

【MoneyHero X CNCBI - \$600 Apple Store禮品卡 / \$600 惠康超市禮券 / \$600 Klook 電子禮券 / \$600蘇寧電子禮券 / BRUNO即熱飲水機 / Delsey ECLIPSE SE 31" 前揭式可擴充四輪行李箱 / NESCAFÉ® Dolce Gusto® Genio S Plus 咖啡機連咖啡膠囊 / 任天堂 Nintendo Switch OLED 遊戲主機】之推廣條款及細則 (2024年8月)

新客戶於推廣期內經指定MoneyHero網頁成功於信銀國際申請並獲批核信銀國際大灣區雙幣信用卡 / 信銀國際Motion信用卡，於2024年9月30日或之前獲有關金融機構批核，於限期內成功遞交獎賞換領表格，及於批卡後30日內最少簽賬HK\$500即可獲贈其中一款：面值HK\$600之Apple Store禮品卡 或 面值HK\$600之惠康購物現金券或 面值HK\$600之Klook 電子禮券 或 面值HK\$600之蘇寧電子禮券 或 面值 HK \$998 之 BRUNO即熱飲水機 (顏色隨機) 或 以換購價HK\$300換領面值HK\$4,280之Delsey ECLIPSE SE 31" 前揭式可擴充四輪行李箱或 面值 HK \$1,780 之 NESCAFÉ® Dolce Gusto® Genio S Plus 咖啡機連咖啡膠囊 (顏色隨機) 或 以換購價HK\$1,000換領面值HK\$2,680任天堂 Nintendo Switch OLED 遊戲主機 (顏色隨機) (「特別獎賞」)。

推廣期

除特別註明外，推廣期由2024年7月31日下午6時至2024年9月2日下午6時，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 (定義如下)；
- 信用卡新客戶須於推廣期內經MoneyHero透過特定網址填妥及遞交申請表，於2024年9月30日或之前成功獲由銀行審批並發行之指定信用卡。若客戶並非透過特定網址申請指定信用卡，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，
- 於2024年9月30日或之前獲批核所申請的合資格信用卡，批核以銀行系統紀錄為準，
- 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 (提供英文全名、手提電話號碼及申請參考編號，以作核對獎賞資格。)

新客戶定義如下：

全新信用卡客戶為現時並未持有及於現時所申請信銀國際信用卡主卡批核日起計之過去12個月內沒有取消任何信銀國際信用卡主卡之申請人。

合資格信用卡

- 信銀國際大灣區雙幣信用卡
- 信銀國際Motion信用卡

特別獎賞

符合上述條件的合資格客戶，將可獲得其中一項：

- Apple Store禮品卡，價值HK\$600；或
- 惠康購物現金券，價值HK\$600；或
- Klook 電子禮券，價值HK\$600；或
- 蘇寧禮券，價值HK\$600；或

- Delsey ECLIPSE SE 31" 前揭式可擴充四輪行李箱, 價值HK\$4,280(顏色隨機)(需以換購價HK\$300換領);或
 - BRUNO即熱飲水機(顏色隨機)(價值 HK\$998);或
 - NESCAFÉ® Dolce Gusto® Genio S Plus 咖啡機連咖啡膠囊(顏色隨機)(價值HK\$1,780);或
 - 任天堂 Nintendo Switch OLED 遊戲主機(價值HK\$2,680;顏色隨機)(需以換購價HK\$1,000換領)
- 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。
 - 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

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。
- 在成功批核指定信用卡後, 申請人須在限期內完成並遞交領取獎賞申請表格。如申請人未能在限期內提交獎賞換領表格, 即使申請人符合其他得獎條件, 亦不能獲得相關信用卡迎新或獨家獎賞
- 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
- 換領流程由推廣期結束後起計需時至少 8 星期, 所需時間或會因批核、簽賬及其他實際情況變動
- 客戶須於推廣期結束後6個月內兌換獎賞。如有任何關於本次優惠的查詢, 請於此日期前查詢, 逾期查詢恕不受理(正在跟進中的個案除外)

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獎賞禮品之完整性。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有權根據私隱政策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，信銀國際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 X CNCBI - \$600 Apple Store Gift Card / \$600 Klook e-Gift Voucher/ \$600 Suning Gift Card/ \$600 Wellcome supermarket voucher/ BRUNO Hot Water Dispenser / NESCAFÉ Dolce Gusto Genio S Plus Coffee Machine with 6 boxes coffee capsules / Delsey ECLIPSE SE 31" Expandable Spinner Front-opening Suitcase / Nintendo Switch (OLED Model) (Aug2024)

New Customers who, within the Promotion Period (as defined below), successfully apply for a CNCBI GBA Dual Currency Credit Card / CNCBI Motion Credit Card through MoneyHero, are approved by China CITIC Bank International on or before September 30, 2024 and submit the MoneyHero Reward Redemption Form within the given period and spend at least HK\$500 upon card approval, will receive either an Apple Store Gift Card (face value of HK\$600) or Wellcome Shopping Voucher (face value of HK\$600) or Klook e-Gift Voucher (face value of HK\$600) or Suning Gift Card (face value of HK\$600) or a BRUNO Hot Water Dispenser (face value of \$998) or Delsey ECLIPSE SE 31" Expandable Spinner Front-opening Suitcase (face value of HK\$4,280)(redemption price is HK\$300) or a NESCAFÉ Dolce Gusto Genio S Plus Coffee Machine with 6 boxes coffee capsules (face value of HK\$1,780) or Nintendo Switch (OLED Model) (face value of HK \$2,680) (redemption price is HK\$1,000) (each a "Promotion Reward").

Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 18:00 Jul 31, 2024 to 18:00 Sept 2, 2024, both 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:

1. Be a New Customer (as defined below);
2. Fully complete and submit an application for a Designated Card (as defined below) on the designated link through MoneyHero during the Promotion Period. 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;
3. Have their application for the Designated Card approved by the card provider (China CITIC Bank International) on or before September 30, 2024, subject to the card providers' system records;
4. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days of receiving the MoneyHero Reward Redemption Form from MoneyHero.

New Customers

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

Customers who have not held any credit card with China CITIC Bank International in the 12 months preceding the date on which their application for a Designated Credit Card is made.

Designated Cards

- CNCBI GBA Dual Currency Credit Card
- CNCBI Motion Credit Card

Promotion Reward

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

- Apple Store Gift Card , value of HK\$ 600; or
- Wellcome Shopping Voucher, value of HK\$600; or
- Klook e-Gift Voucher, value of HK\$600;or
- Suning Gift Card, value of HK\$600;or
- Redeem Delsey ECLIPSE SE 31" Expandable Spinner Front-opening Suitcase (Random color)at a price of HK \$300 , value of HK\$4,280
- BRUNO Hot Water Dispenser (Random Color), value of HK\$998; or
- NESCAFÉ Dolce Gusto Genio S Plus Coffee Machine with 6 boxes coffee capsules (random color), value of HK\$1,780; or
- Redeem Nintendo Switch (OLED Model)(random color) at a price of HK\$1,000, value of HK\$2,680

- 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 Card and submit the MoneyHero Reward Redemption Form but are not approved by the bank will not be able to receive any Promotion Reward.

- 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 manufacturer/provider of the Promotion Reward.

- If the provider of the Promotion Reward(s) stops supplying the relevant reward(s) / the reward(s) can no longer be purchased from official channels, MoneyHero reserves the right to change the Promotion Reward and replace it with another product within same promotion period.

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 Card are approved by the card provider are required to submit the MoneyHero Reward Redemption Form within 7 days of receiving

MoneyHero Reward Redemption Form 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 8 weeks starting from the date of promotion period ends, 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 within 6 months upon campaign promotion period ends. 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.
- 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 Promotion Reward, 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, willful spamming or manipulation of any MoneyHero's processes, or website).
- Applicants understand and accept that gift fulfillment is facilitated by MoneyHero; CNCBI 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.