

# 【MoneyHero x CreFIT現金貸】遞交貸款申請 和完成審批，批吾批都送HK\$1,000 Apple Store禮品卡 / 惠康現金券/Trip.com 電子禮 券

## 推廣條款及細則

1. 推廣期(“推廣期”)由2024年7月18日至2024年9月2日止(包括首尾兩日)。
2. 合資格客戶須在推廣期內經MoneyHero成功下載CreFIT維信手機應用程式，並於2024年9月8日或之前登記及遞交CreFIT現金貸貸款申請和完成審批。不論貸款申請是否獲批核，只要成功遞交MoneyHero獎賞換領表格均可獲得HK\$1,000 Apple Store 禮品卡或惠康現金券或Trip.com 電子禮券。
3. 合資格客戶須為全新客戶在推廣期前12個月不曾持有 CreFIT旗下賬戶之全新客戶。
4. 每位合資格客戶不論批核結果成功與否，只可享用本推廣優惠一次。除另有訂明外，本推廣優惠不可與其他推廣優惠同時享用。
5. 合資格客戶需於收取MoneyHero獎賞換領表格後7日內填妥並成功遞交獎賞換領表格，供MoneyHero與財務機構核對獎賞資格。
6. 合資格客戶的貸款審批結果日期以維信金融電腦系統時間的先後次序及入數紀錄為準。若客戶並非透過指定連結申請指定貸款，客戶將不可享有此推廣活動之任何獎賞，MoneyHero保留拒絕任何根據其紀錄並非透過MoneyHero指定連結成功申請之客戶。
7. MoneyHero並非獎賞的供應商或製造商，有關獎賞的功能、外觀、可用性、或在使用上之任何問題，MoneyHero概不負責。
8. MoneyHero有權單方面更改獎賞並以同一推廣期內之其他禮品代替。
9. 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。
10. 客戶即使成功申請相關貸款及遞交獎賞換領表格，如未獲CreFIT維信批核或確認，仍不能領取特別獎賞。
11. Apple並沒有參與或贊助此推廣。

忠告: 借錢梗要還 咪俾錢中介

查詢及投訴熱線:6369 2338

放債人牌照號碼:0751/2024

維信金融財務有限公司

#### 獎賞換領流程

12. 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。

13. 申請人成功申請指定貸款後, 需要於收到獎賞換領表格後7日內填妥並提交有關表格。若申請人未能成功提交獎賞換領表格, 就算已經符合其他指定條件, 將無法得到相關獎賞。

14. 若申請人未有收到獎賞換領表格, 可以連同(1)申請之產品名稱 及 (2)申請日期, 電郵至 [support@moneyhero.com.hk](mailto:support@moneyhero.com.hk) 以索取「獎賞換領表格」。

15. 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。

16. 換領流程由推廣期結束後起計需時至少16星期, 所需時間或會因批核、簽賬及其他實際情況變動。

17. 如有任何關於本次優惠的查詢, 請於推廣期結束後3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

18. 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。

19. MoneyHero保留於任何時候更改以上條款及細則包括推廣期或特別獎賞或終止推廣的權利, 並可作或不作另行通知。

20. 獎賞不可退款或兌換為現金或其他獎賞。全部有關此推廣之獎賞存貨 換完即止。客人有責任於領取特別獎賞時檢查有關推廣之特別獎賞的品質。有關任何特別獎賞之品質問題包括質量、供應、運輸、維修等, MoneyHero概不負責。

21. 如獎賞於換領通知電郵之指定換領日期前尚未被領取，將會被視為自動放棄有關推廣之特別獎賞。
22. 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。
23. 參與此活動即代表你同意有關金融機構向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。
24. 參與此活動即代表你同意MoneyHero有權根據MoneyHero的私隱政策向有關金融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。
25. 有關金融產品之最終批核受信貸及風險評估而定，有關金融機構保留擁有對產品審批之最終決定權。MoneyHero不保證此推廣活動之參加者所申請的任何金融產品的審核狀況。
26. 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。
27. 如果申請人被發現或合理懷疑參與任何形式的欺詐行為（包括但不限於虛假身份、篡改圖像、故意發送垃圾郵件或操控任何 MoneyHero 的流程或網站），MoneyHero將保留取消任何參與者的資格並扣留或沒收全部或部分禮品的權利。
28. 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 x CreFit CreFIT Cash Loan –  
Submit loan application and obtain the approval result  
Get HK\$1,000 Apple Store gift card / Wellcome  
Shopping Voucher / Trip.com Electronic Voucher  
regardless of loan approval and drawdown**

Promotional Terms and Conditions

1. The Promotion Period is from 18 July 2024 to 2 September 2024 (both days inclusive).
2. Eligible Customer must successfully register via MoneyHero, and download CreFIT APP. After submitting a CreFIT Cash Loan application and obtain the approval result on / before 8 September 2024, Eligible Customer can have HK\$1,000 Apple Store Gift Card / Wellcome Shopping Voucher / Trip.com Electronic Voucher regardless of loan approval and drawdown.
3. This Promotional Offer is only applicable to new CreFIT new customer who have not held any CreFIT account in the past 12 months from the Promotion Period.
4. Regardless of loan approval and drawdown, each Eligible Customer can only enjoy this promotional offer once. Unless otherwise specified, this Promotional Offer cannot be used in conjunction with other offers.
5. Eligible Customer must fully complete and submit the MoneyHero Reward Redemption Form within 7 days after receiving the MoneyHero Reward Redemption Form from MoneyHero;
6. The loan approval / reject date of the Eligible Customers shall be based on the chronological order of entry records in CreFIT Cash Loan computer system. If the application is not made via the designated link, 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 designated link in accordance with these Terms and Conditions
7. MoneyHero is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacturer of the Promotion Reward.
8. MoneyHero reserves the right to replace the Promotion Reward with an alternative.
9. The recommended retail values of the Promotion Rewards provided above are for reference only and are subject to change by the issuing merchant, over which MoneyHero has no control.
10. Even customer have applied and submitted the Reward Redemption Form but are not confirmed by CreFIT, customer will not be able to receive any Promotion Reward.
11. Apple did not participate in or sponsor this promotion.

Warning: You have to repay your loans. Don't pay any intermediaries.

Inquiry and Complaint Hotline: 6369 2338

Money Lender's License No.: 0751/2024

VCREDIT FINANCE LIMITED

### **Redemption Process for the Promotion Reward**

12. 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.

13. Customers whose applications for the Designated Loan are required to submit the MoneyHero Reward Redemption Form within 7 days of receiving the 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.

14. Participants who have not received the MoneyHero Reward Redemption Form should contact us via support@moneyhero.com.hk with their (1)Name of loan applied and (2)Date of application included in the email. The MoneyHero Reward Redemption Form will be re-sent manually as soon as possible.

15. 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.

16. The redemption process may take at least 16 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.

17. Any queries regarding redemption or redemption submissions of the Promotion Reward that are received 3 months after the Promotion Period will not be handled, except for those already in progress.

### **General Promotion Terms**

18. 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.

19. 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.

20. Promotion Rewards are not refundable or 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.

21. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

22. 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.

23. 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.

24. 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 rewards, in accordance with MoneyHero's Privacy Policy.

25. 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.

26. 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.

27. 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).

28. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.