

【MoneyHero 314 痴住賞 - 獨家獎賞雙重賞 - 第二階段】(「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賽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 2025/03/14 4PM 活動開始至 2025/03/21 4PM, 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:

- 持有有效的香港身份證;
- 於香港居住;
- 18歲或以上;
- 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

為了參與本推廣活動並獲得推廣獎賞, 合格參賽者必須:

- 在推廣期間內經 MoneyHero 申請(如下文第 5條所述)一 (1) 件合資格產品;
- 在收到 MoneyHero 獎賞換領表格後, 活動期間內每日 3:14pm(15:14), 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;和
- 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。

5. 指定金融產品

I. 產品類別: 所有在MoneyHero網站上提供的證券戶口。

6. 活動規則

- 符合資格的參賽者必須在活動期間, 每日 3:14pm (15:14) 遞交獎賞換領計劃表格。
- MoneyHero 評審小組將審查提交的內容, 並選出合格每日最接近時間的一 (1) 位參賽者。

- 得獎者將於2025/06/30或之前公佈。
- 評審團的決定是最終決定，不得上訴。評審團沒有義務對其決定提供具體解釋，亦無義務就其決定進行任何對話或通信。
- 提交比賽問題的答案並不能保證收到比賽獎品。
- 在符合第4(b) 條規定的標準的前提下，合格參賽者可為所申請的每個合資格產品提交一份MoneyHero比賽問題的答案。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。
- 同一合格參賽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。
- 符合資格的參賽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

a. 每位符合條件的參賽者在完成本推廣活動，活動推廣期每日的第一 (1) 名將獲得：

- 雙倍獨家獎賞(於獎賞換領表格選擇的獨家獎賞，富途現金券除外。)
- 2025/03/3 - 2025/03/16 活動總名額每日1個，共 14 名
- 2025/03/17 - 2025/03/21 活動總名額每日5個，申請OSL或HashKey可獲優先選擇，共 25 名

b. 獎品換領條款

i. MoneyHero 將在得獎者名單公佈日期後的 1 個月內，通過參賽者提交的有效電子郵件地址(「獎賞通知電子郵件」)聯絡得獎者，提供換領比賽獎品的詳細信息。請得獎者檢查所有收件匣，包括垃圾郵件/垃圾文件夾。

ii. 如電子郵件因參賽者提供的聯絡信息錯誤或其他不可控原因無法送達，MoneyHero 將不承擔責任，亦不會進一步聯絡該得獎者。

iii. 如果符合條件的參賽者的比賽參賽作品被發現是在推廣期間之外提交的、涉嫌欺詐性行為、違背比賽精神，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。

iv. MoneyHero 保留取消違反條款及細則的參賽者資格的權利，並選擇新的得獎者，或以其認為合適的方式處理比賽獎品。

c. 提交活動之獎賞換領表格並不代表自動獲得活動獎品。

d. 重複或連續遞交活動之獎賞換領表格不會被視為多次參賽。MoneyHero只會評審第一次遞交的活動報名表格(根據MoneyHero內部系統所記錄的遞交時間，以電子郵件和/或電話號碼再為判斷)。

e. 為避免爭議，每位合資格參賽者僅可獲得一次活動獎品，無論其遞交了多少次活動之獎賞換領表格。

f. 如MoneyHero發現合資格參賽者試圖換領多份活動獎品，即使其有兩次獨立遞交的活動報名表格，該合資格參賽者將僅收到一 (1) 份活動獎品。

g. 如合資格參賽者有多個有效的獨立遞交，MoneyHero將保留另選得獎者的權利。

h. MoneyHero並非活動獎品的供應商，有關獎品的功能、外觀、保養、性能、質量、可用性，或在使用上之任何問題，MoneyHero概不負責。

i. 活動獎品之價值只供參考，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。

j. 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。

k. 獲獎資格將基於 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。

l. 得獎者同意並承認 (i) 此比賽之活動獎品可能不包括任何產品保養 (ii) MoneyHero和產品供應商不保證任何活動獎品仍在保養期內。如果供應商之保養服務適用於此比賽之活動獎品，該保養期可能會從 MoneyHero 從供應商處購買 MoneyHero 獎賞日期開始計算，而不一定由得獎者兌換獎賞之日期開始計算。

m. 如活動獎品有多種色號或款式，得獎者將無法選擇，會隨機收到其中一款。

n. MoneyHero 與推廣獎賞的供應者無關，並且不對與推廣獎賞的使用相關的任何問題負責，包括但不限於其功能、外觀、維修保養、性能或供應。有關推廣獎賞的任何疑問應直接聯絡推廣獎賞的生產商／供應者。

o. 若獎品為第三方商家(如 HKTVmall、Wellcome)的禮券，則所有發出的禮券均須遵守禮券商家的條款及細則。所有附加條款和條件將在運送或兌現獎品時予以解釋或在獎品上註明。附加條款和條件可能包括有效期限、消費要求、適用或排除的產品以及其他條件。獎品供應商保留隨時更改、取消、終止或暫停獎品訂單或其任何部分或適用條款和條件的任何部分的權利，無論是否事先通知。MoneyHero 不以任何方式對任何第三方商家、網站或服務提供者提供的任何商品、服務或此類商品或服務的品質或效能承擔責任。對於因使用此類代金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，MoneyHero 不承擔任何責任。任何此類查詢、投訴或意見應直接聯繫相關第三方商家。

p. 為避免疑問，參加本次活動並不影響合資格參賽者(包括得獎者)在滿足相關條件的情況下，獲得與同一指定金融產品的同一申請相關的 MoneyHero 提供的其他獎賞(如有)。

8. 附加資格要求

a. MoneyHero長期或合約員工及其配偶、兄弟姐妹、父母、子女、祖父母和孫子女(無論是否在法律上有親屬關係;或所屬關係是基於過往婚姻、再婚、收養、同居或其他家庭成員), 或其他同住人

士 (無論是否有親屬關係), 均不符合參賽資格。

b. 如果參賽者不符合上述第 3條的資格要求或屬於上述人士之一, MoneyHero 保留取消該參賽者比賽資格的權利。

9. 得獎者及評選

a. 得獎者名單將於 2025/06/30 或之前在 MoneyHero Facebook 專頁公布。

b. 得獎者將會於得獎名單公布後的14個工作天後收到得獎通知電郵, 內附獎品換領方法。個別電郵系統可能將得獎通知電郵視作垃圾郵件, 如得獎者未能收到得獎通知電郵, 請檢查所有收件匣, 包括垃圾郵件匣。

c. 如因任何原因而導致MoneyHero無法成功通知得獎者, 包括得獎者所提供的電郵地址不正確, MoneyHero 將不承擔責任, 亦不會進一步聯絡該得獎者。

d. 如得獎者被發現其活動報名表格於活動時間外提交、涉嫌欺詐行為、違背比賽精神, 或者不符合此比賽的條款及細則, MoneyHero保留拒絕任何獎品兌換的權利。如有任何爭議, MoneyHero 保留最終決定權。 MoneyHero亦保留取消不符合資格的參賽者之獲獎權利, 並選擇新的得獎者, 或以其認為合適的方式處置有關獎品。

e. 不論任何原因, 如得獎者未能於得獎公布後 3 個月內兌換獎品, 其得獎資格將會被取消而不作另行通知, 而獎品亦將被沒收。MoneyHero 將不會對得獎者承擔任何責任, 而得獎者亦不能從 MoneyHero 獲得任何型式補償。

f. 如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保留更改活動獎品或以其他禮品代替之權利。

10. 一般條款及細則

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>)。

- f. 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。
- g. 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。
- h. 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。
- i. 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。
- j. 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。
- k. 如得獎者於填寫活動報名表格提供不準確或不正確的資料(MoneyHero保留絕對酌情權)，參賽者將不會獲得活動獎品。
- l. 2025/08/31後，將不受理任何關於本次比賽活動或兌換活動獎品的查詢(正在跟進中的個案除外)。
- m. 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。
- n. 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(如被選為得獎者)。
- o. 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。
- p. 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。
- q. 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。
- r. 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。

- s. 參與此比賽，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和條件和/或任何適用法律的行為。
- t. 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。
- u. 與是次比賽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。
- v. MoneyHero未能根據這些條款和條件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。
- w. 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。
- x. 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。
- y. 此比賽只適用於香港參賽者。

11. 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 [314 Love Duo Rewards - Double the Exclusive Offer for the chosen winner] (the “Promotion”)

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

Unless otherwise specified, the Promotion Period begins on 2025/03/14 4PM, and ends at 2025/03/21 4PM, including both the start and end dates.

3. Eligible Participants

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

- Hold a valid Hong Kong ID card;
- Live in Hong Kong;
- Be 18 years old or above;
- Complete the requirements for either or both of Part 1 and Part 2 of this Promotion as set out below.

4. Conduct of Promotion

To participate in this Promotion and receive Promotional Rewards, Eligible Participants must:

- Apply for one (1) eligible product through MoneyHero during the Promotional Period (as described in Section 5 below);
- Complete and submit the MoneyHero Reward Redemption Forms in respect of each Eligible Product applied at 3:14pm (15:14) during everyday of the campaign; and
- 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.

5. Eligible Products and Product Providers

- I. Products: All stock accounts available on the MoneyHero website.

6. Event Rules

- Eligible participants must submit the Reward Redemption Forms at 3:14pm (15:14) every day during the event period.
- The MoneyHero judging panel will review the submissions and select the one (1) eligible participants closest to 3:14pm (15:14) each day.
- Winners will be announced on or before 2025/06/30.
- 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.
- Submission of an answer to the Contest question does not guarantee receipt of a Contest Prize.
- Subject to the standards set forth in Clause 4(b), eligible participants may submit one answer to the MoneyHero contest questions for each eligible product they apply for. The validity of the entries will be determined based on the submission time recorded internally by MoneyHero.
- 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

a. Each eligible participant who completes this promotion will receive the following reward as the first (1st) place of each day during the promotion period:

- Double exclusive offers (exclusive offers selected in the reward redemption form, except Futu Vouchers.)
- 2025/03/3 - 2025/03/16 The promotion has a daily quota of 1 participant with a total of 14 spots available.
- 2025/03/17 - 2025/03/21 The promotion has a daily quota of 5 participants. Applicants

for OSL or HashKey will be given priority selection, with a total of 25 spots available.

b. Rewards Redemption Terms

i. After MoneyHero confirms the eligibility for the promotional rewards, the redemption details will be sent via email (the 'Reward Notification Email') to the email address provided by the eligible participants. Participants who provide inaccurate or erroneous information may, at MoneyHero's sole discretion, be deemed ineligible for the promotional rewards.

ii. The above rewards are available in limited quantities, while supplies last.

c. The submission of a MoneyHero Reward Redemption Form does not automatically entitle an Eligible Participant to receive a Reward.

d. Duplicate or subsequent submissions of the MoneyHero Rewards Redemption Form will not be considered as multiple entries. Only the 1st submission will be considered for the Contest based on the submission timestamp in MoneyHero's internal records, as determined by unique email and/or phone number.

e. For the avoidance of doubt, each Eligible Participant may only be selected as a Winner once and win a maximum of one Reward, regardless of how many unique entries the Eligible Participant submits.

f. If MoneyHero becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Rewards, the Eligible Participant will only receive one (1) Reward, even if the Eligible Participant has two separate entries selected as winning entries.

g. MoneyHero reserves the right to pick a replacement Winner in the event that an Eligible Participant has more than one valid entry selected as a winning entry.

h. MoneyHero is not associated with the Reward vendors and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Reward(s). Any enquiries regarding the Reward(s) should be directed to the provider/manufacture of the Reward(s).

i. 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.

j. 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.

k. 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.

l. Winners agree and acknowledge that (i) the Reward(s) may not include any warranty and (ii)

MoneyHero does not guarantee any applicable warranty period for any Reward. To the extent that a supplier warranty applies to the Reward(s), the warranty period may commence from the date of purchase of the Reward by MoneyHero from the supplier, and not the date of redemption or delivery of the Reward to the Winner.

m. 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.

n. MoneyHero accepts no responsibility for any variation of the Reward(s) due to circumstances outside of MoneyHero's control.

o. 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 Reward reserves the right to change, cancel, terminate or suspend the order for Reward 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.

p. For the avoidance of doubt, participation in this Contest 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 Designated Product, provided that the relevant conditions are satisfied.

8. Additional Eligibility Requirements

a. 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 Promotion.

b. MoneyHero reserves the right to disqualify a participant from participating in this Promotion if he/she does not fulfill the criteria set out in Clauses 3 or 4 above, or falls under one of the above categories.

9. Fulfillment Terms

- a. Winners will be announced on MoneyHero's Facebook Page on or before 2025/06/30.
- b. Winners will be contacted via the email address provided to MoneyHero (the "Rewards Notification Email") with details on how to redeem their Reward on or after 14 working days 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.
- c. 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.
- d. MoneyHero reserves the right to reject any redemption of Rewards if the participant's Promotion entry is found to have been made outside of the Promotion Period, or is fraudulent, against the spirit of the Promotion, or non-compliant with these Promotion Terms and Conditions. In the event of disputes, MoneyHero's decision shall be final. 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 Reward as it sees fit.
- e. Any Reward(s) not claimed within 3 months after the announcement of the award shall be forfeited without any liability on the part of MoneyHero to the Winner. Any Winner whose Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.
- f. If the relevant supplier stops supplying the related model products or if the related model products can no longer be purchased through official channels, MoneyHero reserves the right to change the event Rewards or substitute them with other gifts.

10. 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 the 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. By agreeing to the terms and conditions of this Promotion, the eligible participant agrees that MoneyHero may handle their information in accordance with its privacy policy

(<https://www.moneyhero.com.hk/en/privacy-policy>). Winners agree and consent to allow their Promotion 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. Eligible participants agree and authorize that their responses, names, images, and similar information from their activity registration forms may be modified or used by MoneyHero for promotional purposes in text, image, or photo format. MoneyHero has the right to publish the winners' photos and/or statements without additional compensation to the winners, as long as it does not violate the law.

g. 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.

h. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period or date of the Promotion if the launch of the Promotion is delayed and shall have no liability for the same.

i. 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 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.

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. 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.

k. Winners 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 any Reward.

l. Any queries regarding this Promotion or redemption of the Reward(s) that are received after 2025/08/31 will not be handled, except for those already in progress.

m. 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).

n. By participating in this Promotion, Eligible Participants agree and consent to MoneyHero sending relevant information provided in the MoneyHero Reward Redemption Form to

MoneyHero's promotion partners to facilitate the Eligible Participant's redemption of the Reward (if selected as a Winner), in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

o. 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 a Designated Product, including whether or not said application is successful and whether the Eligible Participant has fulfilled all the conditions required to receive the Reward (if selected as a Winner), for the purposes of verifying a Winner's eligibility for the Reward.

p. 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 Reward.

q. 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.

r. 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.

s. 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.

t. 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.

u. 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.

v. 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.

w. 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.

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

y. The Promotion is for participants in Hong Kong only.

11. 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.