parts of this Promotion as set out herein will receive or have a chance to receive a Reward (each as defined herein), based on these Promotion terms.

2. Promotion Period

Unless otherwise specified, the Promotion Period begins at 6:00 PM on January 13, 2025, and ends at 6:00 PM on February 12, 2025, including both the start and end dates.

3. Eligible Participants

In order to participate in this Promotion as an “Eligible Participant”, users are required to, during the Promotion Period:

- i. hold a valid Hong Kong ID card;
- ii. live in Hong Kong;
- iii. be 18 years old or above; and
- iv. complete the requirements for either or both of Part 1 and Part 2 of this Promotion as set out below.

4. Conduct of Promotion

This Promotion is divided into two separate parts:

- a. Part 1 - Fortune Bag Rewards(hereinafter referred to as 'Part 1'):**

To participate in Part 1 of this Promotion and receive Promotional Rewards, Eligible Participants must:

- i. apply for one (1) eligible product through MoneyHero during the Promotional Period (as described in Section 5 below);
- ii. complete and submit the MoneyHero Reward Redemption Forms in respect of each Eligible Product applied for within 7 days of receiving the MoneyHero Reward Redemption Form; and

- iii. ensure that all MoneyHero Reward Redemption Forms submitted as part of this Promotion contain the same contact information, including but not limited to contact phone number and email address.

b. Part 2 - Contest (hereinafter referred to as 'Part 2'):

To participate in Part 2 of this Promotion and have a chance to receive a Contest Prize, Eligible Participants are required to:

- i. apply for one (1) eligible product through MoneyHero during the Promotional Period (as described in Section 5 below);
- ii. complete and submit the MoneyHero Reward Redemption Form in respect of each Eligible Product applied for within 7 days of receiving the MoneyHero Reward Redemption Form, and fill out and submit the contest questionnaire form through the designated event webpage (<https://www.moneyhero.com.hk/zh/campaign/2025cnyqna>) (for details, please refer to Section 6); and
- iii. ensure that all MoneyHero Reward Redemption Forms submitted as part of this Promotion contain the same contact information, including but not limited to contact phone number and email address

5. Eligible Products and Product Providers

- i. Product Categories: Credit Cards, Personal Loans, Securities Accounts, and Bank Accounts
- ii. Eligible Products: Financial products within the above categories that qualify for MoneyHero's exclusive reward promotions.

6. Event Rules

6.1 Part 1 (Fortune Bag Rewards)

- i. Subject to the standards set forth in Clause 4(a), each eligible participant has only one (1) opportunity to win rewards during this event."

6.2 Part 2 (Contest) Event Rules

- i. Eligible participants must submit their answers to the contest questionnaire on the MoneyHero designated event webpage (<https://www.moneyhero.com.hk/zh/campaign/2025cnyqna>). The contest is a game of skill, not chance or luck.

- ii. The response must be answered in Chinese and not exceed 100 characters.
- iii. The MoneyHero judging panel will review the submissions and select the eighty-eight (88) most creative answers from eligible participants as contest winners ("Winners"). Submissions containing immoral, obscene, or offensive content (as determined by MoneyHero) will not be considered. The MoneyHero judging panel will determine the order of the winners (1-88) based on the creativity of the answers.
- iv. Winners will be announced on MoneyHero's Facebook Fanpage [<https://www.facebook.com/MoneyHeroHK>] on or before 31 March 2025.
- v. The decision of the judging panel is final and cannot be appealed. The judging panel is not obligated to provide any reasons for their decisions and will not engage in any dialogue or correspondence regarding their decisions.
- vi. Submission of an answer to the Contest question does not guarantee receipt of a Contest Prize.
- vii. Subject to the standards set forth in Clause 4(b), eligible participants may submit one answer to the MoneyHero contest questions for each eligible product they apply for, with a maximum of six (6) products. The validity of the entries will be determined based on the submission time recorded internally by MoneyHero.
- viii. Any submissions of MoneyHero Rewards Redemption Forms by the same Eligible Participant beyond the 6th will not be considered for the Contest.
- ix. Duplicate submissions of the MoneyHero Reward Redemption Form by the same Eligible Participant in respect of the same application for an Eligible Product will not be considered as additional entries. Only the 1st submission will be considered for the Contest based on the MoneyHero Reward Redemption Form submission time stamp in MoneyHero's internal records.

Eligible Participants may only be selected as a Winner once, regardless of the number of entries they submit. If MoneyHero becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Contest Prizes, the Eligible Participant will only receive one (1) Contest Prize, even if the Eligible Participant has two separate entries selected as winning entries, and MoneyHero reserves the right to select a replacement Winner.

7. Promotion Reward and Contest Prize

a. The promotional rewards and contest prizes are collectively referred to as 'Rewards' under these terms and conditions.

b. Each eligible participant who completes the participation requirements for the first part of this promotion will receive an email from MoneyHero containing a Year of the Snake electronic red envelope, which includes the following rewards:

i. Shopback HK\$50 cash rebate (Applicable to Shopback new customers);

ii. MoneyHero customer exclusive 12-month Deliveroo Plus Silver membership (value: HK\$696) + HK\$80 coupon;

iii. Birdie travel SIM with 'Asia 12 Countries' travel data daily fee, buy 3 days, get 2 days free offer (value: HK\$30);

iv. Free redemption of a limited edition MoneyHero red envelope set (10 envelopes) at the designated location with the email.

c. First Part Rewards Redemption Terms

i. After MoneyHero confirms the eligibility for the promotional rewards, the redemption details will be sent via email (the 'Reward Notification Email') to the email address provided by the eligible participants. Participants who provide inaccurate or erroneous information may, at MoneyHero's sole discretion, be deemed ineligible for the promotional rewards.

ii. The eligibility for promotional rewards is based on the internal records of MoneyHero and the product providers. In the event of any dispute, MoneyHero reserves the right to make the final decision, which shall be binding on all users.

iii. Shopback offer details and terms of use: <https://app.shopback.com/hkg/partner/SBMH2024>

iv. Deliveroo offer details: <https://bit.ly/42aL4G1>

v. Birdie offer details and terms of use: <https://bit.ly/40bP4DG>

vi. Details of the MoneyHero limited edition red envelope set: From January 16 to January 25, 2025, eligible participants can visit the designated gift redemption center with the electronic red envelope email to receive a free MoneyHero red envelope set.

vii. The above rewards are available in limited quantities, while supplies last.

d. Each eligible participant who completes the contest for the second part of this promotion will receive one of the following contest prizes, based on their ranking from first (1) to eighty-eighth (88):

1st Place: Dyson Purifier Hot+Cool Formaldehyde HP09 (value: HK\$7,180)

2nd to 21st Place: Delsey TITANIUM 69.5CM / 27.5-inch Double Wheel Luggage (value: HK\$2,480)

22nd to 48th Place: Apple AirPods (3rd Generation) (value: HK\$1,288)

49th to 88th Place: HK\$500 Fortress Cash Voucher (value: HK\$500)

e. Second Part Contest Prize Redemption Terms

i. Winners will be contacted via the email address provided to MoneyHero (the 'Reward Notification Email') within one month after the announcement date, with details on how to redeem the contest prizes. Winners are advised to check their spam/junk folders.

ii. If the email delivery fails for any reason, including the winner providing an incorrect email address, MoneyHero will not contact the winner further.

iii. If an eligible participant's entry is found to be submitted outside the promotional period, is fraudulent, goes against the spirit of the contest, or otherwise does not comply with these terms and conditions, MoneyHero reserves the right to refuse the redemption of contest prizes. In the event of a dispute, MoneyHero's decision shall be final.

iv. MoneyHero reserves the right to disqualify participants who do not comply with these terms and conditions and to select new winners or handle the contest prizes in any manner it deems appropriate.

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

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 Reward, 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 Rewards, the Eligible Participant will only receive one (1) Reward, 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 Reward vendors and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Reward(s). Any enquiries regarding the Reward(s) should be directed to the provider/manufacture of the Reward(s).

l. The recommended retail values of the Reward(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 Reward is not available from MoneyHero's suppliers or the specified Reward can no longer be purchased from official channels, MoneyHero reserves the right to replace the Reward with an alternative of similar value.

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

p. Where a Reward 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 Reward(s) due to circumstances outside of MoneyHero's control.

r. 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. The supplier of Reward reserves the right to change, cancel, terminate or suspend the order for Reward 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 Promotion.
- b. 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. Fulfillment Terms

- a. Winners will be announced on MoneyHero’s Facebook Fan Page (<https://www.facebook.com/MoneyHeroHK/>) on or before 31 March 2025 .
- b. Winners will be contacted via the email address provided to MoneyHero (the “Rewards Notification Email”) with details on how to redeem their Reward 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 Rewards if the participant’s Promotion entry is found to have been made outside of the Promotion Period, or is fraudulent, against the spirit of the Promotion, or non-compliant with these Promotion 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 Reward as it sees fit.
- e. Any Reward(s) not claimed within 3 months after the announcement of the award shall be forfeited without any liability on the part of MoneyHero to the Winner. Any Winner whose Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.
- f. If the relevant supplier stops supplying the related model products or if the related model products can no longer be purchased through official channels, MoneyHero reserves the right to change the event Rewards or substitute them with other gifts.

8. 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 agree to receive communications regarding the Promotion 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. By agreeing to the terms and conditions of this Promotion, the eligible participant agrees that MoneyHero may handle their information in accordance with its privacy policy (<https://www.moneyhero.com.hk/en/privacy-policy>). Winners agree and consent to allow their Promotion 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. Eligible participants agree and authorize that their responses, names, images, and similar information from their activity registration forms may be modified or used by MoneyHero for promotional purposes in text, image, or photo format. MoneyHero has the right to publish the winners' photos and/or statements without additional compensation to the winners, as long as it does not violate the law.

g. 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.

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

i. 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.

j. 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.

k. 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 Reward.

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

m. 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).

n. By participating in this Promotion, 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 Reward (if selected as a Winner), in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

o. 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 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 Reward (if selected as a Winner), for the purposes of verifying a Winner's eligibility for the Reward.

p. 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.

q. 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.

r. 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.

s. 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.

t. 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.

u. 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.

v. 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.

w. 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.

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

y. The Promotion 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.