

MoneyHero【分享貸款故事，贏走全年還款額】（“推廣活動”）條款及細則

1. 本推廣活動由 MoneyHero Global Limited (「MoneyHero」) 主辦。符合資格的參加者透過 MoneyHero 網站成功申請合資格產品，並獲得產品供應商批准其合資格產品的申請，以及完成本推廣活動所列明的要求（在此統稱為「比賽」），即可根據本推廣條款及細則參加比賽。

2. 推廣活動期間

除非另有說明，推廣活動的推廣期為 2025/05/12 6pm 至 2025/06/16 6pm（包括首尾兩日）（「推廣期」）。

3. 參加資格

要取得活動參加資格成為合資格參賽者，參賽者須滿足以下條件：

- 持有有效的香港身份證；
- 住在香港；
- 年滿18歲；
- 完成以下所列的推廣活動要求。

4. 活動規則及獎品

為了參與本推廣活動並參加是次活動，合格參與者必須：

- 於推廣期內透過 MoneyHero 申請合資格產品（如下文第 5 條所列）；
- 於成功申請合資格產品後的 7 天內，完整填寫並提交 MoneyHero 獎賞換領表格，包括在 MoneyHero 獎賞換領表格中回答比賽問題（「比賽」）；
- 確保在 MoneyHero 獎賞換領表格中提供的所有資訊與申請合資格產品時提供的資訊相同，包括但不限於聯絡電話號碼及姓名；及
- 其合資格產品的申請已獲產品供應商批准，並符合所有領取各合資格產品之 MoneyHero 獨家獎賞的條件，以及完成所申請合資格產品的貸款提取，詳見各合資格產品之個別 MoneyHero 獎賞條款及細則。

5. 合資格產品及產品提供者

就本推廣活動而言，合資格產品及產品提供者如下：

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|-------------|---------------------------------|
| 產品提供者 | 合資格產品 |
| 中國銀行 | 中銀分期「易達錢」 |
| 中國銀行 | 中銀分期「易達錢」- 結餘轉戶 |
| 建行(亞洲) | 建行(亞洲)「低息清」結餘轉戶計畫 |
| 建行(亞洲) | 建行(亞洲)「好現金」私人分期貸款 |
| 花旗銀行 | Citi 卡數結餘轉戶 |
| 花旗銀行 | Citi 特快現金私人貸款 |
| 花旗銀行 | Citi 稅季貸款 |
| 信銀國際 | 信銀國際 \$mart Plus分期貸款 - 結餘轉戶 |
| 信銀國際 | 信銀國際 \$mart Plus 分期貸款 |
| CreFIT維信 | CreFIT 現金貸 |
| 大新銀行 | 大新銀行清卡數「快應錢」 |
| 大新銀行 | 大新銀行分期「快應錢」 |
| 星展銀行 | 星展銀行「貸易清」私人貸款 |
| 星展銀行 | 星展銀行 定額私人貸款 |
| 富邦銀行 | 富邦「卡數清」私人貸款 |
| 富邦銀行 | 富邦「合您意」私人貸款 |
| 華僑銀行 | 華僑銀行 結餘轉戶私人貸款 |
| 華僑銀行 | 華僑銀行 私人貸款 |
| 安信信貸 | 安信 定額私人貸款 |
| 渣打銀行 | 渣打銀行 結餘轉戶計劃 |
| 渣打銀行 | 渣打銀行 私人貸款 |
| 亞洲聯合財務有限公司 | UA i-Money 特快網上私人貸款 |
| WeLab Bank | WeLab Bank 清卡數貸款 |
| WeLab Bank | WeLab Bank 私人分期貸款 |
| WeLend | 【MoneyHero獨家產品】WeLend「銀行用戶尊享貸款」 |
| WeLend | 結餘轉戶貸款 |
| WeLend | WeLend 特快批核貸款 |
| WeLend | WeLend 低息私人貸款 |
| Mox Bank | Mox「即時借」(新客戶) |
| Mox Bank | Mox「即時借」(舊客戶) |
| Cashing Pro | Cashing Pro特快私人貸款 |

| | |
|-------------|--------------------|
| Cashing Pro | Cashing Pro 結餘轉戶貸款 |
| Cashing Pro | Cashing Pro 小額應急錢 |
| Cashing Pro | Cashing Pro 學生貸款 |

6.活動規則(比賽)

- I. 為參與比賽, 合資格參加者必須於 MoneyHero 獎賞換領表格中提交比賽問題的答案。本比賽為技巧比賽, 並非機會或運氣遊戲。
- II. MoneyHero 評審團將審閱所有提交的答案, 並根據合資格參加者所提交故事的原創性、與比賽問題的相關性、表達方式及中心思想, 選出二十 (20) 份入圍作品。任何包含不道德、淫穢或冒犯性內容的提交 (由 MoneyHero 全權酌情決定) 將不予考慮。該二十 (20) 份入圍作品將於 2025 年 6 月 16 日至 2025 年 6 月 30 日期間在 MoneyHero 網站上公開投票。獲得最多票數的三 (3) 份作品將被選為比賽的優勝者 (「優勝者」)。
- III. 優勝者名單將於 2025 年 7 月 4 日或之前在 MoneyHero 的活動專頁 [待定] 公布。
- IV. 評審團選出二十 (20) 份入圍作品以供公眾投票的決定為最終決定, 具約束力且不得上訴。評審團沒有義務提供任何決定理由, 亦不會就其決定進行任何對話或通信。MoneyHero 保留取消任何其全權酌情認為屬欺詐或操控的投票的權利。
- V. 提交比賽問題的答案並不保證能獲得比賽獎品。
- VI. 在符合本條款及細則第 4 條所列條件的前提下, 合資格參加者每成功申請一項合資格產品, 即可提交一份 (1) MoneyHero 獎賞換領表格 (以及對應的比賽答案)。參賽資格的有效性將根據 MoneyHero 內部記錄的提交時間而定。
- VII. 同一合資格參加者就同一合資格產品的同一申請重複或額外提交 MoneyHero 獎賞換領表格將不被視為額外參賽。根據 MoneyHero 內部記錄中 MoneyHero 獎賞換領表格的提交時間戳記, 只有合資格參加者的首次提交將被納入比賽考慮。
- VIII. 每位合資格參加者不論提交多少份比賽作品, 僅可獲選為優勝者一次。如 MoneyHero 發現單一合資格參加者正在兌換或試圖兌換多個比賽獎品, 即使該合資格參加者有兩份獨立作品被選為獲獎作品, 該合資格參加者亦只會獲得一份 (1) 比賽獎品, 而 MoneyHero 保留選擇候補優勝者的權利。
- IX. 若 MoneyHero 全權酌情認為優勝者未符合任何成為合資格參加者並參與比賽的條件 (包括合資格參加者申請的合資格產品未獲批准, 或提供的任何資訊為虛假、誤導或不完整), 該優勝者將被視為不符合比賽獎品的資格, 而 MoneyHero 保留 (i) 扣留比賽獎品, (ii) 選擇得票數次高的參賽作品的參加者作為替代優勝者, 或 (iii) 要求該人士退還已發放的比賽獎品 (如已發放), 且不作任何補償。
- X. 為免生疑問, 在 MoneyHero 獎賞換領表格中提交比賽問題的答案並參與本比賽是可選的。希望申請合資格產品但不希望參加比賽的客戶應將比賽問題留空。

7. 比賽獎品

- I. 比賽獎品 每位優勝者將獲得其所申請之合資格產品的一年貸款還款金額, 上限為港幣 100,000 元(「比賽獎品」), 以現金形式發放。
- II. 比賽獎品兌換條款
 - A. 兌換指示將於優勝者公佈後 90 天內, 透過電子郵件發送至優勝者向 MoneyHero 提供的電子郵件地址。如優勝者提供不準確或錯誤的資訊(由 MoneyHero 全權酌情決定), 將無法獲得比賽獎品。
 - B. 優勝者必須提供 MoneyHero 要求的任何證明文件(如有), 包括但不限於身份證明、合資格產品的批准證明及／或貸款還款金額證明。
 - C. 如需提交任何證明文件, 謹提醒合資格參加者在向 MoneyHero 提供文件前, 務必遮蓋敏感資訊(例如完整的信用卡號碼、身份證號碼、銀行帳戶號碼)。在需要時, 合資格參加者同意 MoneyHero 保留其提供的任何證明文件的副本, 以作 MoneyHero 的記錄用途。
 - D. MoneyHero 保留以下權利:(i) 對優勝者進行客戶盡職審查、制裁及其他盡職調查, 以遵守 MoneyHero 的內部反洗錢政策及程序以及適用法律;及 (ii) 如 MoneyHero 合理相信向該優勝者發放比賽獎品將違反 MoneyHero 的內部政策或任何適用法律, 則選擇替代優勝者。
 - E. 比賽獎品將透過「轉數快」(FPS)轉帳至合資格參加者在 MoneyHero 獎賞換領表格中提供的電話號碼。合資格參加者:
 1. 須已使用提供予 MoneyHero 的電話號碼登記「轉數快」;
 2. 同意透過「轉數快」接收比賽獎品;
 3. 須全權負責確保提供予 MoneyHero 的電話號碼已登記「轉數快」, 並且是與其「轉數快」帳戶連結的正確電話號碼;及
 4. 確認並同意, 一旦 MoneyHero 獎賞換領表格提交後, 所提供的電話號碼將無法更改, 若優勝者提供錯誤的電話號碼, 比賽獎品將不予重新發放。

8. 附加條款

- I. 如果符合條件的產品申請不是通過指定鏈接提交, 或在申請過程中啟用了廣告攔截器、追蹤攔截器或隱身模式, 則該申請可能不會被視為有效, 並可能導致參加者不符合本推廣的條件。MoneyHero 保留在其記錄中未通過 MoneyHero 根據這些條款及細則進行申請的情況下, 扣留任何獎賞的權利。
- II. MoneyHero 的所有正式及／或合約員工及其配偶、兄弟姐妹、父母、子女、祖父母和孫子女, 無論是作為「姻親」還是通過當前或過去的婚姻、再婚、收養、同居或其他家庭延伸關係, 以及居住在同一家庭中的任何其他人員(無論是否有血緣關係), 均不符合參加比賽的資格。

9. 一般推廣條款及細則

- I. 本推廣活動由 MoneyHero 主辦。所有與本推廣活動相關的查詢／爭議應直接向 MoneyHero 提出。MoneyHero 對合資格參加者因參與本推廣活動及／或比賽獎品而蒙受的任何損失或損害概不負責。
- II. 凡參與本推廣活動, 即表示合資格參加者同意受本條款及細則約束。
- III. 如本條款及細則與任何其他與本推廣活動相關的資料(例如宣傳資料)之間存在任何不一致之處, 概以本條款及細則為準。
- IV. 凡參與本推廣活動, 參加者同意 MoneyHero 根據 MoneyHero 的私隱政策(<https://www.moneyhero.com.hk/zh/privacy-policy>), 透過電子郵件及／或已驗證的手機號碼(包括但不限於短訊及電話)接收有關本推廣活動的通訊。

- V. 優勝者同意並允許 MoneyHero 基於宣傳理由編輯／使用其比賽問題的回答、姓名及肖像(以文字、圖像或照片形式)。除法律禁止外, MoneyHero 保留發布及調整優勝者的照片及／或聲明的權利, 而無需另行補償。
- VI. 如有任何爭議, MoneyHero 保留全權酌情作出最終決定的權利, 該決定對所有參加者均具約束力。
- VII. MoneyHero 保留隨時修改本條款及細則的權利, 包括在推廣活動延遲推出時更改推廣期或取消推廣活動, 且對此不承擔任何責任。
- VIII. 比賽獎品不可退款, 亦不可兌換現金或其他獎賞。所有與本推廣活動相關的產品及服務均視乎供應情況而定。合資格參加者有責任在兌換時檢查比賽獎品的品質。MoneyHero 對比賽獎品的任何方面(包括但不限於其品質、供應、交付及維護)概不負責。
- IX. 凡參與本推廣活動, 參加者謹此聲明及保證, 其將遵守所有與其參與本推廣活動相關的適用香港法律或法規, 且不會將本推廣活動用於任何非法或欺詐目的。如 MoneyHero 懷疑參加者參與任何形式的非法活動或欺詐行為, MoneyHero 保留向警方或相關部門舉報該等活動或懷疑的權利。
- X. 任何於 2025 年 10 月 4 日之後收到的有關本推廣活動或比賽獎品兌換的查詢將不予處理, 惟已處理中的查詢除外。
- XI. 如發現參加者參與任何形式的欺詐行為(包括但不限於虛假身份、偽造圖像、惡意濫發訊息或操控 MoneyHero 的任何流程或網站), 或有合理理由懷疑參加者涉及上述行為, MoneyHero 保留(自行酌情決定)取消任何參加者的資格, 並全部或部分扣留或沒收任何比賽獎品的權利。
- XII. 凡參與本推廣活動, 優勝者同意並允許 MoneyHero 根據 MoneyHero 的私隱政策 (<https://www.moneyhero.com.hk/zh/privacy-policy>), 將其於 MoneyHero 獎賞換領表格中提供的相關資訊發送予 MoneyHero 的推廣合作夥伴, 以便優勝者兌換其比賽獎品。
- XIII. 凡參與本推廣活動, 合資格參加者同意允許產品供應商向 MoneyHero 更新其合資格產品申請的狀態資訊, 包括該申請是否成功, 以及若該合資格參加者被選為優勝者, 是否已符合所有領取比賽獎品所需的條件。
- XIV. MoneyHero 對合資格參加者因參與本推廣活動而招致或遭受的任何損害、損失、責任、傷害或失望概不負責, 包括可能限制合資格參加者參與本推廣活動能力的情況(包括但不限於任何形式的技術硬體或軟體故障、遺失或無法使用的網路連線, 或失敗、不完整、混亂或延遲的電子傳輸)。凡參與本推廣活動, 合資格參加者免除 MoneyHero 及其代理人對所有責任的承擔, 包括但不限於與本推廣活動及比賽獎品相關的責任。
- XV. 如因某些技術限制或其他限制或不可抗力事件(包括但不限於監管事件、政府指令、政府干預、疫情、行動管制令及天災等)導致參加者無法參與本推廣活動或其任何部分, MoneyHero 概不負責。
- XVI. 對於因合資格參加者參與本推廣活動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。
- XVII. 凡參與本推廣活動, 合資格參加者同意並承諾在任何時候均保障、維持保障及使 MoneyHero、其僱員及代表免受所有損失(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(因 MoneyHero 的疏忽導致的人身傷害除外)、索賠、成本、罰款、利息及費用(包括所有按彌償基準計算的律師與客戶之間的法律費用, 不論是否因任何實際、預期或威脅的法律訴訟而產生), 無論如何因合資格參加者參與本推廣活動及／或任何違反或被指稱違反本條款及細則及／或任何適用法律而直接或間接引起或導致。
- XVIII. MoneyHero 致力於保持其資訊準確及最新。然而, 此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不同。合資格參加者應查閱產品供應商的網站, 以獲取相關產品的最新利率／費用／條款及細則。
- XIX. 任何與本推廣活動相關的材料中包含的任何商標、圖形符號、標誌或知識產權均為其各自所有者的財產。
- XX. MoneyHero 未能行使本條款及細則項下的任何權利或補救措施, 不構成對該權利或補救措施的放棄。

- XXI. 本推廣活動或比賽中的任何內容均不得解釋為修訂或以其他方式更改合資格參加者與產品供應商之間的貸款協議條款。儘管收到比賽獎品，優勝者仍須遵守其貸款協議的條款，並按照貸款協議支付分期付款。MoneyHero 對合資格參加者（包括優勝者）遵守其貸款協議的條款，或對產品供應商施加的任何逾期付款罰款概不負責。
- XXII. 本條款及細則受香港法律管轄，所有參加者同意接受香港法院的專屬管轄權。
- XXIII. 本條款及細則的英文版本與中文版本如有任何不一致或歧義，概以英文版本為準。
- XXIV. 本推廣活動僅適用於香港的參加者。

10. 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 - One Year Repayment on us] (the “Promotion”)

1. MoneyHero Global Limited (“MoneyHero”) is the organizer of this Promotion. Eligible Participants who successfully apply for an Eligible Product through the MoneyHero website, have their application for the Eligible Product approved by the Product Provider and complete the requirements of this Promotion as set out herein will be able to enter the Contest (each as defined herein), based on these Promotion terms and conditions.

2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 2025/05/12 12pm to 2025/06/16 6pm, dates inclusive (the “Promotion Period”).

3. Eligible Participants

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

- Hold a valid Hong Kong Identity Card;
- Live in Hong Kong with a correspondence address within Hong Kong;
- Be aged 18 or above; and
- Fulfil the conditions set out in Clause 4 below.

4. Conduct of Promotion

In order to participate in this Promotion and enter the Contest, Eligible Participants are required to:

- i. Apply for an Eligible Product (as set out in Clause 5 below) through MoneyHero during the Promotion Period;
- ii. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days after successfully applying for the Eligible Product, including providing answers to the Contest questions in the MoneyHero Reward Redemption Form (the “**Contest**”);
- iii. Ensure that all information provided in the MoneyHero Reward Redemption Form is the same as provided in the application for the Eligible Product, including but not limited to contact phone number and name; and
- iv. Have their application for the Eligible Product approved by the Product Provider and meet all conditions required to receive the exclusive MoneyHero Rewards for each Eligible Product and complete drawdown for the Eligible Product applied for, as set out in the specific MoneyHero Reward Terms and Conditions for each Eligible Product.

5. Eligible Products and Product Providers

For the purposes of this Promotion, the Eligible Products and Product Providers are:

| Product Provider | Eligible products |
|--------------------------------|--|
| Bank of China Hong Kong | BOC Express Cash Instalment Loan |
| Bank of China Hong Kong | BOC Express Cash Instalment Loan Balance Transfer |
| China Construction Bank (Asia) | CCB (Asia) “Low Interest” Balance Transfer Program |
| China Construction Bank (Asia) | CCB (Asia) Personal Instalment Loan |
| Citibank | Citi Card Debt Consolidation Loan |
| Citibank | Citi Speedy Cash Personal Loan |
| Citibank | Citi Tax Season Loan |
| China CITIC Bank International | CNCBI \$mart Plus Personal Installment Loan – Debt Consolidation |
| China CITIC Bank International | CNCBI \$mart Plus Personal Installment Loan |
| CreFIT | CreFIT Cash Loan |
| Dah Sing Bank | Dah Sing Credit Mastermind Instalment Loan |
| Dah Sing Bank | Dah Sing Express Money Instalment Loan |
| DBS | DBS Debt Consolidation Loan |
| DBS | DBS Personal Instalment Loan |
| Fubon Bank | Fubon Balance Transfer Personal Loan |
| Fubon Bank | Fubon Perfect Fit Personal Loan |
| OCBC Bank | OCBC Bank (Hong Kong) Balance Transfer Personal Loan |
| OCBC Bank | OCBC Bank (Hong Kong) Personal Loan |
| PrimeCredit | PrimeCredit Fixed Loan |
| Standard Chartered | Standard Chartered Debt Consolidation Program |
| Standard Chartered | Standard Chartered Personal Instalment Loan |
| United Asia Finance | UA i-Money Express Online Personal Loan |
| WeLab Bank | WeLab Bank Card Debt Consolidation Loan |
| WeLab Bank | WeLab Bank Personal Instalment Loan |

| | |
|-------------|--|
| WeLend | WeLend【MoneyHero Exclusive】WeLend "Bank Customer" Lower Interest Rate Loan |
| WeLend | WeLend Card Debt Consolidation Loan |
| WeLend | WeLend Instant Personal Loan |
| WeLend | WeLend Personal Loan |
| Mox | Mox Instant Loan (New Customer) |
| Mox | Mox Instant Loan (Existing Customer) |
| Cashing Pro | Cashing Pro Personal Loan |
| Cashing Pro | Cashing Pro Debt Consolidation Loan |
| Cashing Pro | Cashing Pro Small Emergency Cash |
| Cashing Pro | Cashing Pro Student loan |

6. Conduct of Contest

- i. In order to participate in the Contest, Eligible Participants must submit answers to the Contest Question in the MoneyHero Reward Redemption Form. The Contest is a game of skill and not chance or luck.
- ii. The MoneyHero judging panel will review the submissions and select twenty (20) entries based on the originality, relevance to the Contest question, presentation and the central idea of the stories submitted by Eligible Participants. Submissions that contain immoral, obscene or offensive content (as determined by MoneyHero in its sole discretion) will not be considered. The selected 20 entries will be published on the MoneyHero Website for public voting from 2025/06/16 to 2025/06/30. The 3 entries with the most votes will be selected as the Contest winners ("**Winners**")that .
- iii. Winners will be announced on MoneyHero's event page [TBC] on or before 2025/07/04.
- iv. The decision of the judging panel for selection of the twenty (20) entries to be published for public voting is final, conclusive and cannot be appealed. The judging panel is under no obligation to provide any reasons for its decisions and will not enter into any dialogue or correspondence regarding its decisions. MoneyHero reserves the right to disqualify any votes for entries that it, in its sole discretion, deems to be fraudulent or manipulated.
- v. Submission of answers to the Contest Question does not guarantee receipt of a Contest Prize.
- vi. Subject to fulfilling the criteria set out in Clause 4 of these Terms and Conditions, Eligible Participants may submit one (1) MoneyHero Reward Redemption Form (and a corresponding to the Contest) for each Eligible Product successfully applied for. The validity of entries will be determined based on the time of submission as recorded within MoneyHero's internal records.
- vii. Repeated or additional submissions of the MoneyHero Reward Redemption Form by the same Eligible Participant in respect of the same application for the same Eligible Product will not be considered as

additional entries. Only the 1st submission by the Eligible Participant will be considered for the Contest based on the MoneyHero Reward Redemption Form submission timestamp in MoneyHero's internal records.

- viii. Each Eligible Participant may only be selected as a Winner once, regardless of the number of Contest entries they submit. If MoneyHero discovers that a single Eligible Participant is redeeming or attempting to redeem multiple Contest Prizes, that Eligible Participant will only receive one (1) Contest Prize, even if that Eligible Participant has two separate entries selected as a winning entry, and MoneyHero reserves the right to select an alternate Winner.
- ix. In the event that a Winner is deemed in MoneyHero's sole discretion to have not satisfied any conditions required to be considered an Eligible Participant and enter the Contest (including if the Eligible Participant's application for an Eligible Product is not approved, or any information provided is false, misleading or incomplete), the Winner will be deemed ineligible for the Contest Prize and MoneyHero reserves the right to (i) withhold the Contest Prize, (ii) select a replacement Winner whose entry has the next highest number of votes, or (iii) demand the return of the Contest Prize, if already issued, from the individual without compensation in lieu.
- x. For the avoidance of doubt, submitting a response to the Contest Question within the MoneyHero Reward Redemption Form and entering this Contest is optional. Customers who wish to apply for an Eligible Product but do not wish to enter the Contest should leave the Contest Question blank.

7. Contest Prizes

- i. Each Winner will receive one (1) years' loan repayment in cash for the Eligible Product applied for, subject to a maximum of HK\$100,000 (the "Contest Prize").
- ii. Contest Prize Fulfillment Terms
 - a. Redemption instructions will be sent to Winners via email to the email address provided by the Winner to MoneyHero within 90 days after the Winners have been announced. Winners who provide inaccurate or incorrect information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive the Contest Prize.
 - b. Winners must provide any supporting documentation required by MoneyHero, if any (including but not limited to proof of identity, approval for the Eligible Product and/or loan repayment amount).
 - c. Where any supporting documentation is required to be submitted, Eligible Participants are reminded to ensure that sensitive information (e.g. full credit card number, ID number, bank

account number) is redacted before being provided to MoneyHero. Where required, Eligible Participants consent to MoneyHero retaining a copy of any supporting documents provided by the Eligible Participant for MoneyHero's record keeping purposes.

- d. MoneyHero reserves the right to (i) conduct know-your-customer, sanctions and other due diligence checks on Winners for the purposes of complying with MoneyHero's internal anti-money laundering policies and procedures and applicable laws, and (ii) select a replacement Winner if MoneyHero reasonably believes that distribution of the Contest Prize to such Winner would be in breach of MoneyHero's internal policies or any applicable laws.
- e. The Contest Prize will be distributed via FPS to the phone number provided by the Eligible Participant in the MoneyHero Reward Redemption Form. Eligible Participants:
 - 1. are required to have registered for FPS using the phone number provided to MoneyHero;
 - 2. agree to receive the Contest Prize via FPS;
 - 3. are fully responsible for ensuring that the phone number provided to MoneyHero is registered for FPS and the correct phone number linked to their FPS account; and
 - 4. acknowledge and agree that once the MoneyHero Reward Redemption Form has been submitted, the phone number provided cannot be amended, and the Contest Prize will not be re-issued to Winners who have provided incorrect phone numbers.

8. Additional Terms

- i. Where the application for an Eligible Product is not made via the designated link, or an Ad-blocker, tracking blocker or incognito mode is enabled during the application, the application may not be counted as valid and may lead to the participant not being eligible for this Promotion. MoneyHero reserves the right to withhold any Contest Prize where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.
- ii. All regular and/or contract employees of MoneyHero and their spouses, siblings, parents, children, grandparents and grandchildren, whether as "in-laws" or through current or past marriage, remarriage, adoption, cohabitation or other extension of the family relationships, and any other persons living in the same household (whether related by blood or not) are not eligible for this Promotion.

9. General Promotion Terms and Conditions

- i. 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 Contest Prize(s).
- ii. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.
- iii. 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.

- iv. By participating in this Promotion, participants agree to receive communications regarding this 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>).
- v. Winners agree and consent to allow their Contest Question responses, names and likenesses in the form of text, images or photographs to be edited/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.
- vi. 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.
- vii. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period if the launch of the Promotion is delayed or cancel the Promotion and shall have no liability for the same.
- viii. Contest Prizes 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 Contest Prize at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Contest Prizes including but not limited to their quality, supply, delivery and maintenance.
- ix. 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.
- x. Any queries regarding this Promotion or redemption of the Contest Prize(s) that are received after 2025/10/04 will not be handled, except for those already in progress.
- xi. MoneyHero reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Contest Prize(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).
- xii. By participating in this Promotion, Winners agree and consent to MoneyHero sending relevant information provided in the MoneyHero Rewards Redemption Form to MoneyHero's promotion partners to facilitate the Winner's redemption of their Contest Prize, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).
- xiii. 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, if selected as a Winner, has fulfilled all the conditions required to receive a Contest Prize.

- xiv. 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 Contest Prizes.
- xv. 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.
- xvi. 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.
- xvii. 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.
- xviii. 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.
- xix. 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.
- xx. 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.
- xxi. Nothing in this Promotion or the Contest shall be construed as amending or otherwise altering the terms of an Eligible Participants' loan agreement with the Product Provider. Notwithstanding the receipt of the Contest Prize, Winners are required to comply with the terms of their loan agreement and pay the installments in accordance with the loan agreement. MoneyHero accepts no liability and shall not be responsible for Eligible Participants' (including Winners) compliance with the terms of their loan agreement, or for any late payment penalties imposed by the Product Provider.
- xxii. 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.

- xxiii. In case of any inconsistency or discrepancy between the English version and Chinese version of the Terms and Conditions, the English version shall prevail.
- xxiv. This Promotion is for participants in Hong Kong only.

10. 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.