

MoneyHero “全城車主齊勁抽”大抽獎 條款及細則(「條款及細則」)

1. 「MoneyHero “全城車主齊勁抽”(「推廣活動」)由MoneyHero Insurance Brokers Limited (「**MoneyHero**」)舉辦。合資格用戶(定義如下)為於推廣期內透過MoneyHero申請任何汽車保險產品/或填寫指定表格,以及完成下文所列要求,即獲得抽獎機會贏得BYD ATTO 3 一部(「推廣獎品」)(定義如下)。
2. 推廣期
此推廣活動將於2025年7月21日下午6時至2025年10月17日下午6時(包括首尾兩天)舉行(「推廣期」)。
3. 參加資格
 - a. 為符合參加抽獎禮品資格並成為「合資格用戶」,用戶須於推廣期內符合以下其中一項條件:
 - a. 於推廣期內透過 MoneyHero 投保任何汽車保險(如第 5 節所述);
 - b. 提交【MoneyHero 汽車保險問卷】(「問卷」)。
 - b. 投保合資格產品的用戶,須確保:
 - i. 合資格產品必須透過 MoneyHero 投保;
 - ii. 於 2025 年 10 月18日下午 6 時或之前填妥並提交 MoneyHero 抽獎表格;
 - iii. 確保於本推廣活動中提交的 MoneyHero 抽獎參加表格所提供的資料完整且有效,包括但不限於聯絡電話、電郵地址及申請參考編號。若根據 MoneyHero 記錄,任何資料無效或不正確, MoneyHero 保留扣留獎品或取消參加資格的權利。
 - c. MoneyHero將以合資格參加者之手提電話號碼作識別,每個手提電話號碼只能透過上述第3(a)節所列其中一種方式參加本推廣活動。若合資格參加者同時購買合資格產品及提交問卷,則僅計算與購買合資格產品相關的抽獎參加資格。
 - d. 為免生疑問,每個手提電話號碼就同一合資格產品的購買,只能提交一份 MoneyHero 抽獎參加表格。每個申請參考編號僅可提交一次。
 - e. MoneyHero 保留權利排除就同一合資格產品申請所重複提交的抽獎參加表格。
 - f. 若(i) 合資格產品的申請並非透過 MoneyHero 網站進行, (ii) 在購買合資格產品時未使用 MoneyHero 推廣代碼(如適用), 或 (iii) 在申請或購買合資格產品過程中啟用了廣告攔截器、追蹤阻擋器或無痕模式, 該申請將被視為無效, 並不符合本推廣活動資格。若根據

MoneyHero 記錄, 申請或購買並非透過 MoneyHero 進行, MoneyHero 保留扣留任何抽獎禮品或取消參加資格的權利。

4. 推廣獎品

- a. 完成上述第3條所規定的步驟的合資格用戶, 將獲得抽獎參加資格。
 - i. 購買一份綜合汽車保險保單, 合資格客戶可獲得六(6)次資格。
 - ii. 購買一份第三者汽車保險保單, 合資格客戶可獲得三(3)次資格。
 - iii. 填寫【MoneyHero 問卷】的合資格參加者, 將獲得一次(1)次資格。
- b. 一名合資格客戶將於2025年12月1日透過電腦系統隨機抽出, 成為抽獎禮品(「得獎者」)的獲獎者。MoneyHero將於2025年12月10日在《星島日報》及《英文虎報》刊登得獎者名單, 並於 MoneyHero 活動網站公布得獎結果。
- c. 抽獎禮品為一輛 BYD ATTO 3(Superior)汽車(價值港幣361,380元)(共一名得獎者)。
- d. 合資格參加者於本推廣活動中購買合資格產品, 須提交 MoneyHero 抽獎參加表格方可參加抽獎。為免存疑, 提交問卷的合資格參加者無需提交 MoneyHero 抽獎參加表格。MoneyHero 抽獎參加表格可於MoneyHero 網頁(<https://www.moneyhero.com.hk/zh/campaign/motor-insurance-lucky-draw>)找到。MoneyHero 抽獎參加表格必須按照第3條款的規定填寫及提交。
- e. 需要提交抽獎報名表格的合資格用戶必須在抽獎報名表格中提供以下資訊:
 - i. 保單持有人姓名;
 - ii. 申請保單時所提供之電郵地址;
 - iii. 聯絡手提電話;
 - iv. 保險供應商;
 - v. 保險計劃類型;
 - vi. 申請日期;及
 - vii. 已申請的汽車保險之保單號碼。
- f. 合資格用戶有責任確保抽獎報名表格中所提供的資訊正確無誤。
- g. 申請合資格產品並提交MoneyHero抽獎報名表格並不會自動令合資格用戶獲得推廣獎品。
- h. 填寫或提交MoneyHero抽獎報名表格並不會確認該汽車保險是透過MoneyHero申請。
- i. 就同一合資格產品的申請紀錄重複提交的MoneyHero抽獎報名表格將不予計算。MoneyHero不會審查或回覆任何有關遺漏和/或延遲提交的表格。
- j. 抽獎參加資格將根據MoneyHero的內部記錄作出判定。如有任何爭議, MoneyHero 保留絕對酌情權作出最終決定, 該決定對所有參加者具有約束力。
- k. 得獎者同意並確認(i)MoneyHero不會就抽獎禮品提供任何產品保養, 及(ii) MoneyHero不保證抽獎禮品的任何保養期限。任何保養服務均由抽獎禮品的供應商提供。若抽獎禮品適用供應商保養, 保養期自 MoneyHero 向供應商購買禮品之

日起計算，而非得獎者兌換或接收禮品之日，除非 MoneyHero 另行通知得獎者。任何保養索償應直接向抽獎禮品供應商提出，並由得獎者與供應商自行解決。

- l. MoneyHero 並非抽獎禮品的供應商、提供者或製造商，對於禮品的質量、使用或適用於特定用途的責任概不負責。任何有關抽獎禮品的查詢，應直接向禮品的供應商或製造商提出，並由得獎者與供應商自行解決。
- m. 得獎者同意並確認：(i) 抽獎禮品不包括車輛保險，該保險須由得獎者自行支付；及(ii) 車輛過戶至得獎者名下時，登記文件上可能仍會顯示先前的登記車主。
- n. 在得獎者兌換禮品之前，抽獎禮品不可轉讓及不可退款，亦不可兌換現金、積分或其他商品。若抽獎禮品遺失或被第三方挪用，MoneyHero 不負責重新發放該禮品。
- o. 抽獎禮品的建議零售價僅供參考，且可能由發行商隨時更改，MoneyHero 對此無任何控制權。

5. 指定產品及產品供應商

就本推廣而言，指定產品及產品供應商如下：

產品提供者	合格產品
Allianz 保險	
bolttech Insurance 保特保險	
QBE 昆士蘭保險	
Blue Cross 藍十字	
Dah Sing 大新保險	
BOCG Insurance 中銀集團保險	
	任何經MoneyHero申請的汽車保險

6. 推廣獎品的兌換程序

推廣生意的競賽牌照號碼：60076-8

Trade Promotion Competition Licence No.: 60076-8

- a. 在MoneyHero網站上的兌換程序，將不適用於本推廣活動。推廣獎品的兌換程序僅受本條款及細則約束。
- b. 有關推廣獎品之換領指引將於2025年12月19日，以電郵形式發送至合資格客戶於購買合資格產品或於 MoneyHero 抽獎參加表格中所提供的電郵地址（視情況而定）。此時間僅供參考，實際時間可能受抽獎禮品供應商的交付時間或其他 MoneyHero 無法控制的因素影響。若合資格客戶向 MoneyHero 提供不準確或錯誤的資料（由 MoneyHero 全權酌情決定），將無法獲得抽獎禮品。
- c. 若得獎者於兌換抽獎禮品時，已取消或獲退款的任何合資格產品申請，該得獎者將被取消資格，且該抽獎禮品將被視為自動放棄。
- d. 得獎者如(i)未能於 MoneyHero 發出的通知電郵指定期限內回覆，或(ii)未能於規定的領取期限內（如有）領取抽獎禮品，將被視為自動放棄該抽獎禮品，MoneyHero 對此不承擔任何責任。若任何得獎者於兌換抽獎禮品前未遵守本條款及細則，該抽獎禮品將被沒收，MoneyHero 對此亦不承擔任何責任。被沒收抽獎禮品的得獎者，將無權向 MoneyHero 索取任何賠償或補償。
- e. 任何被沒收的抽獎禮品將隨機轉予由本次推廣抽獎參加者中抽出的備用得獎者。

7. 一般推廣條款

- a. 參加此推廣活動，即代表合資格用戶同意受本條款及細則約束。
- b. 作為獲得抽獎禮品的條件，得獎者同意允許 MoneyHero 使用其姓名及肖像進行推廣，包括但不限於採訪、影片及照片，並同意 MoneyHero 在未另行支付任何費用的情況下於各渠道發布該等內容。
- c. 如出現任何爭議，MoneyHero將保留權利以在其絕對酌情權下，對所有推廣活動之參加者作出具有約束力之最終決定。
- d. 如本條款及細則與本推廣活動相關的任何其他資料（例如市場推廣材料）之間存在任何不一致，則以本條款及細則為準。
- e. 參加者將無權因本推廣活動或與本推廣活動相關而直接或間接遭受或招致的任何及所有損失或損害，而向MoneyHero索取任何賠償。
- f. 合資格用戶有責任在兌換推廣獎品時檢查推廣獎品的品質。MoneyHero對推廣獎品的任何方面不承擔任何法律責任，包括但不限於其品質、供應、付運和維護。
- g. 一旦參與本推廣活動，即表示參加者特此聲明及保證他們將會遵守所有與參加本推廣活動有關的適用香港法律及／或法規，並且不得將本推廣活動用於任何非法或欺詐目的。
- h. MoneyHero 對參加者因參與本推廣活動而產生或遭受的任何損害、損失、責任、傷害或失望，概不負責。參加本推廣即表示參加者同意免除 MoneyHero 及其代理人對於本推廣活動及抽獎禮品的所有責任，包括但不限於相關責任。
- i. 如發現參加者有任何形式的欺詐行為（包括但不限於使用假身份、偽造圖片、故意發送垃圾訊息或操控 MoneyHero 的程序或網站），MoneyHero 保留取消該參加者資格及全部或部分扣留、沒收抽獎禮品的權利。

- j. MoneyHero 對本推廣活動的所有事宜, 包括但不限於合資格用戶的定義, 擁有最終且具約束力的決定權, 任何進一步的申訴、查詢及/或通信將不予受理。
- k. 任何產品的最終批核均由產品提供者自行決定, 並受其信用和風險處理標準的約束。參與本推廣活動並不保證所申請的任何產品都會獲得批准。MoneyHero不保證所申請的任何產品都會獲得批准。
- l. 參加本推廣即表示客戶同意產品供應商向 MoneyHero 更新其申請狀態的資訊, 包括申請是否成功及客戶是否符合獲得抽獎資格的所有條件, 以便核實參加者的抽獎資格。
- m. 參加本推廣即表示參加者同意:(i) MoneyHero 可將其個人資料與產品供應商共享, 以準確追蹤申請及/或批准數量, 並確認參加者是否有資格參加抽獎;(ii) MoneyHero 可將兌換及/或送遞抽獎禮品所需資料與 MoneyHero 推廣合作夥伴共享;(iii) 接收 MoneyHero 透過電郵、WhatsApp 或其他電子通訊方式發送的與本推廣相關的訊息, 均依照 MoneyHero 的私隱政策進行。
- n. MoneyHero 致力保持資訊準確及最新, 但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的資訊有所不同。合資格客戶應參考產品供應商網站以獲取相關產品的最新利率/費用/條款及細則。
- o. 本條款及細則受香港法律管轄並據其解釋。
- p. 如本條款及細則的中文及英文版本之間出現差異, 概以英文版本為準。

MoneyHero “Drive Away with a Prize! Car Owners' Lucky Day” Lucky Draw Terms & Conditions (the “Terms & Conditions”)

1. The MoneyHero “Drive Away with a Prize! Car Owners' Lucky Day” Lucky Draw (“**Promotion**”) is organised by MoneyHero Insurance Brokers Limited (“**MoneyHero**”). Eligible Participants (each as defined below) who apply for a Motor insurance product through the MoneyHero during the Promotion Period / complete the requirements set out herein will have a chance to receive the Lucky Draw Gift (each as defined below).

2. Promotion Period

The promotion period of the Promotion is from 6pm, July 21, 2025 to 6pm, October 17, 2025, both dates inclusive (the “**Promotion Period**”).

3. Eligible Participants

- a. In order to be eligible for entries to receive the Lucky Draw Gift and to comprise “**Eligible Participants**”, users are required to, during the Promotion Period, either:
 - i. Apply for an Eligible Product (as set out in Section 5 below) through MoneyHero; OR
 - ii. Submit the [MoneyHero Car Insurance Questionnaire] (“**Questionnaire**”).
- b. Users who purchase an Eligible Product to participate in this Promotion are required to ensure that:
 - i. the Eligible Product is purchased through MoneyHero website;
 - ii. the MoneyHero Lucky Draw Entry Form is completed and submitted on or before 6pm, October 18, 2025; and
 - iii. the details provided in the MoneyHero Lucky Draw Entry Form submitted for this Promotion are complete and valid, including but not limited to contact phone numbers, email addresses, and application reference numbers. MoneyHero reserves the right to withhold any prizes or cancel participation, if any information provided is invalid or incorrect, based on MoneyHero's records.
- c. MoneyHero will use the mobile phone number of eligible participants for identification. Each mobile phone number may only participate in this Promotion through one of the methods set out in Section 3(a) above. Where an Eligible Participant purchases an Eligible Product and also submits the Questionnaire,

only the entries associated with the purchase of an Eligible Product will be counted for the purposes of this Promotion.

- d. For the avoidance of doubt, each mobile phone number may only submit one (1) MoneyHero Lucky Draw Entry Form in respect of the same purchase of an Eligible Product. Each application reference number can only be submitted once.
- e. MoneyHero reserves the right to exclude duplicate submissions of the MoneyHero Lucky Draw Entry Form in respect of the same Eligible Product application.
- f. If (i) the application for an Eligible Product is not made through the MoneyHero website, (ii) the MoneyHero promotional code (if applicable) is not used during the Eligible Product purchase, or (iii) if adblockers, tracking blockers or incognito mode are enabled during the Eligible Product application or purchase process, it will be considered invalid and not eligible for this Promotion. MoneyHero reserves the right to withhold any Lucky Draw Gift or cancel participation if, based on its records, the application or purchase was not made through MoneyHero.

4. Promotion Mechanics and Prizes

- a. Eligible Participants who complete the steps outlined in Section 3 will each receive entries to the Lucky Draw.
 - i. Eligible Participants who purchase a comprehensive Motor insurance policy will receive six (6) entries to the Lucky Draw.
 - ii. Eligible Participants who purchase a third-party Motor insurance policy will receive three (3) entries to the Lucky Draw.
 - iii. Eligible Participants who submit the Questionnaire will receive one (1) entry to the Lucky Draw.
- b. One (1) Eligible Participant will be randomly drawn via computer system on December 1, 2025 as the winner to receive the Lucky Draw Gift (the “**Winner**”). MoneyHero will publish the Winner in the Sing Tao Daily and The Standard on December 10, 2025, and announce the Winner on the MoneyHero campaign website.
- c. The Lucky Draw Gift is a BYD ATTO 3 (Superior) (valued at HK\$361,380) (1 winner).
- d. Eligible Participants who purchase an Eligible Product as part of this Promotion are required to submit the MoneyHero Lucky Draw Entry Form in order to enter the Lucky Draw. For the avoidance of doubt, Eligible Participants who submit the Questionnaire are not required to submit a MoneyHero Lucky Draw Entry Form. The MoneyHero Lucky Draw Entry Form can be found on the dedicated MoneyHero page at

<https://www.moneyhero.com.hk/zh/campaign/motor-insurance-lucky-draw>.

The MoneyHero Lucky Draw Entry Form must be completed and submitted in accordance with Clause 3.

- e. Eligible Participants who are required to submit a Lucky Draw Entry Form are required to include the following information in the Lucky Draw Entry Form:
 - i. Policyholder name;
 - ii. The email address used to apply for the Eligible Product;
 - iii. Contact Mobile Phone;
 - iv. Insurance Provider;
 - v. Insurance Plan Type;
 - vi. Application Date; and
 - vii. Policy number of the Eligible Product applied for.
- f. Eligible Participants are fully responsible for ensuring that the information provided in the Lucky Draw Entry Form is correct.
- g. Applying for an Eligible Product and the submission of a MoneyHero Lucky Draw Entry Form do not automatically entitle an Eligible Participant to enter the Lucky Draw nor to receive the Lucky Draw Gift.
- h. Receiving, completing or submitting a MoneyHero Lucky Draw Entry Form does not confirm that an application for an Eligible Product was made via MoneyHero.
- i. Duplicate submissions of the MoneyHero Lucky Draw Entry Form in respect of the same application for or purchase of an Eligible Product will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by MoneyHero.
- j. Eligibility for entries to the Lucky Draw 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.
- k. Winners agree and acknowledge that (i) MoneyHero does not provide any product warranty in respect of the Lucky Draw Gift and (ii) MoneyHero does not guarantee any warranty period for the Lucky Draw Gift. Any warranty shall be provided by the supplier of the Lucky Draw Gift only. To the extent that a supplier warranty applies to the Lucky Draw Gift, the warranty period commences from the date of purchase of the Lucky Draw Gift by MoneyHero from the supplier, and not the date of redemption or delivery of the Lucky Draw Gift to the Winner, unless otherwise notified by MoneyHero to the Winner. Any warranty claims should be directed to the supplier of the Lucky Draw Gift and shall be resolved between the Winner and the supplier directly.
- l. MoneyHero is not the supplier, provider or manufacturer of the Lucky Draw Gift and shall have no liability to the Winner for any issues related to the quality, usage or fitness for a particular purpose of the Lucky Draw Gift. Any enquiries

regarding the Lucky Draw Gift should be directed to the provider/manufacture of the Lucky Draw Gift and shall be resolved between the Winner and the supplier of the Lucky Draw Gift directly.

- m. Winners agree and acknowledge that (i) the Lucky Draw Gift does not include insurance for the vehicle, which is required to be paid for by the Winner, and (ii) upon transfer of ownership to the Winner, the vehicle may have prior registered owners on the registration document.
- n. Prior to redemption by the Winner, the Lucky Draw Gift is non-transferable and non-refundable, and may not be redeemed for cash, credit or other merchandise. MoneyHero will not be responsible for re-issuing any Lucky Draw Gift if it is lost or misappropriated by a third party.
- o. The recommended retail value of the Lucky Draw Gift is for reference purposes only and is subject to change by the issuing merchant, over which MoneyHero has no control.

5. Eligible Products and Product Providers

For the purposes of this Promotion, the Eligible Products are as follows:

Product Provider	Eligible Product
Allianz	Any Motor Insurance policy purchased via the MoneyHero website
bolttech	
QBE	
Blue Cross	
Dah Sing	
BOCGI	

6. Redemption Process for the Promotion Prize

推廣生意的競賽牌照號碼：60076-8

Trade Promotion Competition Licence No.: 60076-8

- a. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Promotion Prize shall be governed solely by the Terms and Conditions of this Promotion.
- b. Redemption instructions will be sent to Eligible Participants via email to the email address provided by the Eligible Participant during the purchase of their Eligible Product or in the MoneyHero Lucky Draw Entry Form (as applicable) on December 19, 2025. This timeframe is for reference only and may be affected by the Lucky Draw Gift supplier's delivery time or other factors outside of MoneyHero's control. Eligible Participants who provide inaccurate or incorrect information to MoneyHero (as determined by MoneyHero acting in its absolute discretion) will not be able to receive the Lucky Draw Gift.
- c. If at the time of redemption of the Lucky Draw Gift, the Winner has canceled or been issued a refund for any Eligible Product applied for, the Winner will be disqualified and will not be eligible for the Lucky Draw Gift, which will be deemed forfeited.
- d. Winners who (i) do not respond to the notification email sent by MoneyHero within the period specified in the email, or (ii) do not claim the Lucky Draw Gift within the stipulated collection period (if any) are deemed to have forfeit the Lucky Draw Gift without any liability on the part of MoneyHero to the Winner. If any Winner is found to have not complied with these Terms and Conditions at any time up to the date of redemption of their Lucky Draw Gift, such Lucky Draw Gift will be forfeited without any liability on the part of MoneyHero to the Winner. Any Winner whose Lucky Draw Gift has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.
- e. Any forfeited Lucky Draw Gift will be given to a reserve winner randomly drawn from a list of reserve winners drawn from the lucky draw entries for this Promotion.

7. General Promotion Terms

- a. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.
- b. As a condition of receiving the Lucky Draw Gift, the Winner agrees to allow MoneyHero to use their name and likeness for promotional purposes, including but not limited to interviews, videos and photographs, and for the same to be published by MoneyHero without further compensation.
- c. 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.

- d. 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.
- e. Participants are not entitled to any losses or damages suffered or incurred directly or indirectly as a result of or in connection with this Promotion.
- f. to the definition of eligible users, shall in any case be deemed final and conclusive and any further appeals, inquiries and/or correspondence shall not be considered will be dealt with.
- g. 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.
- h. By participating in this Promotion, customers 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 customer has fulfilled all the conditions required to receive entries to the Lucky Draw, for the purposes of verifying a participant's eligibility for the Lucky Draw.
- i. 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 enter the Lucky Draw, (ii) MoneyHero sharing the details required to facilitate redemption and/or delivery of the Lucky Draw Gift with MoneyHero's promotion partners, and (iii) receiving communications in relation to this Promotion from MoneyHero via email, WhatsApp or other form of electronic communication, each in accordance with MoneyHero's Privacy Policy.
- j. 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.
- k. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
- l. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.