**【MoneyHero x Citibank 稅季貸款 / 卡數結餘轉戶】之推廣條款及細則(2023年2月)**

1. 新客戸於推廣期內經指定MoneyHero網頁成功申請Citi稅季貸款/ Citi卡數結餘轉戶（「指定貸款」），於申請成功獲批後指定日期內成功提取指定款項及成功遞交MoneyHero奬賞換領表格方可獲享優惠。

**2. 推廣期**

除特別註明外，推廣期由2023年2月1日至 2023年2月15日，包括首尾兩日（「推廣期」）。

**3. 參加資格**

要取得奬賞資格，申請人需滿足以下條件︰

1. 年滿18歲之香港永久居民；於現職工作最少3個月並達到月薪HK$6,000或以上；
2. 於申請當日不持有任何由花旗銀行所提供之私人貸款之客戶，
3. 申請人於推廣期內透過MoneyHero指定連結成功提交申請還款期達12個月或以上之貸款，並於2023年3月15日或之前成功提取Citi特快現金貸款/ Citi卡數結餘轉戶（「Citi私人貸款」）可獲享優惠。客戶需提取指定貸款額（「合資格客戶」）方可獲得優惠。若申請人並非透過特定網址申請指定貸款，或於申請時開啟瀏覽器的廣告攔截程式/私人模式，或跟據銀行紀錄有關申請並非透過MoneyHero申請，有關奬賞資格申請可能被視為無效或不合資格，客戶將不可享有此推廣活動之任何獎賞。
4. 合資格申請人需於收取MoneyHero奬賞換領表格後7日內填妥並成功遞交奬賞換領表格，
5. 申請人需保持其花旗銀行私人貸款戶口狀況良好，沒有逾期還款或提早還款，否則獎賞將被取消，而申請人亦有機會需將獎賞退還，
6. 每位合資格客戶於推廣期內只可享迎新優惠一次。

**4. MoneyHero獨家奬賞**

符合上述條件的合資格申請人，將可跟據其貸款額獲得以下指定獎賞

貸款額HK$800,000 或以上 :

* iPhone 14 pro 128GB (價值HK$8,599；顏色隨機)或
* HK$8,000 Apple Store 禮品卡 或
* HK$8,000 超市現金券

貸款額HK$500,000 to HK$799,999 :

* Dyson Gen5Detect™ Absolute 無線吸塵機 (價值HK$6,580) 或
* HK$6,000 Apple Store 禮品卡 或
* HK$6,000 超市現金券

貸款額HK$300,000 to HK$499,999 :

* Dyson Supersonic™ 風筒 HD08 (價值HK$3,680；顏色隨機) 或
* HK$4,500 Apple Store 禮品卡 或
* HK$4,500 超市現金券

貸款額HK$200,000 to HK$299,999 :

* Oculus Quest 2 VR眼鏡及虛擬實境器(128GB)（價值HK$3,388）或
* HK$3,000 Apple Store 禮品卡 或
* HK$3,000 超市現金券

貸款額HK$100,000 to HK$199,999 :

* Marshall Emberton 便攜藍牙喇叭 （價值HK$1,499；顏色隨機 ) 或
* HK$1,000 Apple Store 禮品卡 或
* HK$1,000 超市現金券

1. 每個合資格申請人最多只可選擇獨家奬賞一份
2. MoneyHero及花旗銀行並非獎賞的供應商，有關獎賞的功能，外觀，可用性，或在使用上之任何問題，MoneyHero及花旗銀行概不負責
3. 如在特別奬賞換領流程期間，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奬賞並於相等價格之產品代替
4. 特別奬賞之價值只供參考，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
5. 客戶即使成功申請相關貸款及遞交奬賞換領表格，如未獲有關銀行批核或確認，仍不能領取特別奬賞。

**5. 獎賞換領流程**

1. 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。
2. 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。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。
3. 若申請人於獎賞換領表格輸入錯誤資料，有關奬賞資格申請可能被視為無效或不合資格，客戶將不可享有此推廣活動之任何獎賞。
4. 換領流程由銀行確認奬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
5. 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）

**6. 一般條款及細則**

1. 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。
2. MoneyHero及花旗銀行保留更改推廣期的權利，並不需作另行通知。
3. 此優惠不適用於花旗銀行（香港）有限公司及花旗集團其下之員工。
4. 所有已獲批之獨家獎賞賞不能兌現或更改為其他禮品，申請人需於領取獨家獎賞時自行檢查其可用性及外觀等，有關獨家獎賞的品質/供應/發送/維修等問題，MoneyHero及花旗銀行概不負責
5. 若申請人未能於兌換通知電郵上所列的指定日期前領取，將被視為自動棄權。
6. 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。
7. 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，及是否滿足奬賞換領條件，以作為界定申請人是否能獲得奬賞之用。
8. 參與此活動即代表你同意MoneyHero有權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奬賞換領條件，以作為界定申請人是否能獲得奬賞之用。
9. 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審核狀況
10. 若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。
11. 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。
12. 申請人明白及接納MoneyHero獨家獎賞派發由MoneyHero完成 ，Citibank花旗銀行(香港)毋須對該額外禮遇派發負上任何責任。
13. 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。

# **Terms and Conditions of MoneyHero x Citi Tax Loan / Debt Consolidation Loan (the “Promotion”) – February 2022**

1. New Customers who successfully apply for a Citi Tax Loan / Debt Consolidation Loan (each a “Designated Loan”) via MoneyHero, are approved by Citibank, fulfill the specific drawdown requirements within the specified period and submit the MoneyHero Reward Redemption Form within the specified period will receive a Promotion Reward.

**2. Promotion Period**

Unless otherwise specified, the promotion period of the Promotion is from 1st February, 2023 to 15th February, 2023 both dates inclusive (the “Promotion Period”).

**3.Eligible Customers**

In order to receive the Promotion Reward and to comprise "Eligible Customers", customers are required to, during one of the specified Promotion Periods:

1. Be a Hong Kong permanent resident aged 18 or above, with a monthly salary of HK$6,000 or above and in full-time employment with their present employer for at least 3 months;
2. Not have any active Citibank personal loan account on the date of their application as part of the Promotion;
3. Fully complete and submit an application for a Designated Loan on the designated link through MoneyHero during, where the loan amount falls within one of the categories specified in Clause 4 and the tenor is of 12 months or above. 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;
4. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days after receiving the MoneyHero Reward Redemption Form from MoneyHero;
5. Have their application for the Designated Loan approved by Citibank and complete drawdown for the Designated Loan on or before 15th March 2023 after making their application; and
6. Maintain the account for the Designated Loan in a valid state and in good condition without any late payment or early repayment.

**4. Promotion Rewards**

The Promotion Reward that an Eligible Customer is eligible to receive upon fulfilling the conditions set out in Clause 3 above is one of the following, depending on the loan amount and when the application for the Designated Loan is made:

Loan size HK$800,000 or above :

* iPhone 14 Pro 128GB of face value HK$7,599 (random color distribution)
* HK$8,000 Apple Store Gift Card OR
* HK$8,000 supermarket coupon

Loan size HK$500,000 to HK$799,999 :

* Dyson Gen5Detect™ Absolute cordless vacuum of face value HK$6,580 OR
* HK$6,000 Apple Store Gift Card OR
* HK$6,000 000 supermarket coupon

Loan size HK$300,000 to HK$499,999 :

* Dyson Supersonic™ hair dryer HD08 of face value HK$3,680 (random color distribution) OR
* HK$4,500 Apple Store Gift Card OR
* HK$4,500 supermarket coupon

Loan size HK$200,000 to HK$299,999 :

* Oculus Quest 2 Virtual Reality Headset of face value HK$3,388 OR
* HK$3,000 Apple Store Gift Card OR
* HK$3,000 supermarket coupon

Loan size HK$100,000 to HK$199,999 :

* Marshall Emberton Bluetooth Speaker of face value HK$1,499 (random color distribution) OR
* HK$1,000 Apple Store Gift Card OR
* HK$1,000 supermarket coupon

1. Each Eligible Customer will be able to select a maximum of one of the applicable Promotion Rewards.
2. If the account for the Designated Loan is not kept in a valid and good condition or any late payment or early repayment is made, (i) the Eligible Customer will not be entitled to any Promotion Reward, (ii) Citibank and MoneyHero reserve the right to disqualify an Eligible Customer from receiving any Promotion Rewards and (iii) the Eligible Customer shall immediately repay to Citibank the full amount of the Promotion Reward received.
3. MoneyHero and Citibank are 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.
4. 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.
5. 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.
6. Customers who successfully apply for a Designated Loan and submit the MoneyHero Reward Redemption Form but are not approved by the bank will not be able to receive any Promotion Reward.

**5. Redemption Process for the Promotion Reward**

1. 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.
2. Customers whose applications for the Designated Loan are approved by Citibank 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.
3. 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.
4. The redemption process may take at least 16 weeks starting from the date on which the eligibility is confirmed by Citibank, depending on the actual situation regarding user approval and transaction status or other factors that may affect eligibility for the Promotion Reward.
5. 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.

**6. General Promotion Terms**

1. 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.
2. MoneyHero and Citibank reserve 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.
3. Staff who are employed under Citibank (Hong Kong) Limited (CHKL) or Citigroup are not eligible to receive any rewards under this Promotion.
4. 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.
5. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
6. 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.
7. 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.
8. 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 Rewards, in accordance with MoneyHero’s Privacy Policy.
9. 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.
10. 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.
11. 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).
12. Applicants understand and accept that gift distribution is facilitated by MoneyHero; Citibank (Hong Kong) does not have any liability or responsibility for the gift distribution.
13. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.