

【MoneyHero x HASE MMPower - Apple Store禮品卡/惠康購物禮券/Trip.com禮券/ Marshall Acton III 家用藍牙喇叭/ LEGEND WALKER X-Class 31吋 可擴充前開蓋拉鏈行李箱/POLAROID 寶麗來Go 即影即有相機/Marshall Minor III耳機/NESCAFÉ Dolce Gusto Genio S Plus 膠囊咖啡機連6盒膠囊/SRS-XE200 X 系列可攜式無線揚聲器(2024年8月)】之推廣條款及細則

全新恒生信用卡客戶於推廣期內經指定MoneyHero網頁成功於恒生銀行申請並獲批核恒生指定信用卡(於下列), 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\$1,000即可獲贈其中一款: 面值HK\$1,000之Apple Store禮品卡 或 面值HK\$1,000之惠康購物禮券 或 面值HK\$1,000之Trip.com禮券 或 面值HK\$2,499之Marshall Acton III 家用藍牙喇叭(顏色隨機)或 面值HK\$5,600之LEGEND WALKER X-Class 31吋 可擴充前開蓋拉鏈行李箱(顏色隨機) 或 面值HK\$1,159 之Marshall Minor III耳機或 面值HK\$ 1,780 之NESCAFÉ Dolce Gusto Genio S Plus 膠囊咖啡機連6盒膠囊; 現有恒生信用卡客戶需於批卡後30日內最少簽賬HK\$700則可獲贈其中一款: 面值HK\$700之Apple Store禮品卡 或 面值HK\$700之惠康購物禮券 或 面值HK\$700之Trip.com禮券 或 面值HK\$999 之SRS-XE200 X 系列可攜式無線揚聲器(顏色隨機) 或 面值HK\$999之 POLAROID 寶麗來Go 即影即有相機(「特別獎賞」)。

推廣期

除特別註明外, 推廣期由2024年8月1日中午12時至2024年8月15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:

- 為新客戶及現有客戶(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,
- 批卡後30日內完成簽賬條件。

新客戶及現有客戶定義：

MoneyHero獨家優惠只適用於全新恒生信用卡客戶：

「全新信用卡客戶」為現在及緊接申請日期前12個月內未曾持有任何恒生信用卡 / 聯營卡 / 消費卡主卡之主卡申請人；

合資格信用卡

- 恒生MMPOWER World Mastercard

特別獎賞

符合上述條件的合資格客戶，將可獲得其中一項：

全新恒生信用卡客戶：

- Apple Store禮品卡，價值HK\$1,000；或
- 惠康購物禮券，價值HK\$1,000；或
- Trip.com禮券，價值HK\$1,000；或
- NESCAFÉ Dolce Gusto Genio S Plus 膠囊咖啡機連6盒膠囊，價值1,780；或
- LEGEND WALKER X-Class 31吋 可擴充前開蓋拉鏈行李箱(顏色隨機)，價值HK\$5,600；或
- Marshall Minor III耳機，價值1,159；或
- Marshall Acton III 家用藍牙喇叭，價值HK\$2,499(顏色隨機)

現有恒生信用卡客戶：

- Apple Store禮品卡，價值HK\$700
- 惠康購物禮券，價值HK\$700
- Trip.com禮券，價值HK\$700
- POLAROID 寶麗來Go 即影即有相機，價值HK\$999；或

- SRS-XE200 X 系列可攜式無線揚聲器, 價值HK\$999(顏色隨機)

- 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
- 恒生銀行並非獎賞的供應商, 有關獎賞的可用性及其換領流程無關

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。
- 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。)如申請人未能在限時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
- 換領流程由銀行確認獎賞資格起計需時至少16星期, 所需時間或會因批核、簽賬及其他實際情況變動
- 如有任何關於本次優惠的查詢, 請於推廣期結束後6個月內聯絡我們, 逾期查詢恕不受理(正在跟進中的個案除外)

一般條款及細則

- 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 保留更改此條款及細則的權利, 包括及不限於更改推廣期, 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。
- 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。
- MoneyHero努力保持信息準確。若任何資料與你到訪的金融機構、服務供應商或特定產品網站有所出入，所有金融產品和服務均以金融機構的版本為準，使用該服務前請參閱相關金融機構網站的最更新版本之產品資訊及條款細則。

Terms and Conditions of MoneyHero x HASE MMPower - Apple Store Gift Card / Wellcome Supermarket Voucher/Trip.com Gift Voucher /Marshall Acton III Bluetooth Speaker / LEGEND WALKER X-Class 31" Expandable Spinner Front-opening Suitcase/Polaroid Go Instant Camera/Marshall Minor III Earphone/Sony SRS-XE200 X-Series Wireless Ultra Portable-Bluetooth-Speaker/NESCAFÉ Dolce Gusto - Genio S Plus with 6 boxes coffee capsules (Aug 2024)

New Customers who, within the Promotion Period (each as defined below), successfully apply for a designated Hang Seng Card (each as defined below) through MoneyHero, are approved by Hang Seng Bank on or before Sep 30, 2024, submit the MoneyHero Reward Redemption Form within the given period and spend at least HK\$1,000 upon card approval, will receive either an Apple Store Gift Card (face value of HK\$1,000) or Wellcome supermarket voucher (face value of HK\$1,000) or Trip.com Gift Voucher (face value of HK\$1,000) or Marshall Acton III Bluetooth Speaker (face value of HK\$2,499; random color) or LEGEND WALKER X-Class 31" Expandable Spinner Front-opening Suitcase (face value of HK\$5,600; random color) or Marshall Minor III Earphone (face value of HK \$1,159) or NESCAFÉ Dolce Gusto - Genio S Plus with 6 boxes coffee capsules (face value of 1,780);

Existing Customers who spend at least HK\$700 within 30 days will receive either an Apple Store Gift Card (face value of HK\$700) or Wellcome supermarket voucher (face value of HK\$700) or Trip.com Gift Voucher (face value of HK\$700) or Polaroid Go Instant Camera (face value of HK\$999) or Sony SRS-XE200 X-Series Wireless Ultra Portable-Bluetooth-Speaker (face value of HK\$999; random color) (each a "Promotion Reward").

Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 12:00 1 Aug, 2024 to 18:00 15 Aug 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 & Existing 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 (Hang Seng Bank) on or before Sep 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;
5. Fulfill the spending requirement within 30 days upon the card approval.

Definition of New & Existing Customers

MoneyHero exclusive offer is only applicable to new Hang Seng Credit Card or Existing Credit Card cardholders:

“New Credit Card Customers” refer to applicants who are not currently holding and have never held the Principal Card of any Hang Seng Credit Card / Affinity Card / Spending Card during the 12 months immediately preceding the date of application;

Designated Cards

- Hang Seng MMPOWER World Mastercard

Promotion Reward

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

New Customers will receive either

- Apple Store Gift Card, value of HK\$1,000; or
- Wellcome supermarket voucher, value of HK\$1,000; or
- Trip.com Gift voucher, value of HK\$1,000; or
- Marshall Acton III Bluetooth Speaker(random color), value of HK\$2,499; or

- LEGEND WALKER X-Class 31" Expandable Spinner Front-opening Suitcase (random color) , value of HK\$5,600; or
- NESCAFÉ Dolce Gusto - Genio S Plus with 6 boxes coffee capsules , value of HK \$1,780; or
- Marshall Minor III Earphone, value of HK \$1,159

Existing Customers will receive either

- Apple Store Gift Card, value of HK\$700; or
- Wellcome supermarket voucher, value of HK\$700; or
- Trip.com Gift voucher, value of HK\$700; or
- Polaroid Go Instant Camera, value of HK\$999; or
- Sony SRS-XE200 X-Series Wireless Ultra Portable-Bluetooth-Speaker, value of HK\$999

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 Bank Account 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.

Hang Seng Bank is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to the usage and redemption process of the Promotion Reward(s).

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 from MoneyHero 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.
- Please provide English full name, application reference number and mobile phone number when you submit for the purpose of reward redemption.
- 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 16 weeks starting from the date on which the eligibility is confirmed by bank, depending on the actual situation regarding user approval and transaction status or other factors that may affect eligibility for the Promotion Reward.
- Any queries regarding redemption or redemption submissions of the Promotion Reward will not be handled after 6 months upon campaign period ends, 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.
- 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. 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, wilful spamming or manipulation of any MoneyHero's processes, or website).
- MoneyHero makes every effort to keep information up-to-date. This information may be different from what you see when you visit a financial institution or service provider's site. If there is any discrepancy between any information and the website of financial institution or service provide, all financial products and services are subject to the version of the financial institution. Please refer to the latest version of the website of the relevant financial institution product information and terms and conditions.
- In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.