

# 【貨筭！貨筭！送你6個月貸款利息嘅現金券！隨時贏走額外高達HK\$2,500現金券！】（“推廣活動”）條款及細則

1. MoneyHero Global Limited（“MoneyHero”）是本次推廣活動的主辦方。符合條件的參加者（“合資格參加者”）通過MoneyHero網站成功申請合資格金融產品後獲得產品提供者批核，並於指定活動網站成功填妥及遞交活動報名表格，有機會獲得以下獎品（活動獎品）。

## 2. 推廣活動期間

由2024年9月23日中午12時至2024年10月16日晚上6時，包括首尾兩日。

## 3. 參加資格

要取得活動參加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；
- 住在香港；
- 年滿18歲；以及
- 完成以下所列的推廣活動要求

## 4. 推廣活動詳情

為了參加本推廣活動並獲得獎品，合資格參加者需要：

- i. 在推廣期內通過MoneyHero申請一（1）個合資格產品（定義如下）；
- ii. 在成功申請貸款後，成為推廣期內每日首5名在星期一至五中午12時（包括公眾假期）完整填寫並提交獎賞兌換表格的合資格參加者；
- iii. 確保所有提交的獎賞兌換表格包含與貸款申請相同的聯絡信息，包括但不限於聯絡電話和姓名；
- iv. 確保其合資格產品的申請獲得產品提供者的批准並在推廣期間內完成提款；
- v. 確保所有提交的推廣參加表格包含與貸款申請相同的聯絡信息，包括但不限於聯絡電話和姓名；

vi.將提取貸款證明(任何SMS/截屏/電子郵件/信件的形式), 電郵至 support@moneyhero.com.hk, 並附上貸款名稱。

vii.每位參加者只能參加此活動一次。

#### 5. 合資格產品及產品提供者

就本推廣活動而言, 合資格產品及產品提供者如下:

產品提供者	合資格產品
安信信貸	安信 定額私人貸款
	安信 業主私人貸款
	安信 公務員及專業人士貸款
	安信 結餘轉戶計劃
邦民日本財務	邦民 特快私人貸款
	邦民 低息結餘轉戶貸款
	邦民 特快低息貸款 (適合稅季)
WeLend	<b>WeLend</b> 結餘轉戶貸款
	<b>WeLend</b> 私人貸款
	<b>【MoneyHero獨家產品】WeLend「銀行用戶尊享貸款</b>
亞洲聯合財務	<b>UA i-Money</b> 特快網上私人貸款
	UA i-Money 業主特惠貸款

	UA 公務員/專業人士特快低息貸款
	UA 低息稅務貸款
	UA 咭數一筆清
CreFit	CreFIT 卡卡貸
	CreFIT 卡卡貸現金提現
	CreFIT 現金貸
Zero Finance	X 現金A.I.貸
Cashing Pro	Cashing Pro 特快私人貸款
	Cashing Pro 小額應急錢
	Cashing Pro 結餘轉戶貸款
	Cashing Pro 學生貸款

## 6. 獎品

每日首5名在星期一至五中午12時(包括公眾假期)完整填寫並成功提交獎賞兌換表格的合資格參加者將獲得獎品(“得獎者”):惠康禮券, 每個禮券價值為6個月的貸款利息(獎品)(總數量上限5張)。

i. 每個獎品的價值不會超過HK\$2,500。

ii. 計算將基於合資格參加者在參加表格中提供的信息, 上取至最接近的HK\$100

iii. 獎勵兌換條款

a. 兌換詳情將在宣布得獎者後2個月內通過電子郵件(“獎品通知電郵”)發送至合資格參加者提供的電子郵件地址。提供不準確或錯誤信息的合資格參加者(由MoneyHero全權酌情決定)將無法獲得獎品。

b.獲得獎品的資格基於MoneyHero及產品提供者的內部記錄。如有任何爭議，MoneyHero保留作出最終決定的權利，該決定對所有用戶具有約束力。

iv.得獎者名單將於2024年12月6日在MoneyHero的活動頁面

[<https://www.moneyhero.com.hk/zh/campaign/pl-lender-campaign-2024>]上公告。

v.MoneyHero與獎品的製造商或提供者無關，對推廣獎勵的質量/用途/適合特定目的等問題不承擔任何責任。任何有關獎品使用的查詢應直接向獎品的製造商或提供者提出。

vi.上述提供的獎品的建議零售價僅供參考，並可能會由發行商變更，MoneyHero對此不負責。

vii.如果MoneyHero的供應商無法提供獎品，或者指定的獎品無法從官方渠道購買，MoneyHero保留用相似價值的替代獎勵替換獎品的權利。

viii.獲得獎品的資格將基於MoneyHero的內部記錄。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。

ix.MoneyHero對於因超出其控制範圍的情況而導致的獎品的變更不承擔任何責任。

x.當獎品為第三方商家的券(例如HKTVmall、惠康)時，所有發出的禮券均受券商的條款和條件約束。所有附加條款和條件將在獎品的發貨或兌換時解釋或註明。附加條款和條件可能包括到期日、消費要求、適用或排除的產品及其他條件。獎品的供應商保留隨時更改、取消、終止或暫停獎品或其任何部分或適用條款和條件的權利，無需事先通知。MoneyHero對任何第三方商家、網站或服務提供者提供的商品、服務或該等商品或服務的質量或性能不承擔任何責任。MoneyHero對因使用該等券而產生的任何索賠、損害、損失、費用、責任或成本不承擔任何責任，無論是直接還是間接產生的。任何此類查詢、投訴或意見應直接向相關第三方商家提出。

xi.任何未在獎勵通知電子郵件中規定的期限內申請的獎品將被視為放棄，MoneyHero對合資格參加者不承擔任何責任。任何獎品被放棄的合資格參加者將不會獲得MoneyHero的任何支付或賠償。

xii.為了避免疑義，參加本推廣活動不會妨礙合資格參加者根據同一申請獲得MoneyHero提供的其他獎品(如有)，前提是滿足相關條件。

## 7.附加條款

如果合資格產品的申請不是通過指定連結提交，或者在申請過程中啟用廣告攔截器、追蹤攔截器或無痕模式，該申請可能不會被視為有效，並可能導致參加者沒有資格參加此推廣活動。

MoneyHero保留根據其記錄保留任何獎品權利，若申請未按照本條款和條件通過MoneyHero提交。

## 8.一般推廣條款和條件

a.這是一個MoneyHero推廣活動。所有與推廣活動相關的查詢/爭議應直接向MoneyHero提出。MoneyHero對合資格參加者因參加本推廣活動和/或推廣獎勵而遭受的任何損失或損害不承擔任何責任。

b.參加本推廣活動的合資格參加者同意受這些條款和條件的約束。

- c. 如果這些條款和條件與任何與本推廣活動相關的其他材料(例如市場推廣材料)之間存在任何不一致,則以這些條款和條件為準。
- d. 參加本推廣活動的參加者同意根據MoneyHero的隱私政策(<https://www.moneyhero.com.hk/zh/privacy-policy>)接收MoneyHero通過電子郵件和/或經驗證的手機號碼發送的有關本推廣活動的通訊,包括但不限於SMS和電話。
- e. 合資格參加者同意並授權MoneyHero以文本形式編輯/使用其貸款信息用於市場研究目的。
- f. 如有任何爭議, MoneyHero保留作出最終決定的權利,該決定對所有參加者具有約束力。
- g. MoneyHero保留隨時修改這些條款和條件的權利,包括在推廣活動啟動延遲的情況下更改推廣期間,並對此不承擔任何責任。
- h. 獎品不可退款,也不可兌換現金或其他獎勵。所有與推廣活動相關的產品和服務均在庫存充足的情況下提供。合資格參加者需負責在兌換時檢查推廣獎勵的質量。MoneyHero對獎品的任何方面,包括但不限於其質量、供應、交付和維護不承擔任何責任。
- i. 參加本推廣活動的參加者特此聲明並保證,他們將遵守與參加本推廣活動相關的所有適用香港法律或法規,並不會將本推廣活動用於任何非法或欺詐的目的。如果MoneyHero懷疑參加者參加任何形式的非法活動或欺詐, MoneyHero保留向警方或相關當局報告該活動或懷疑的權利。
- j. 任何有關本推廣活動或獎品兌換的查詢,若在2024年2月28日後收到將不予處理,已在進行中的查詢除外。
- k. MoneyHero保留自行決定取消任何參加者資格的權利,如發現參加者參加任何形式的欺詐行為(包括但不限於虛假身份、篡改圖像、故意垃圾郵件或操縱MoneyHero的任何流程或網站),可全額或部分扣留或沒收任何獎品。
- l. 參加本推廣活動的合資格參加者同意並授權MoneyHero將MoneyHero獎賞兌換表格中提供的相關信息發送給MoneyHero的推廣合作夥伴,以促進合資格參加者兌換其獎品,並遵循MoneyHero的隱私政策(<https://www.moneyhero.com.hk/zh/privacy-policy>)。
- m. 參加本推廣活動的合資格參加者同意允許產品提供者向MoneyHero更新其合資格產品申請的狀態信息,包括該申請是否成功以及合資格參加者是否滿足所有獲取獎品的條件。
- n. MoneyHero對因合資格參加者參加本推廣活動而遭受的任何損害、損失、責任、傷害或失望不承擔責任,包括可能限制合資格參加者參加推廣活動的情況(包括但不限於任何形式的技術硬件或軟件故障、丟失或無法使用的網絡連接或失敗、不完整、混亂或延遲的電子傳輸)。參加本推廣活動的合資格參加者免除 MoneyHero 及其代理的所有責任,包括但不限於與此促銷活動和促銷活動獎勵相關的責任。
- o. MoneyHero不會對任何可能阻止參加者參加推廣活動或其任何部分的事件承擔責任,這些事件可能由某些技術限制或其他限制或不可抗力造成,包括但不限於監管事件、政府指令、政府干預、流行病、運動控制命令、自然災害等。
- p. MoneyHero不對因合資格參加者參加推廣活動而產生的任何損失或損害索賠,包括業務、收入或利潤損失,或任何間接或隨之而來的損失承擔責任。
- q. 參加本推廣活動的合資格參加者同意並承諾,將在所有時間內對MoneyHero及其員工和代表進行賠償,並使其免受所有損失(包括直接、間接、附帶和/或隨之而來的損失)、損害(包括一般、特殊和/或懲罰性損害)、要求、傷害(除因MoneyHero的過失造成的人身傷害)、索賠、費用、罰款、利息和費用(包括所有法律費用,如律師和客戶之間的費用或其他依據全額賠償基準產生的費用,無論是否因任何實際、預期或威脅的法律程序而產生),無論是直接還是間接由合資格參加

者的參加推廣活動和/或對這些條款和條件的任何違反或擬違反和/或任何適用法律所引起或導致的。

r. MoneyHero努力保持其信息準確且最新。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信息有所不同。合資格參加者應參考產品提供者的網站，以獲取相關產品的最新利率/費用/條款和條件。

s. 任何在與本推廣活動相關的材料中包含的商標、圖形符號、標誌或知識產權均為其各自所有者的財產。

t. MoneyHero未能行使其在這些條款和條件下的任何權利或補救措施不構成對該權利或補救措施的放棄。

u. 本條款和條件受香港法律管轄。

v. 如果英文版本和中文版本的條款和條件之間存在任何不一致或差異，以英文版本為準。

w. 本推廣活動僅限香港參加者參加。

## 9. MoneyHero 隱私政策

a. 我們的目標是在處理有關您的個人信息時，維護您的信任和自信。保護您的個人信息的安全是我們的首要任務。我們通過維持符合香港個人資料(私隱)條例(PCPD)法律的程序保障措施來保護這些信息。我們培訓員工妥善處理個人信息。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信息的機密性。

# Terms and Conditions of [MoneyHero - We Got Your Back! Rewarded based on your loan interest] (the “Promotion”)

1. MoneyHero Global Limited (“MoneyHero”) is the organizer of this Promotion. Eligible Participants who successfully apply for an Eligible Product through the MoneyHero website, have their application for the Eligible Product approved by the Product Provider and participate in this Promotion as set out herein will have a chance to receive a Promotion Reward (each as defined herein), based on these Promotion terms and conditions.

## 2. Promotion Period

23 September 2024 12nn - 16 October 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 Promotion Period:

1. hold a valid Hong Kong ID card;
2. live in Hong Kong;
3. be 18 years old or above; and
4. complete the requirements for this Promotion as set out below.

### 4. Conduct of Promotion

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

- i. apply for one (1) Eligible Product (as set out in Clause 5 below) through MoneyHero during the Promotion Period;
- ii. Be the first 5 Eligible Participants to fully complete and submit the MoneyHero Reward Redemption Forms on each of the weekdays at 12nn ( including public holidays) after successful loan application
- iii. ensure that all MoneyHero Reward Redemption Forms submitted as part of this Promotion contain the same contact information as loan application, including but not limited to contact phone number and name; and
- iv. have their application for the Eligible Product approved by the Product Provider and complete draw down within the Promotion Period;
- v. Send an email to [support@moneyhero.com.hk](mailto:support@moneyhero.com.hk) with a proof of draw down in the forms of SMS / screen capture / Email / Letter as well as indicating the name of loan;
- vi. Each participant could only participate in this promotion once during the Promotion Period.

### 5. Eligible Products and Product Providers

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

Product Provider	Eligible Product
Prime Credit	PrimeCredit Fixed Loan
	PrimeCredit Property Owner's Personal Loan
	PrimeCredit Civil Servant & Professional Loan

	PrimeCredit Balance Transfer
Promise	Promise Instant Personal Loan
	Promise low-interest Debt Consolidation Loan
	Promise Instant Low Interest Loan (Suitable for tax)
WeLend	WeLend Card Debt Consolidation Loan
	WeLend Personal Loan
	【MoneyHero Exclusive】WeLend "Bank Customer" Lower Interest Rate Loan
UA Finance	UA i-Money Express Online Personal Loan
	UA i-Money Express Online Personal Loan for Property Owner
	UA Civil Servants and Professionals Express Loan
	UA Seasonal Tax Loan
	UA Debts Consolidation Loan
CreFit	CreFIT ClearCard Credit
	CreFIT Cash Loan
	CreFIT ClearCard Credit Cash out
Zero Finance	X Cash.AI.
Cashing Pro	Cashing Pro Express Money
	Cashing Pro Instant Personal Loan
	Cashing Pro Debt Consolidation Loan
	Cashing Pro Student Loan

6. Promotion Reward

The first 5 Eligible Participants to fully complete and successfully submit the Promotion participation form on each of the weekdays at 12nn ( including public holidays) will receive a Promotion Reward (“**Reward Winner**”): subject to an overall maximum limit of 5 x Wellcom voucher for each of the weekdays, with face value each = 6 x monthly loan interest (each a **Promotion Reward**)

- i. The value of each Promotion Reward will not be higher than HK\$2,500.
- ii. The calculation will be based on information provided by the Eligible Participants in the Promotion participation form, rounded up to the nearest HK\$100.

### iii. Reward Fulfillment Terms

- a. Redemption details will be sent via email (the "Rewards Notification Email") to the email address provided by the Eligible Participant within 2 month after the date the Reward Winners have been announced. 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.
- iv. A list of Reward Winners will be announced on MoneyHero's campaign page [<https://www.moneyhero.com.hk/zh/campaign/pl-lender-campaign-2024>] on 6 Dec 2024.
  - v. MoneyHero is not associated with the manufacturer or provider of the Promotion Reward and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Promotion Reward(s). Any enquiries regarding usage of the Promotion Reward(s) should be directed to the manufacturer or provider of the Promotion Reward(s).
  - vi. The recommended retail values of the Promotion Reward(s) provided above are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.
  - vii. In the event that a Promotion Reward is not available from MoneyHero's suppliers or the specified Promotion Reward can no longer be purchased from official channels, MoneyHero reserves the right to replace the Promotion Reward with an alternative of similar value.
  - viii. Eligibility for the Promotion 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.
  - ix. MoneyHero accepts no responsibility for any variation of the Promotion Reward(s) due to circumstances outside of MoneyHero's control.
  - x. Where the Promotion 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 Promotion Reward or noted on the Promotion Reward. Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. The supplier of the Promotion Reward reserves the right to change, cancel, terminate or suspend the order for Promotion 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.
  - xi. Any Promotion 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.

Any Eligible Participant whose Promotion Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

xii. For the avoidance of doubt, participation in this Promotion will not preclude Eligible Participants 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 Promotion Rewards where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.

## 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 Promotion 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. Eligible Participants agree and consent to allow their loan information in the form of text, to be edited/to be used by MoneyHero for market research purposes.

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. 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 Participants are responsible for checking the quality of the Promotion Reward at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Promotion 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 Promotion Reward(s) that are received after 28 February, 2024 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 Promotion 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 Promotion 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 Promotion 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 Promotion 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.