

MoneyHero “秋日飛住賞感謝祭” 之條款及細則(「條款及細則」)

1. 根據本條款及細則，於每日指定時間成功投保的首11名合資格用戶(定義如下)於推廣期內(定義如下)，透過MoneyHero的網站成功投保Allianz Travel安聯旅遊、Allied World世聯或Starr Companies之單次或全年旅遊保險，有機會獲得獎賞(「推廣獎賞」)(定義如下)。此外，合資格用戶可推薦他人於推廣期內投保指旅遊保險產品，並獲取「推薦獎賞」。
2. 推廣期
「MoneyHero “秋日飛住賞感謝祭”」(「推廣活動」)由MoneyHero Insurance Brokers Limited(「**MoneyHero**」)舉辦，並將於2023年10月13日下午6時至2023年11月7日下午12時(包括首尾兩天)舉行(「推廣期」)。
3. 參加資格
如要成為可獲取第5條所列明之推廣獎賞的「合資格用戶」，參加者必須於推廣期內：
 - a. 是18歲或以上的香港居民；
 - b. 於推廣期內透過MoneyHero的網站投保合資格產品(定義見下文第4條)，而且必須為投保人(包括支付保費)，以及其合資格單次旅遊保險的生效日期必須為2023年12月31日或之前，合資格全年旅遊保險的生效日期則無限制。
4. 合資格產品及產品供應商
就此推廣活動而言，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	安聯旅遊保險「優越」計劃 - 尊貴	Allianz Worldwide Partners (Hong Kong) Limited
單次旅遊保險	安聯旅遊保險「優越」計劃 - 標準	Allianz Worldwide Partners (Hong Kong) Limited
單次旅遊保險	安聯旅遊保險「優越」計劃 - 基本	Allianz Worldwide Partners (Hong Kong) Limited
單次旅遊保險	安聯旅遊保險「標準」計劃 - 尊貴	Allianz Worldwide Partners (Hong Kong) Limited
單次旅遊保險	安聯旅遊保險「標準」計劃 - 標準	Allianz Worldwide Partners (Hong Kong)

		Limited
單次旅遊保險	安聯旅遊保險「標準」計劃 - 基本	Allianz Worldwide Partners (Hong Kong) Limited
單次旅遊保險	優悠樂 - 計劃一	世聯保險有限公司
單次旅遊保險	優悠樂 - 計劃二	世聯保險有限公司
全年旅遊保險	優悠樂 - 計劃一 (全年計劃)	世聯保險有限公司
全年旅遊保險	優悠樂 - 計劃二 (全年計劃)	世聯保險有限公司
單次旅遊保險	「卓悅遊」旅遊保險 - 尊貴	Starr International Insurance (Asia) Limited
單次旅遊保險	「卓悅遊」旅遊保險 - 非凡	Starr International Insurance (Asia) Limited
單次旅遊保險	「卓悅遊」旅遊保險 - 標準	Starr International Insurance (Asia) Limited
全年旅遊保險	「卓悅遊」旅遊保險 - 尊貴 (全年計劃)	Starr International Insurance (Asia) Limited
全年旅遊保險	「卓悅遊」旅遊保險 - 非凡 (全年計劃)	Starr International Insurance (Asia) Limited
全年旅遊保險	「卓悅遊」旅遊保險 - 標準 (全年計劃)	Starr International Insurance (Asia) Limited

5. 活動規則及推廣獎賞

- a. 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。
- b. 推廣獎賞如下：
 - i. 於推廣期間每日晚上9時或10時(香港時間)首名成功投保合資格產品之合資格用戶可獲Delsey Air Armour 四輪旅行行李箱 30" 乙個(價值HK\$3,899; 顏色隨機; 根據豐澤網站於2023年10月6日所顯示之價值), 名額合共50個; 及
 - ii. 每日晚上9時或10時(香港時間)第2至11名成功投保合資格產品之合資格用戶可獲50港元HKTVmall電子購物禮券乙張, 名額合共500個。
- c. 如有多於一名合資格用戶於同一時間成功投保合資格產品, 投保金額(折後金額)較高之合資格產品將被視為首名投保。
- d. MoneyHero將於2024年2月29日在 <https://www.moneyhero.com.hk/zh/insurance/autumncampaign/winner> 公佈贏取第5(b)條所列之推廣獎賞的得獎名單。合資格用戶同意及允許MoneyHero出於第5(d)條規定的目的以經過編輯的形式公佈其姓名及電話。

- e. 合資格用戶可以購買多於一份合資格產品，惟所有合資格單次旅遊保險的生效日期必須為2023年12月31日或之前，生效日期為2024年1月1日或之後將被視為未符合此推廣活動的資格。
- f. 即使合資格用戶購買了多份合資格產品並符合上述第5(b)條的準則，亦只能贏取一份推廣獎賞(不可重複獲獎)。在此情況下，MoneyHero保留選出其他合資格用戶的權利。
- g. 如有多於一名合資格用戶為首名或第2至11名成功投保合資格產的人士，其獲取推廣獎賞的資格將根據較高投保金額(折後金額)決定。
- h. 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。
- i. MoneyHero並非推廣獎賞的供應商或生產商，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。請直接聯絡供應商或生產商任何有關推廣獎賞的疑問。
- j. 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。
- k. 若推廣獎賞為第三方商家(例如HKTVmall、惠康)的禮券，則所有發出的禮券均受禮券商家的條款及細則約束。MoneyHero不會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。對於因使用此類禮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。
- l. 得獎者同意並承認 (i) 此推廣活動之推廣獎賞可能不包括任何產品保養 (ii) MoneyHero 和產品供應商不保證任何推廣獎賞仍在保養期內。如果供應商之保養服務適用於此推廣活動之推廣獎賞，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。

6. 推薦計劃獎賞

- a. 除了上述推廣獎賞，合資格用戶亦可於推廣期內參與MoneyHero的「推薦計劃」(「推薦計劃」)，並透過推薦他人(「被推薦人」)以獲取「推薦獎賞」。
- b. 合資格用戶必須先透過MoneyHero投保合資格產品，並填寫「登記成為推薦人表格」(<https://www.moneyhero.com.hk/zh/insurance/autumncampaign/referrereform>)，方可登記成為「推薦人」。
- c. 被推薦人須投保合資格產品並於「推薦表格」(<https://www.moneyhero.com.hk/zh/insurance/autumncampaign/refereform>) 內填寫推薦人參加此活動時所填寫之電話號碼。若兩者不相符，則被視作不成功的推薦。被推薦人所投保的合資格單次旅遊保險的生效日期必須為2023年12月31日或之前，生效日期為2024年1月1日或之後將被視為未符合此推薦活動的資格。
- d. 成功推薦最多被推薦人的合資格用戶，只有一名可獲取第6(e)(i)條所列明之推薦獎賞，並根據MoneyHero內部系統時間作為判斷(以被推薦人成功投保合資格產品的時間作判斷)。其他合資格用戶每次成功推薦，可獲取第6(e)(ii)條所列明之推薦獎賞。為免生疑問，獲得第6(e)(i)條所列明之推薦獎賞的合資格用戶，亦可獲得第6(e)(ii)條所列明之推薦獎賞的相應數量。
- e. 推薦獎賞如下：

- i. 推薦達人獎項：於推廣期內成功推薦最多被推薦人的一名合資格用戶，可獲Macbook Pro 13" 8-Core CPU, 10-Core GPU, 8GB Unified Memory, 256GB SSD Storage(價值HK\$9,999; 顏色隨機; 根據Apple官方網站於2023年10月6日所顯示之價值) ; 及
 - ii. 於推廣期內，合資格用戶每個成功推薦可獲取50港元HKTVmall電子購物禮券乙張，並以先到先得原則送出(根據MoneyHero內部系統時間作為判斷)，名額合共500名。
- f. 於推廣期間，合資格用戶可推薦多於一名被推薦人參加此推薦計劃。被推薦人必須經MoneyHero投保合資格產品，並於「推薦表格」內填寫推薦人參加此活動時所填寫之電話號碼，推薦人方可贏取推薦獎賞。
- g. 被推薦人不得再次推薦其推薦人。任何此類的推薦將被視為無效。
- h. 於推廣期間，如有多於一名合資格用戶的推薦數目相同，MoneyHero將根據第6(e)(i)條按時間順序選出得獎者(根據MoneyHero內部系統時間作為判斷)。
- i. 提交「登記成為推薦人表格」或「推薦表格」並不會代表自動獲得推廣獎賞。
- j. 重複或連續遞交「登記成為推薦人表格」或「推薦表格」將被視為多次參賽。MoneyHero只會評審第一次(根據MoneyHero內部系統所記錄的遞交時間，以保單號碼再為判斷。)遞交的表格。例如：
- i. 如果合資格用戶使用不同的保單號碼提交多個「登記成為推薦人表格」，並以不同電郵／電話號碼登記，則每個遞交將被視為獨立遞交。
 - ii. 如果合資格用戶使用不同的保單號碼提交多個「登記成為推薦人表格」，並以相同電郵／電話號碼登記，MoneyHero只會評審第一次遞交的表格。
 - iii. 如果合資格用戶使用相同的保單號碼提交多個「登記成為推薦人表格」，並以不同電郵／電話號碼登記，MoneyHero只會評審第一次遞交的表格。
 - iv. 如果合資格用戶使用相同的保單號碼提交多個「推薦表格」，但推薦人的電話號碼相同，MoneyHero只會評審第一次遞交的表格。
 - v. 如果合資格用戶使用相同的保單號碼提交多個「推薦表格」，但推薦人的電話號碼不同，MoneyHero只會評審第一次遞交的表格。
 - vi. 如果合資格用戶使用不同的保單號碼提交多個「推薦表格」，但推薦人的電話號碼相同，則每個遞交將被視為獨立遞交。
 - vii. 如果合資格用戶使用不同的保單號碼提交多個「推薦表格」，但推薦人的電話號碼不同，則每個遞交將被視為獨立遞交。

MoneyHero 不會審查或回覆任何丟失和/或延遲提交的活動報名表格。

- k. MoneyHero將於2024年2月29日在 <https://www.moneyhero.com.hk/zh/insurance/autumncampaign/winner>公佈贏取第6(e)(i)條所列出之推廣獎賞的得獎名單。合資格用戶同意及允許MoneyHero出於第6(k)條規定的目的以經過編輯的形式公佈其姓名及電話。
- l. MoneyHero將於2024年2月29日或之前以電郵方式通知贏取推薦獎賞的合資格用戶。
- m. 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合資格用戶的資格，以及全部或部分地拒絕提供或扣壓任何推薦獎賞。

7. 推廣獎賞的兌換程序

- a. 就第7條而論，「獎賞」包括「推廣獎賞」及「推薦獎賞」。
- b. 在MoneyHero網站上的兌換程序，將不適用於本推廣活動。推廣獎賞的兌換程序僅受本條款及細則約束。
- c. 如合資格用戶提供了不準確或不正確的資料(由 MoneyHero自行決定)，將不合資格獲取任何獎賞。
- d. 有關獎賞之換領指引將於2024年2月29日或之前以電郵方式發送予合資格用戶，當中可能會受制於推廣獎賞的付運時間及／或其他因素所影響。
- e. 於2024年3月31日後向MoneyHero提交任何有關兌換獎賞的查詢，除非該查詢已經在處理中，否則恕不受理。
- f. 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。
- g. 由供應商確定資格的時間開始，整個換領過程可能需要至少16週時間，實際情況取決於用戶批准和交易狀態或其他實際情況可能影響獎勵資格的因素。
- h. 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保留更改推廣獎賞或以其他禮品代替之權利。
- i. 假如推廣獎賞供應商停止提供相關推廣獎賞，或不能再從官方渠道購買推廣獎賞，MoneyHero保留權利以作出更改，並且以具有相似價值的替代品取代推廣獎賞。
- j. 若推廣獎賞為第三方商家(例如HKTVmall、惠康)的禮券，則所有發出的禮券均受禮券商家的條款及細則約束。MoneyHero不會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。對於因使用此類禮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

8. 一般推廣條款

- a. 就第8條而論，「獎賞」包括「推廣獎賞」及「推薦獎賞」。
- b. 參加此推廣活動，即代表合資格用戶受此條款及細則約束。
- c. MoneyHero 的所有連續合約和/或合約員工(包括MoneyHero的任何附屬公司)均不合資格參加此推廣活動。
- d. 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。
- e. 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。
- f. 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。
- g. 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)。

- h. 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。
- i. 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。
- j. 推廣獎賞不可退還，也不可兌換現金或其他獎賞。所有與推廣活動相關的產品和服務均存貨有限，售完為止。合資格的用戶有責任在兌換推廣獎賞時檢查推廣獎賞的品質。MoneyHero對推廣獎賞的任何方面不承擔任何法律責任，包括但不限於其品質、供應、付運和維護。
- k. 超過規定領取期間(如有)仍未領取的推廣獎賞將被沒收。
- l. 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。
- m. 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。
- n. 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。
- o. 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。
- p. 如保單持有人於獎賞發放後取消合資格產品之保單，MoneyHero保留討回獎賞或同等價值的現金之權利。
- q. 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。
- r. 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准。MoneyHero不保證所申請的任何產品都會獲得批准。
- s. 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。
- t. 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信息，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，以及 (ii) 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的隱私權政策。
- u. 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。
- v. 本條款及細則受香港法律管轄並據其解釋。
- w. 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 Autumn Travel Thankful Weeks’ Terms & Conditions (the “Terms & Conditions”)

1. The first 11 Eligible Customers (each as defined below) who successfully purchase a travel insurance product (Single Trip or Annual Trip) from Allianz Travel, Allied World or Starr Companies at certain times on each day during the Promotion Period (each as defined below) through MoneyHero, will receive a Promotion Reward(s) (“**Promotion Reward**”) (each as defined below). Additionally, Eligible Customers who refer another person to purchase an Eligible Product during the Promotion Period will also receive a Referral Reward, subject to the terms and conditions set out herein.

2. Promotion Period

The MoneyHero Autumn Travel Thankful Weeks (“**Promotion**”) will be hosted by MoneyHero Insurance Brokers Limited (“**MoneyHero**”). The promotion period of the Promotion is from October 13, 2023 (6pm) to November 7, 2023 (12pm), both dates inclusive (the “**Promotion Period**”).

3. Eligible Customers

In order to receive a Promotion Reward set out in Clause 5 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, including payment of the premium, where the effective date of the Eligible Product is on or before December 31, 2023, if a Single Trip product (no restriction applies if the Eligible Product applied for is an Annual Trip 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 Travel Protector Plus - Advanced	Allianz Worldwide Partners (Hong Kong) Limited
Single Trip	Allianz Travel Protector Plus - Standard	Allianz Worldwide Partners (Hong Kong) Limited

Single Trip	Allianz Travel Protector Plus - Basic	Allianz Worldwide Partners (Hong Kong) Limited
Single Trip	Allianz Travel Protector - Advanced	Allianz Worldwide Partners (Hong Kong) Limited
Single Trip	Allianz Travel Protector - Standard	Allianz Worldwide Partners (Hong Kong) Limited
Single Trip	Allianz Travel Protector - Basic	Allianz Worldwide Partners (Hong Kong) Limited
Single Trip	JourneyGuard - Plan I	Allied World Assurance Company, Ltd
Single Trip	JourneyGuard - Plan II	Allied World Assurance Company, Ltd
Annual Trip	JourneyGuard - Plan I (Annual)	Allied World Assurance Company, Ltd
Annual Trip	JourneyGuard - Plan II (Annual)	Allied World Assurance Company, Ltd
Single Trip	TraveLead Travel Insurance - Supreme	Starr International Insurance (Asia) Limited
Single Trip	TraveLead Travel Insurance - Extra	Starr International Insurance (Asia) Limited
Single Trip	TraveLead Travel Insurance - Essential	Starr International Insurance (Asia) Limited
Annual Trip	TraveLead Travel Insurance - Supreme (Annual)	Starr International Insurance (Asia) Limited
Annual Trip	TraveLead Travel Insurance - Extra (Annual)	Starr International Insurance (Asia) Limited
Annual Trip	TraveLead Travel Insurance - Essential (Annual)	Starr International Insurance (Asia) Limited

5. Conduct of Activity and Promotion Reward

- a. The Promotion Rewards are offered on a first come first serve basis. This Promotion is not based on luck.
- b. The Promotion Rewards are as follows:
 - i. The 1st Eligible Customer to complete a purchase of an Eligible Product at 9pm or 10pm (Hong Kong Time) every day during the Promotion Period will receive a Delsey Air Armour 4 wheels Travel Suitcase 30" (Valued at HK\$3,899; random colour; according to Fortress on 6 October 2023), up to a maximum of 50 units in total; and
 - ii. The 2nd to 11th Eligible Customers who complete a purchase of an Eligible Product at 9pm or 10pm (Hong Kong Time) every day during the Promotion Period will receive a HK\$50 HKTVmall e-Voucher, up to a maximum of 500 units in total.
- c. In the event that more than one (1) Eligible Customer completes a purchase of an Eligible Product at the same time, the purchase with the higher premium payable (after application of any discounts) will be deemed the first purchase.
- d. The Eligible Customer who is entitled to the Promotion Reward set out under Clause 5(b) above will be announced on <https://www.moneyhero.com.hk/zh/insurance/autumncampaign/winner> on 29 February, 2024. Eligible Customers agree and consent to allow their names and phone numbers in redacted form to be published by MoneyHero for the purposes set out in this Clause 5(d).
- e. Eligible Customers can purchase more than one Eligible Product. The effective date of an Eligible Single Trip Product applied for as part of this Promotion must start on or before December 31, 2023. If the Effective date is after January 1, 2024, the purchase will be deemed ineligible for this Promotion.
- f. Eligible Customers may only win a maximum of one (1) Promotion Reward, even if they have purchased multiple Eligible Products and fulfill the criteria to receive a Promotion Reward based on Clause 5(b) above. In such an event, MoneyHero reserves the right to select another Eligible Customer.
- g. Where more than one Eligible Customer is the 1st or 2nd to 11th Eligible Customer to purchase an Eligible Product, eligibility for the Promotion Reward will be based on the higher premium paid (after applying any discounts).
- h. 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.
- i. MoneyHero is not associated with the providers or manufacturers of the Promotion Rewards and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacture of the Promotion Reward.
- j. The recommended retail values of the Contest Rewards provided above are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.

- k. 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. 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.
- l. Winners agree and acknowledge that (i) the Promotion Reward may not include any warranty and (ii) MoneyHero does not guarantee any applicable warranty period for any Promotion Rewards. To the extent that a supplier warranty applies to the Promotion Rewards, the warranty period may commence from the date of purchase of the Promotion Reward by MoneyHero from the supplier, and not the date of redemption or delivery of the Promotion Reward to the Winners.

6. Referral Programme Reward

- a. In addition to the Promotion Reward, Eligible Customers who refer another person (the “**Referee**”) to MoneyHero as part of the MoneyHero Referral Programme (the “**Referral Programme**”) in respect of an Eligible Product as part of this Promotion (a “**Referral**”) during the Promotion Period will receive a “**Referral Reward**” as set out herein.
- b. Eligible Customers must first purchase an Eligible Product and fill in the “Register as a Referrer Form” (<https://www.moneyhero.com.hk/zh/insurance/autumncampaign/referrerform>) available on the MoneyHero Website to become a “**Referrer**”.
- c. The Referee must purchase an Eligible Product through MoneyHero and include in the “Referral Form” (<https://www.moneyhero.com.hk/zh/insurance/autumncampaign/refereeform>) the Referrer's phone number as provided to MoneyHero in the “Register as a Referrer Form”. Failure to provide matching information will result in an unsuccessful Referral. The effective date of an Eligible Single Trip Product applied for by the Referee as part of this Referral Programme must be on or before December 31, 2023. If the effective date of the policy is after January 1, 2024, the Referral will be deemed ineligible for this Referral Programme.
- d. The Referral Reward set out in Clause 6(e)(i) below will only be distributed to the one (1) Eligible Customer who refers the most Referees to purchase an Eligible Product through MoneyHero (i.e the most Referrals generated), which will be determined solely based on the timestamps in MoneyHero's internal records for when the Referee successfully purchases an Eligible Product as part of a Referral by the Eligible Customer. Other Eligible Customers who generate Referrals will receive the Referral Reward set out in Clause 6(e)(ii) below. For the avoidance of doubt, the Eligible Customer who receives the Referral Reward set

out in Clause 6(e)(i) will also receive the corresponding number of Referral Rewards set out in 6(e)(ii).

- e. The Referral Rewards are as follows:
 - i. One (1) Eligible Customer who refers the most Referees to MoneyHero during the Promotion Period will receive a Macbook Pro 13" 8-Core CPU, 10-Core GPU, 8GB Unified Memory, 256GB SSD Storage (Valued at HK\$9,999, according to Apple on 6 October 2023; random color); and
 - ii. Other Eligible Customers will receive one (1) HK\$50 HKTVmall e-Voucher for each Referral generated during the Promotion Period, subject to a maximum quota of 500 HKTVmall e-Vouchers distributed on a first-come-first-serve basis, based solely on the timestamps in MoneyHero's internal records.
- f. Eligible Customers may refer more than one (1) Referee as part of the Referral Programme during the Promotion Period. The Referee must include the Eligible Customer's phone number in the Referral Form in order for the Eligible Customer to receive the Referral Reward.
- g. In the event that more than one (1) Eligible Customer has referred the same number of Referees during the Promotion Period, the Referral Reward set out in Clause 6(e)(i) above shall be given to the Eligible Customer who reached this number first, based on the timestamps in MoneyHero's internal records.
- h. The submission of a "Register as a Referrer Form" or a "Referral Form" does not automatically entitle an Eligible Customer to receive a Referral Reward.
- i. Duplicate or subsequent submissions of any Forms will be considered as multiple entries. Only the 1st submission will be considered for the Promotion based on the submission timestamp in MoneyHero's internal records, as determined by a unique policy number. For example:
 - i. If an Eligible Customer submits multiple "Register as a Referrer Forms" using different Policy Numbers, and different email addresses/phone numbers, each registration will be considered a separate Referrer.
 - ii. If an Eligible Customer submits multiple "Register as a Referrer Forms" using different Policy Numbers, and the same email address/phone number, all registrations will only count as one (1) Referrer.
 - iii. If an Eligible Customer submits multiple "Register as a Referrer Forms" using the same Policy Number, and different email address/phone numbers, all registrations will only count as one (1) Referrer.
 - iv. If a Referee submits multiple "Referral Forms" using the same Policy Number, and the same Referrer's phone number, all referrals will only count as one (1) Referral.
 - v. If a Referee submits multiple "Referral Forms" using the same Policy Number, and different Referrer's phone number, all referrals will only count as one (1) Referral.
 - vi. If a Referee submits multiple "Referral Forms" using different Policy Numbers, and the same Referrer's phone number, each referral will be considered a separate Referral.

vii. If a Referee submits multiple “Referral Forms” using different Policy Numbers, and different Referrer’s phone numbers, each referral will be considered a separate Referral.

Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by MoneyHero.

- j. The Eligible Customer who is entitled to the Referral Programme Reward set out under Clause 6(e)(i) above will be announced on <https://www.moneyhero.com.hk/zh/insurance/autumncampaign/winner> on 29 February, 2024. Eligible Customers agree and consent to allow their names and phone numbers in redacted form to be published by MoneyHero for the purposes set out in this Clause 6(k).
- k. Eligible Customers who qualify to receive a Referral Reward will be notified by MoneyHero via email on or before 29 February, 2024.
- l. MoneyHero reserves the right to disqualify any Eligible Customer from receiving Referral Rewards in the event MoneyHero reasonably suspects the Eligible Customer has participated 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) in respect of the Referral Programme.

7. Redemption Process for the Promotion Reward

- a. For the purposes of this Clause 7, “Reward” shall include the Promotion Rewards and the Referral Rewards.
- b. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Rewards shall be governed solely by the Terms and Conditions of this Promotion.
- c. Eligible Customers who provide inaccurate or incorrect information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Reward.
- d. Redemption instructions will be sent to Eligible Customers via email by February 29, 2024, depending on the gift vendor’s delivery time or other factors that may affect the fulfillment time of the Reward.
- e. Any queries regarding redemption, or redemption submissions of the Reward that are received after March 31, 2024 will not be handled, except for those already in progress.
- f. Any Reward(s) not claimed for more than 3 months after the redemption instructions have been sent shall be forfeited without any liability on the part of MoneyHero to the Eligible Customer. Any Eligible Customer whose Promotion Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.
- g. The redemption process may take at least 16 weeks starting from the date on which the eligibility is confirmed by the Product Provider, depending on the actual situation regarding user approval and transaction status or other factors that may affect eligibility for the Reward.

- h. If the provider of the Reward(s) stops supplying the relevant Reward(s) or the Reward(s) can no longer be purchased from official channels, MoneyHero reserves the right to change the relevant Reward and replace it with an alternative of similar value.
- i. Where the Reward is voucher(s) for a third-party merchant (e.g HKTVmall), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. 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.

8. General Promotion Terms

- a. For the purposes of this Clause 8, "Reward" shall include the Promotion Rewards and the Referral Rewards.
- b. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- c. All permanent and/or contract employees of MoneyHero (including any affiliates of MoneyHero) are not eligible to participate in this Promotion.
- d. 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.
- e. 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.
- f. MoneyHero reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Rewards or to terminate this Promotion with or without prior notice.
- g. 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.
- h. 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.
- i. MoneyHero does not assume any legal responsibility for any aspect of Reward(s), including but not limited to the provision or delivery of Reward(s).
- j. 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 Rewards at the time of redemption. MoneyHero shall have no legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

- k. Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
- l. 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.
- m. 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 Rewards.
- n. 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, willful spamming or manipulation of any MoneyHero's processes, or website).
- o. If a user 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 Reward(s).
- p. MoneyHero reserves the right to claw back or otherwise demand a return of the Reward(s) or equivalent value of cash if the policy holder cancels the policy for the Eligible Product applied for after receiving the Reward(s) (including, for the avoidance of doubt, any Referral Rewards, if the Referee cancels the policy for the Eligible Product applied for).
- q. 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.
- r. 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.
- s. 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 Reward, for the purposes of verifying a participant's eligibility for the Reward.
- t. 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 Reward, (ii) MoneyHero sharing the details required to facilitate redemption of the 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.

- u. 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.
- v. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
- w. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.