

【MoneyHero 全城Phone搶】(「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與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2024年9月17日至2024年9月30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(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, 合格參與者必須:

- i. 推廣期間內經 MoneyHero 申請 區域A和 區域B(如下文第 5(i) 條所述)各一 (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, 並確保在參與本次推廣活動第 1 部分的相關欄位中選擇「是」;

- 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; 和
- iv. 其合資格產品的申請已獲得產品提供者的批核, 並滿足為所申請的每個合資格產品獲得 MoneyHero 獨家獎賞所需的所有條件, 如每個合資格產品的特定 MoneyHero 獎賞條款及細則中所規定。

b. 第 2 部分(以下簡稱「第 2 部分或「比賽」」):

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

- i. 在推廣期間內透過 MoneyHero 申請以下第 5 條所規定的一 (1) 種合資格產品;
- 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, 並回答 MoneyHero 獎賞兌換「第 2 部分」部分中列出的比賽問題表格(詳情請參閱第6條); 和
- iii. 其合資格產品的申請已獲得產品提供者的批核, 並滿足為所申請的每個合資格產品獲得 MoneyHero 獨家獎賞所需的所有其他條件, 如每個合資格產品的特定 MoneyHero 獎賞條款及細則中所規定。
- iv. 請留意iPhone的包裝會預先被打開, 不設任何退/換機服務。

5. 指定金融產品

就本推廣活動而言, 合資格金融產品和金融機構是:

i. 第一部分

區域A (信用卡)	
金融機構	信用卡
恒生銀行	恒生MMPOWER信用卡
恒生銀行	恒生enJoy信用卡
渣打銀行	渣打Smart信用卡

渣打銀行	渣打國泰Mastercard
花旗銀行	Citi Cash Back 信用卡
花旗銀行	Citi Rewards 信用卡
花旗銀行	Citi Rewards 銀聯信用卡
花旗銀行	Citi PremierMiles 信用卡
中信銀行	信銀國際Motion信用卡
中信銀行	信銀國際大灣區雙幣信用卡
星展銀行	DBS Black World Mastercard®
星展銀行	DBS Eminent Visa Platinum Card
星展銀行	DBS Eminent Visa Signature Card

區域 B (銀行戶口/證券戶口/貸款)	
金融機構	產品
銀行戶口	
Mox	Mox 戶口及Mox Credit
星展銀行	星展豐盛理財戶口
證券戶口	
富途證券	富途證券
華泰國際	華泰國際
微牛證券	微牛證券
長橋證券	長橋證券
華盛證券	華盛證券
貸款	
花旗銀行	Citi 特快現金私人貸款
花旗銀行	Citi 卡數結餘轉戶
富邦銀行	富邦「合您意」私人貸款
富邦銀行	富邦「卡數清」私人貸款
富邦銀行	富邦「EZ Cash」私人貸款
星展銀行	星展銀行 定額私人貸款
星展銀行	星展銀行「貸易清」私人貸款

WeLab Bank	WeLab Bank 私人分期貸款
WeLab Bank	WeLab Bank 清卡數貸款
渣打銀行	渣打銀行分期私人貸款
渣打銀行	渣打銀行結餘轉戶計劃
華僑銀行	華僑銀行(香港) 私人貸款
華僑銀行	華僑銀行(香港) 結餘轉戶私人貸款
中國建設銀行(亞洲)	建行(亞洲)「好現金」私人分期貸款

ii. 第二部分 (比賽)

金融機構	信用卡
恒生銀行	恒生MMPOWER信用卡
恒生銀行	恒生enJoy信用卡
渣打銀行	渣打Smart信用卡
渣打銀行	渣打國泰Mastercard
花旗銀行	Citi Cash Back 信用卡
花旗銀行	Citi Rewards 信用卡
花旗銀行	Citi Rewards 銀聯信用卡
花旗銀行	Citi PremierMiles 信用卡
星展銀行	DBS Black World Mastercard®
星展銀行	DBS Eminent Visa Platinum Card
金融機構	銀行戶口
Mox	Mox 戶口及Mox Credit
星展銀行	星展豐盛理財戶口
金融機構	證券戶口
微牛證券	微牛證券

金融機構	貸款
花旗銀行	Citi 特快現金私人貸款
花旗銀行	Citi 卡數結餘轉戶
富邦銀行	富邦「合您意」私人貸款
富邦銀行	富邦「卡數清」私人貸款
富邦銀行	富邦「EZ Cash」私人貸款
星展銀行	星展銀行 定額私人貸款
星展銀行	星展銀行「貸易清」私人貸款

6. 第 2 部分(比賽)的活動規則

- i. 符合資格的參與者必須在 MoneyHero 獎勵兌換表中提交比賽問題的答案。比賽是一場技巧遊戲，而不是機會或運氣。
- 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，並選出合格參與者提交的十 (10) 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(1-10)。
- iv. 得獎者將於 2024 年 12 月 31 日或之前在 MoneyHero 的活動頁面 <https://www.moneyhero.com.hk/zh/campaign/apple-campaign-hk> 上公佈。
- v. 評審團的決定是最終決定，不得上訴。評審團沒有義務提供其決定的任何理由，也不會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，合格參與者可為所申請的每個合資格產品提交一份 MoneyHero 獎勵兌換表(以及一份比賽問題的答案)，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. 同一合格參與者在第六日之後提交的任何 MoneyHero 獎勵兌換表格將不被考慮參加比賽。
- ix. 同一合格參與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。

符合資格的參與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

- i. 根據此條款及細則，推廣獎賞及比賽獎品統稱為「獎賞」。
- ii. 每位符合條件的參加者在完成本推廣第一部分的標準後將獲得一張價值 HK\$300 的 Apple 禮品卡作為推廣獎賞。

iii. 每位比賽得獎者將獲得 1 部 Apple iPhone 16 Pro (256GB, 顏色隨機; 價值: HKD \$9,399) 作為比賽獎品。

iv. 第一部份獎賞換領條款

- a. 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加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加者, 根據 MoneyHero 的獨立裁量, 將不符合獲得推廣獎賞的資格。
- b. 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。
- c. 換領過程可能需要至少 8 週的時間, 從每位產品提供商確認資格的日期開始, 並可能受到交付或換領安排、用戶批核、交易狀態或其他可能影響推廣獎賞資格的因素的影響。

v. 第二部份比賽獎品換領條款

- a. 得獎者將通過提供給 MoneyHero 的電子郵件地址(「獎賞通知電子郵件」)在得獎者公布日期後的 1 個月內聯絡, 提供換領比賽獎品的詳細信息。請得獎者謹記檢查垃圾郵件/垃圾文件夾。
- b. 如果電子郵件投遞失敗, 無論什麼原因, 包括得獎者提供不正確電子郵件地址, MoneyHero 將不會進一步聯絡得獎者。
- c. 如果符合條件的參加者的比賽參賽作品被發現是在推廣期間之外提交的、是欺詐性的、違背比賽精神的, 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。
- d. MoneyHero 保留對不遵守這些條款及細則的參加者取消資格的權利, 並選擇新的得獎者, 或以其認為合適的方式處理比賽獎品。
- e. 請留意 iPhone 的包裝會預先被打開, 客戶必須即時檢查機身有否損壞。檢查完畢及收妥後, 不設任何退/換機服務。

vi. MoneyHero 與獎賞的製造商或提供商無關, 對於獎賞的質量/使用/適用於特定目的的任何問題不承擔責任。任何有關獎賞使用的查詢應直接向獎賞的製造商或提供商提出。

vii. 上述提供的獎賞的建議零售價僅供參考, 並可能隨發行商的變更而變動, MoneyHero 對此不負責。

viii. 如果獎賞無法從 MoneyHero 的供應商處獲得或指定的獎賞無法從官方渠道購買, MoneyHero 保留用類似價值的替代獎賞替換獎賞的權利。

ix. 獎賞的資格將根據 MoneyHero 的內部記錄進行判斷。如有任何爭議, MoneyHero 保留最終決定的權利, 該決定對所有參加者具有約束力。

x. 得獎者同意並確認 (i) 獎品可能不包括任何保證, 以及 (ii) MoneyHero 不保證任何獎品的適用保證期。若供應商的保證適用於獎品, 則保證期可能自 MoneyHero 從供應商處購買獎品之日起開始, 而非獎品換領或交付給得獎者之日。

xi. 如果獎賞有多種顏色或其他外觀變化, 得獎者將無法選擇顏色, 並將隨機獲得一種顏色。

xii. MoneyHero 對於由於 MoneyHero 無法控制的情況導致的獎賞變更不承擔任何責任。

xiii. 如果獎賞是第三方商戶的優惠券(例如 HKTvmall、惠康), 所有發出的優惠券均受優惠券商戶的條款及細則約束。所有額外的條款及細則將在獎賞的運送或換領時進行解釋, 或在獎賞上註明。額外的條款及細則可能包括到期日期、消費要求、適用或排除的產品及其他條件。獎賞的供

應商保留隨時更改、取消、終止或暫停獎賞訂單或任何部分的權利，無論是否提前通知。MoneyHero 對於任何第三方商戶、網站或服務提供商提供的商品、服務或該等商品或服務的質量或性能不承擔任何責任。MoneyHero 對於因使用此類優惠券而直接或間接產生的任何索賠、損害、損失、費用、責任或成本不承擔任何責任。任何此類查詢、投訴或評論應直接向相關的第三方商戶提出。

xiv. 任何獎賞未在獎賞通知電子郵件中規定的期限內索取的，將被視為作廢，MoneyHero 對符合條件的參加者或得獎者不承擔任何責任。任何獎賞被作廢的符合條件的參加者或得獎者將無權從 MoneyHero 獲得任何支付或補償。

xv. 為避免疑義，參加此推廣活動並不會妨礙符合條件的參加者(包括得獎者)在滿足相關條件的情況下，從 MoneyHero 獲得與同一符合條件產品的同一申請相關的其他獎賞(如有)。

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

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跟據其私隱政策

(<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跟據其私隱政策(<https://www.moneyhero.com.hk/zh/privacy-policy>)

水. 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。

- f. 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。
- g. 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。
- h. 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。
- i. 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。
- j. 2025年1月31日後, 將不受理任何關於本次比賽活動或換領活動獎品的查詢(正在跟進中的個案除外)。
- k. 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。
- l. 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。
- m. 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。
- n. 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。
- o. 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。

p. 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。

q. 參與此推廣活動, 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及細則和/或任何適用法律的行為。

r. 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。

s. 與是次推廣活動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。

t. MoneyHero未能根據這些條款及細則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。

u. 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。

v. 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。

w. 此推廣活動只適用於香港參賽者。

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 - iPhone Frenzy 2024] (the “Promotion”)

1. MoneyHero Global Limited (“MoneyHero”) is the organiser of this Promotion, which 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

17 Sep 2024 - 30 Sep 2024 6pm, both days inclusive, unless otherwise stated.

3. Eligible Participants

In order to participate in this Promotion and comprise an “Eligible Participant”, users are required to, during the Contest 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 (hereinafter referred to as 'Part 1'):**

In order to participate in Part 1 of this Promotion and receive a Promotion Reward, Eligible Participants are required to:

- i. apply for one (1) Eligible Product from each of Zone A and Zone B (as set out in Clause 5(i) below) through MoneyHero during the Promotion Period;**

- ii. fully 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 ensure that “Yes” is selected in the relevant field regarding participation in Part 1 of this Promotion;
- 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; and
- iv. have their application for the Eligible Product approved by the Product Provider and satisfy all other conditions required to receive MoneyHero exclusive rewards for each Eligible Product applied for, as set out in the specific MoneyHero reward terms and conditions for each Eligible Product.

b. Part 2 (hereinafter referred to as 'Part 2 or the “Contest”’):

In order 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) of the Eligible Products set out in Clause 5 below through MoneyHero during the Promotion Period;
- ii. fully 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 provide an answer to the Contest question set out in the “Part 2” section of the MoneyHero Reward Redemption Form (please refer to Clause 6 for further details); and
- iii. have their application for the Eligible Product approved by the Product Provider and satisfy all other conditions required to receive MoneyHero exclusive rewards for each Eligible Product applied for, as set out in the specific MoneyHero reward terms and conditions for each Eligible Product.
- iv. Please note that the packaging of the iPhone will be opened in advance. There will be no return/exchange service.

5. Eligible Products and Product Providers

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

- i. Part 1:

Zone A (Credit Card)	
Product Provider	Eligible Product
Heng Seng Bank	MMPOWER MasterCard
	Hang Seng enJoy Card
Standard Chartered	Standard Chartered Smart Credit Card
	Standard Chartered Cathay Mastercard
Citibank	Citi Cash Back Card
	Citi Rewards Card
	Citi Rewards UnionPay Card
	Citi PremierMiles Card
China CITIC Bank International	CNCBI Motion Credit Card
	CNCBI GBA Dual Currency Credit Card
DBS	DBS Black World Mastercard®
	DBS Eminent Visa Platinum Card
	DBS Eminent Visa Signature Card

Zone B (Stock Account/Bank Account /Personal Loans)	
Product Provider	Eligible Product
Bank Accounts	
Mox	Mox
DBS	DBS Treasure Account
Stock Accounts	
Futu HK Stocks Securities Service	Futu HK Stocks Securities Service
Huatai Financial Holdings (Hong Kong) Limited	Huatai Financial Holdings (Hong Kong) Limited
Webull Securities HK Stocks Securities Service	Webull Securities HK Stocks Securities Service
Longbridge HK Stocks	Longbridge HK Stocks Securities Service

Securities Service	
Valuable Capital US Stocks Securities Service	Valuable Capital US Stocks Securities Service
Personal Loans	
Citibank	Citi Speedy Cash Personal Loan
	Citi Card Debt Consolidation Loan
Fubon Bank	Fubon Perfect Fit Personal Loan
	Fubon Balance Transfer Personal Loan
	Fubon "EZ Cash" Personal Loan
DBS	DBS Personal Installment Loan
	DBS Debt Consolidation Loan
WeLab Bank	WeLab Bank Personal Installment Loan
	WeLab Bank Card Debt Consolidation Loan
Standard Chartered	Standard Chartered Personal Instalment Loan
	Standard Chartered Debt Consolidation Program
OCBC	OCBC Bank Personal Loan
	OCBC Bank Balance Transfer Personal Loan
China Construction Bank (Asia)	CCB (Asia) Personal Instalment Loan

ii. Part 2 (Contest)

Product Provider	Credit Card
Heng Seng Bank	MMPOWER MasterCard
	Hang Seng enJoy Card
Standard Chartered	Standard Chartered Smart Credit Card
	Standard Chartered Cathay Mastercard
Citibank	Citi Cash Back Card
	Citi Rewards Card
	Citi Rewards UnionPay Card
	Citi PremierMiles Card

Heng Seng Bank	MMPOWER MasterCard
	Hang Seng enJoy Card
China CITIC Bank International	CNCBI Motion Credit Card
	CNCBI GBA Dual Currency Credit Card
DBS	DBS Black World Mastercard®
	DBS Eminent Visa Platinum Card
	DBS Eminent Visa Signature Card

Product Provider	Bank Account
Mox	Mox & Mox Credit
DBS	DBS Treasure Account

Product Provider	Stock Account
Webull Securities HK Stocks Securities Service	Webull Securities HK Stocks Securities Service

Product Provider	Personal Loans
Citibank	Citi Speedy Cash Personal Loan
	Citi Card Debt Consolidation Loan
Fubon Bank	Fubon Perfect Fit Personal Loan
	Fubon Balance Transfer Personal Loan
	Fubon "EZ Cash" Personal Loan
DBS	DBS Personal Installment Loan
	DBS Debt Consolidation Loan

6. Conduct of Part 2 (Contest)

- i. Eligible Participants are required to submit an answer to the Contest question within the MoneyHero Rewards Redemption Form. The Contest is a game of skill and 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 ten (10) most creative answers submitted by Eligible Participants as the winners of the Contest ('Winners'). Submissions containing unethical, obscene, or offensive content (at the sole discretion of MoneyHero) will not be considered. The order of the Winners (1-10) will be determined by the MoneyHero judging panel based on the creativity of the answers.
- iv. Winners will be announced on MoneyHero's campaign page [<https://www.moneyhero.com.hk/zh/campaign/apple-campaign-hk>] on or before 31 December 2024.
- 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 completion of the criteria set out in Clause 4(b), Eligible Participants may submit one MoneyHero Rewards Redemption Form (and one answer to the Contest question) for each Eligible Product applied for, up to a maximum of six (6). Validity of entries will be determined based on the submission time in MoneyHero's internal records.
- 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

- i. For the purposes of these terms and conditions, the Promotion Reward and Contest Prize are collectively referred to as the "Reward".
- ii. The Promotion Reward each Eligible Participant will receive upon completion of the criteria for Part 1 of this Promotion is a HK\$300 Apple Gift Card.
- iii. The Contest Prize each Winner of the Contest will receive is 1 x Apple iPhone 16 Pro (256GB; color random; value: HKD \$9,399).
- iv. Reward Fulfillment Terms
 - a. After eligibility for the Promotion Reward has been confirmed by MoneyHero, redemption details will be sent via email (the "Rewards Notification Email") to the email address provided by the Eligible Participant. Eligible Participants providing

inaccurate or incorrect information, determined at MoneyHero's sole discretion, will not be eligible to receive the Promotion Reward.

- b. Eligibility for the Promotion Reward is based on MoneyHero and the Product Providers' internal records. In the event of any disputes, MoneyHero reserves the right to make a final decision, which will be binding on all users.
 - c. The redemption process may take at least 8 weeks, starting from the date each Product Provider confirms eligibility and may be affected by delivery or redemption arrangements, user approvals, transaction status, or other factors that may impact eligibility for the Promotion Reward.
- v. Contest Prize Fulfilment Terms
- a. Winners will be contacted via the email address provided to MoneyHero (the "Rewards Notification Email") with details on how to redeem the Contest Prize within 1 month 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.
 - b. 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.
 - c. MoneyHero reserves the right to reject any redemption of Contest Prizes if the Eligible Participant's Contest entry is found to have been made outside of the Promotion Period, is fraudulent, against the spirit of the Contest, or is otherwise non-compliant with these Terms and Conditions. In the event of disputes, MoneyHero's decision shall be final.
 - d. 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 Contest Prize as it sees fit.
 - e. Please note that the packaging of the iPhone will be opened in advance, and customers must immediately check whether the body is damaged. After inspection and receipt, there will be no return/exchange service.
- vi. MoneyHero is not associated with the manufacturer or provider of the Rewards and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Reward(s). Any enquiries regarding usage of the Reward(s) should be directed to the manufacturer or provider of the Reward(s).
- vii. 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.
- viii. 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.
- ix. 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.

- x. Winners agree and acknowledge that (i) the Prize(s) may not include any warranty and (ii) MoneyHero does not guarantee any applicable warranty period for any Prize. To the extent that a supplier warranty applies to the Prize(s), the warranty period may commence from the date of purchase of the Prize by MoneyHero from the supplier, and not the date of redemption or delivery of the Prize to the Winner.
- xi. 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.
- xii. MoneyHero accepts no responsibility for any variation of the Reward(s) due to circumstances outside of MoneyHero's control.
- xiii. 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 the Reward reserves the right to change, cancel, terminate or suspend the order for Rewards 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.
- xiv. Any Reward(s) not claimed within the period stipulated in the Rewards Notification Email shall be forfeited without any liability on the part of MoneyHero to the Eligible Participant or Winner. Any Eligible Participant or Winner whose Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.
- xv. For the avoidance of doubt, participation in this Promotion 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 Eligible Product, provided that the relevant conditions are satisfied.

8. Additional Terms

- i. Where an 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 Rewards where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.
- ii. 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 Contest.

9. 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 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>).

e. Winners agree and consent to allow their Contest 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. 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.

g. 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 and shall have no liability for the same.

h. 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 and

Winners 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.

i. 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.

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

k. 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).

l. By participating in this Promotion, Eligible Participants agree and consent to MoneyHero sending relevant information provided in the MoneyHero Rewards Redemption Form to MoneyHero's promotion partners to facilitate the Eligible Participant's redemption of their Reward, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

m. 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 has fulfilled all the conditions required to receive a Reward.

n. 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 Rewards.

o. 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.

p. 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.

q. 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.

r. 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.

s. 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.

t. 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.

u. 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.

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

w. 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.