

MoneyHero “Travel Squad優惠” 之條款及細則(「條款及細則」)(2025年6月)

1. 根據本條款及細則，合資格用戶(定義如下)於第4a條所列明之日期(定義如下)，透過MoneyHero的網站成功投保指定單次旅遊保險，即有機會獲得推廣獎賞(定義如下)。
2. 推廣期
「MoneyHero Travel Squad優惠」(「推廣活動」)由MoneyHero Insurance Brokers Limited (「MoneyHero」)舉辦，並將於2025年6月9日下午6時至2025年6月30日下午6時(包括首尾兩天)舉行(「推廣期」)，並受第 5(b) 條規定的推廣獎賞數量限制。
3. 參加資格
要成為可獲取第5條所列明之「推廣獎賞」的「合資格用戶」，客戶必須於推廣期內：
 - a. 為香港居民，年滿18歲或以上；及
 - b. 於推廣期內透過MoneyHero以主要保單持有人的身份，使用下文第5(b)條指定的其中一個推廣代碼，完成購買合資格產品(定義見下文第4條)，並支付保費，該保費須符合第5條所列的最低金額之一(以折扣後計算)。客戶須保持合資格產品有效，且不可取消或申請退款。
4. 合資格產品及產品供應商
 - a. 就此推廣活動而言，階段、合資格產品和產品供應商為：

旅遊保險	合資格產品	產品供應商
單次旅遊保險	安聯基本計劃 安聯標準計劃 安聯尊貴計劃 安聯優越計劃	Allianz Worldwide Partners (Hong Kong) Limited
單次旅遊保險	「卓悅遊」旅遊保險 - 尊貴 「卓悅遊」旅遊保險 - 非凡	Starr International Insurance (Asia) Limited
單次旅遊保險	忠意旅遊保(標準計劃) 忠意旅遊保(優越計劃) 忠意旅遊保(尊貴計劃)	忠意保險有限公司 香港分行
單次旅遊保險	保特保險 旅遊保險 - 優質計劃	boltttech Insurance 保特保險

單次旅遊保險	單次旅遊保險 - 金計劃 (全球) 單次旅遊保險 - 銀計劃 (全球)	QBE 昆士蘭保險
單次旅遊保險	優悠樂旅遊保險 - 計劃 I 優悠樂旅遊保險 - 計劃 II	Allied World Insurance

5. 推廣獎賞

- 推廣獎賞會以先到先得原則送出。此推廣活動並非講求運氣。獲得推廣獎賞的資格僅取決於MoneyHero的內部紀錄所顯示之已全額支付保費的時間。
- 推廣獎賞如下：

推廣碼	合資格條件	獎賞
4PAX200	首200名用戶，投保合資格產品，及該產品於折後保費滿HK\$500，並使用推廣碼	HK\$200保費折扣
2PAX75	首200名用戶，投保合資格產品，及該產品於折後保費滿HK\$220，並使用推廣碼	HK\$75保費折扣

- 上述優惠先到先得，數量有限，送完即止。如所有推廣碼已被兌換，當嘗試使用推廣代碼時，付款頁面將顯示「該促銷碼無效」的訊息。
- 使用本推廣活動推廣碼的合資格客戶，將不符合MoneyHero「快閃星期三」活動的獎賞資格。
- 每名合資格用戶可獲取多於一份推廣獎賞。
- 獲取推廣獎賞資格將基於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。
- 推廣獎賞不可轉讓、不可退款，且不可兌換為現金、積分或其他商品。若有任何推廣獎賞過期、遺失或被第三方盜用，MoneyHero將不負責重新發放。
- 推廣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。

6. 一般推廣條款

- 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。
- 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。
- 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。
- MoneyHero保留權利以在其認為合適的情況下，不論有否事先通知，去隨時修訂本條款及細則的全部或任何部分，包括更改推廣期或推廣獎賞，又或取消、撤回、暫停、更換及／或終止本推廣活動。
- 本推廣活動的參加者表示同意定期瀏覽MoneyHero網站以查閱本條款及細則，以確保貫徹了解MoneyHero可能對本條款及細則不時進行的任何更改或變更。本推

廣活動的參加者亦同意，一旦繼續參加本推廣活動，將表示參加者（不時）接受本條款及細則（包括不時更改或變更的版本）。

- f. 對於MoneyHero就本推廣活動所作出的任何取消、撤回或暫停安排，參加者將無權因取消、終止、撤回或暫停安排而直接或間接導致參加者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。
- g. MoneyHero不會對推廣獎賞的任何方面承擔任何法律責任，包括但不限於推廣獎賞的提供或付運。
- h. 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。
- i. 對於參加者因參加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，MoneyHero概不負責。參加者在參與本推廣活動時免除MoneyHero及其代理人的所有責任，包括但不限於與本推廣活動及推廣獎賞有關的責任。
- j. 一旦發現參加者參與或有理由懷疑其參與任何形式的欺詐行為（包括但不限於使用虛假身份、篡改圖像、蓄意發送垃圾訊息，或操控任何MoneyHero的程序或網站），MoneyHero保留權利以取消任何參加者的資格，以及全部或部分地拒絕提供或扣壓任何獎賞。
- k. 如用戶於推廣期內成功投保合資格產品，但因任何原因取消保單，將不可獲得任何推廣獎賞。
- l. 如保單持有人於推廣獎賞發放後取消合資格產品之保單，MoneyHero保留討回推廣獎賞或同等價值的現金之權利。
- m. MoneyHero就本推廣活動所作出的各方面決定，包括但不限於合資格用戶的定義，在任何情況下均須視為最終和具結論性的決定，任何進一步之上訴、查詢及／或通信均不會予以處理。
- n. 任何產品的最終批准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核。MoneyHero不保證所申請的任何產品都會獲得批核。
- o. 透過參與本推廣活動，客戶同意允許產品提供者向MoneyHero更新有關其申請狀態的信息，包括所述申請是否成功以及客戶是否已滿足接收推廣獎賞所需的所有條件、驗證參加者是否合資格獲得推廣獎賞的目的。
- p. 參加本推廣活動即表示參與者同意 (i) MoneyHero與產品提供者分享其個人詳細資訊，以便準確追蹤申請和/或批准的數量，並確認參加者是否合資格獲得任何推廣獎賞，(ii) MoneyHero與推廣獎賞之供應商分享兌換推廣獎賞所需之資訊，以及 (iii) 透過電子郵件接收MoneyHero與本推廣活動相關的通訊，每項通訊均符合MoneyHero的私隱政策。
- q. MoneyHero努力保持其資訊的準確性和最新性。然而，這有時可能與產品提供者、金融機構、服務提供者或特定產品網站上提供的資訊有所不同。合資格客戶應參閱產品提供者的網站，以了解相關產品的最新費率/費用/條款及細則。
- r. 本條款及細則受香港法律管轄並據其解釋。
- s. 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 “Travel Squad Campaign” Terms & Conditions (the “Terms & Conditions”) (Jun 2025)

1. Eligible Customers (each as defined below) who successfully purchase a travel insurance product (Single Plan) from a Product Provider during the period specified in Clause 4(a) (each as defined below) through MoneyHero will receive a Promotion Reward (“**Promotion Reward**”) (each as defined below).

2. Promotion Period

The MoneyHero Cherry Blossom Season Flash Deal (“**Promotion**”) is organised by MoneyHero Insurance Brokers Limited (“**MoneyHero**”). The promotion period of the Promotion is from Jun 9, 2025 (6pm) to Jun 30, 2025 (6pm), both dates inclusive (the “**Promotion Period**”), subject to the Promotion Reward quantity limits set out in Clause 5(b).

3. Eligible Customers

In order to receive a Promotion Reward as set out in Clause 5 below (subject to the specified quotas) and to comprise “Eligible Customers”, customers are required to, during the Promotion Period:

- a. Be a resident of Hong Kong aged 18 or above; and
- b. Complete a purchase of an Eligible Product (as defined in Clause 4 below) through MoneyHero during the Promotion Period as a main policyholder using one of the Promo Codes specified in Clause 5(b) below, including payment of the premium, where the premium payable fulfills one of the minimum amounts set out in Clause 5 (after applying any discounts). Customers are required to maintain the Eligible Product in a valid state and not cancel nor be refunded for any Eligible Product.

4. Eligible Products and Product Providers

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

Travel Insurance Type	Eligible Product	Product Provider
Single Trip	Allianz Basic Allianz Standard Allianz Advanced Allianz Ultimate	Allianz Worldwide Partners (Hong Kong) Limited
Single Trip	TraveLead Travel	Starr International

	Insurance - Supreme TraveLead Travel Insurance - Extra	Insurance (Asia) Limited
Single Trip	Generali Bravo Travel Protector (Standard Plan) Generali Bravo Travel Protector (Classic Plan) Generali Bravo Travel Protector (Premier Plan)	Assicurazioni Generali S.p.A. - Hong Kong Branch
Single Trip	Single Trip Travel Insurance - Silver (Worldwide) Single Trip Travel Insurance - Gold (Worldwide)	QBE
Single Trip	boltttech Insurance boltttech TravelCare - Superior Plan	boltttech Insurance (Previously known as FWD General Insurance Company Limited)
Single Trip	JourneyGuard - Plan I JourneyGuard - Plan II	Allied World Insurance

5. Promotion Reward

- a. The Promotion Rewards are offered on a first come first serve basis. This Promotion is not based on luck. Eligibility to receive a Promotion Reward is based solely on when payment of the premium in full is completed, according to MoneyHero's internal records.
- b. The Promotion Rewards are as follows:

Promo Code	Eligible Requirement	Promotion Reward
4PAX200	The first 200 Customers who use promo code to purchase an Eligible Product, while the premium payable (after applying any discounts) is HK\$500 or	HK\$200 discount on the premium payable

	above	
2PAX75	The first 200 Customers who use promo code to purchase an Eligible Product, while the premium payable (after applying any discounts) is HK\$220 or above	HK\$75 discount on the premium payable

- c. The above offers are on a first-come, first-served basis while supplies last. If all Promo Codes have all been redeemed, the message “The promotional code is invalid” will be displayed on the payment page when attempting to use the Promo Code.
- d. Eligible Customers who use a Promo Code as part of this Promotion will not be eligible for any rewards from MoneyHero’s ‘Wednesday Wanderlust’ Campaign offer for the same purchase of an Eligible Product.
- e. Eligible Customers who successfully purchase more than one Eligible Product can receive more than one Promotion Reward.
- f. Eligibility for the Promotion Reward 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.
- g. The Promotion Reward(s) are 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 Promotion Reward(s) if they expire, are lost or are misappropriated by a third party.
- h. The recommended retail values of the Promotion Rewards are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.

6. General Promotion Terms

- a. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- b. 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.
- 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. 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.
- e. Participants of this Promotion agree to regularly browse the MoneyHero website to review these Terms and Conditions to ensure that they are fully aware of any changes or changes that MoneyHero may make to these Terms and Conditions

from time to time. Participants of this Promotion also agree that their continued participation in this Promotion will constitute their acceptance of these Terms and Conditions (including the versions that may be changed or modified from time to time) from time to time.

- f. For any cancellation, withdrawal or suspension arrangement made by MoneyHero in connection with this Promotion, the participant will not be entitled to any and all losses or damages suffered or incurred by the participant directly or indirectly as a result of the cancellation, termination, withdrawal or suspension arrangement, and claim any compensation from MoneyHero.
- g. MoneyHero does not assume any legal responsibility for any aspect of Promotion Reward(s), including but not limited to the provision or delivery of Promotion Reward(s).
- h. Promotion 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 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 their quality, supply, delivery and maintenance.
- i. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
- 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.
- k. 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 Rewards.
- l. MoneyHero reserves the right to disqualify any participant and withhold or confiscate in full or part any Promotion 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).
- m. If an Eligible Customer successfully purchases an Eligible Product during the Promotion Period but cancels the policy due for any reason, they will not be eligible to receive any Promotion Reward(s).
- n. MoneyHero reserves the right to claw back or otherwise demand a return of the Promotion Reward(s) or equivalent value of cash if the policy holder cancels the policy for the Eligible Product applied for after receiving the Promotion Reward(s).
- o. MoneyHero's decisions on all aspects of this Promotion, including but not limited 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.

- p. 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.
- q. 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 the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.
- r. 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 receive any Promotion Reward, (ii) MoneyHero sharing the details required to facilitate redemption of the Promotion Reward with MoneyHero's promotion partners, and (iii) receiving communications in relation to this Promotion from MoneyHero via email, each in accordance with MoneyHero's Privacy Policy.
- s. 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 Customers should refer to the Product Provider's website for the most updated rates/fees/T&Cs on the relevant product.
- t. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
- u. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.