

# Terms and Conditions of MoneyHero x Citibank Supermarket coupon HK\$1500 / Samsung Galaxy Watch4

Terms and Conditions of MoneyHero supermarket coupon HK\$1500 Promotion (the "Promotion")

New Credit Card Customers who successfully apply for a Designated Card within the Promotion Period (each as defined below) via MoneyHero, are approved by Citibank, fulfill the spending requirement within the given period and submit the MoneyHero rewards redemption form will receive Supermarket coupon of face value HK\$1,500 or Samsung Galaxy Watch4 of face value HK\$2,098 ("Promotion Reward").

## Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 12:00 November 24, 2021 to 18:00 November 30, 2021, 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 Credit Card 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 on or before December 30, 2021, subject to the card providers' system records;
4. Submit their (1) full name, (2) application date, (3) screen capture of reference number and (4) screen capture of approval SMS or Email notification to support@moneyhero.com.hk within 7 days of receiving approval from Citibank;
5. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days of receiving the MoneyHero Reward Redemption Form from MoneyHero; and

6. Spend at least HK\$300 in Eligible Spending using the Designated Card applied within 30 days of receiving approval from the card provider.
  1. "Eligible Spending" means all posted transactions and monthly installments of billed interest free installment plans conducted by principal and supplementary card(s), if applicable. Ineligible transactions include but are not limited to transactions through Faster Payment System (FPS) services, traveler's checks, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program and "PayLite" Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill / insurance transactions made with Eligible Card via internet banking or online payment system, all payments made using "Citi PayAll Service", mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, or other unauthorized transactions and fraud and abuse transactions.

#### Designated Cards

- Citi Cash Back Card
- Citi Rewards Card
- Citi Rewards UnionPay Card
- Citi Prestige Card
- Citi Octopus Platinum Card
- Citi PremierMiles Card

(Excluding Student Card)

#### New Credit Card Customers

For the purposes of the Promotion, New Credit Card Customers shall be defined as:

Customers who currently do not hold, have not cancelled or have not held any principal credit card of Citi within the past 12 months from the month of application for the Eligible Card.

#### Promotion Reward

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

- Wellcome supermarket coupon, value of HK\$1,500

- Samsung Galaxy Watch4 40mm Bluetooth, value of HK\$2,098 (As of November 22, according to Samsung)

Eligible Customers who qualify to receive the Special Reward will be notified by MoneyHero via email. If the Eligible Customer does not reply to this email, he or she will be deemed to have accepted the Special Reward in place of a Promotion Reward.

Eligible Customers who fulfil the conditions will be able to select one of the Promotion Rewards, subject to availability.

The color variations of the Samsung Galaxy Watch4 are random and subject to availability. Eligible Customers will not be able to select a color.

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.

#### 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 are required to send their (1) full name, (2) application date, (3) screen capture of reference number and (4) screen capture of approval SMS or Email notification to support@moneyhero.com.hk within 7 days of receiving approval from the card provider in order to receive the MoneyHero Reward Redemption Form. Customers who do not send all of the above to MoneyHero within the stipulated period will not be able to receive the Promotion Reward.

- 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.

- Customers are required to spend at least HK\$300 using the Designated Card within 30 days of receiving approval from the card provider.

- 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 MoneyHero Reward Redemption Form is submitted, depending on the actual situation regarding user's approval and transaction status or other factors that may affect eligibility for the Promotion Reward.
- Customers are required to redeem the Promotion Reward on or before May 31, 2022. Any queries regarding redemption, or redemption submissions of the Promotion Reward that are received after this date will not be handled, 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.
- 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, willful spamming or manipulation of any MoneyHero's processes, or website).

- Applicants understand and accept that gift fulfilment is facilitated by MoneyHero; Citibank (Hong Kong) does not have any liability or responsibility for the gift fulfilment.

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