

# MoneyHero X 星展銀行 星展豐盛理財戶口 條款及細則(“推廣活動”)(202602)

1. 新客戶在推廣期間透過 MoneyHero經DBS digibank HK應用程式遞交網上開戶申請完成「手機開戶」或於網頁成功預約「分行開戶」，申請指定銀行賬戶，並獲批及完成本文所述其他要求的合資格客戶將會獲得推廣獎賞(各自定義如下)。

## 2. 推廣期間

除非另有規定，推廣活動的推廣期間為 2026/02/11 12pm 至 2026/02/16 6pm(“推廣期間”)。

## 3. 推廣活動相關定義

- a. “指定銀行賬戶”是指透過星展銀行申請的星展豐盛理財賬戶。
- b. “產品提供者”是指星展銀行。
- c. “新客戶”是指在申請參加本推廣活動的指定銀行賬戶之前的12個月內未持有任何星展銀行賬戶或信用卡賬戶或服務的全新星展客戶。
- d. “手機開戶”是指透過 MoneyHero 網站，然後經DBS digibank HK應用程式開戶，並輸入正確個人資料，完成整個申請流程直至「完成登記 謝謝」頁面。
- e. “分行開戶”是指透過 MoneyHero 網站到DBS網站預約到分行開戶。
- f. “指定優惠碼”是指 PM05。

## 4. 合資格客戶

為了獲得推廣獎賞並成為“合資格客戶”，客戶需：

- a. 年滿18歲或以上，持有有效的香港身份證並在香港擁有通訊地址的新客戶；
- b. 在推廣期間使用指定鏈接及指定優惠碼通過 MoneyHero 完成並提交指定銀行賬戶的申請；
- c. 在推廣期間成功提交指定賬戶的申請後7天內完整填寫並提交 MoneyHero 獎勵換領表格；及
- d. 由產品提供者批核其指定銀行賬戶申請。

## 5. 推廣獎賞和兌換

- a. 完成上述第4條條件的合資格客戶將能夠選擇以下任一“推廣獎賞”，但需視乎供應情況而定：
  - i. 手機開戶 / 預約分店開戶優惠 (需輸入指定優惠碼「PM05」):
    - HK\$300 惠康購物禮券; 或
    - HK\$300 HKTvmall電子購物禮券.
- b. 合資格客戶只能獲得最多一項推廣獎賞。

- c. 在確認資格後，兌換詳情將通過電子郵件發送至合資格客戶提供給 MoneyHero 的電郵地址。提供不準確或錯誤信息的合資格客戶(由 MoneyHero 全權決定)將無法接收任何推廣獎賞。
- d. 推廣獎賞的資格將基於 MoneyHero 和產品提供商的內部記錄。如有任何爭議，MoneyHero 保留全權決定的權利，該決定對所有用戶具有約束力。
- e. 如果指定銀行賬戶的申請不是通過指定鏈接進行的，或在申請過程中啟用了廣告攔截器、追蹤攔截器或隱身模式，可能不會被計作有效，並可能導致用戶無資格獲得任何推廣獎賞。MoneyHero 保留根據其記錄扣留任何推廣獎賞的權利，若申請未通過 MoneyHero 並按照這些條款和條件進行。
- f. 推廣獎賞不可退還或兌換現金或其他獎勵。所有與推廣相關的產品和服務均以庫存為準。合資格客戶有責任在兌換時檢查推廣獎賞的質量。MoneyHero 對推廣獎賞的任何方面(包括但不限於質量、供應、交付或維護)不承擔法律責任。
- g. 如果 MoneyHero 的供應商無法提供推廣獎賞或指定推廣獎賞無法再從官方渠道購買，MoneyHero 保留用相似價值的替代品替換推廣獎賞的權利。
- h. MoneyHero 和產品提供商與推廣獎賞的供應商或製造商無關，對因使用推廣獎賞而產生的任何索賠、損害、損失、費用、責任或成本不負責。任何有關推廣獎賞的查詢應直接向供應商或製造商提出。
- i. 當推廣獎賞為第三方商家的代金券時，所有發行的代金券均受該商家條款和條件的約束。MoneyHero 對任何第三方商家、網站或服務提供商所提供的商品、服務或其質量或性能不承擔任何責任。
- j. 上述推廣獎賞的建議零售價僅供參考，並可能由發行商家更改，MoneyHero 無法控制。
- k. 成功申請指定銀行賬戶並提交 MoneyHero 獎勵兌換表格但未獲產品提供商批核的用戶將無法獲得任何推廣獎賞。
- l. 未在指定期間內提交 MoneyHero 獎勵兌換表格的用戶，即使他們滿足所有其他條件，也無資格獲得推廣獎賞。
- m. 提供不準確或錯誤信息的用戶(由 MoneyHero 全權決定)將無法接收推廣獎賞。
- n. 當推廣獎賞有多種顏色或其他外觀變化時，合資格客戶將無法選擇顏色，將隨機獲得一個。
- o. MoneyHero 網站上列出的一般兌換流程不適用於本推廣。本推廣獎賞的兌換流程僅受本推廣條款和條件約束。
- p. 兌換流程可能需要從產品提供商確認資格之日起至少 16 週，具體取決於交付或兌換安排、用戶批核和交易狀況或其他可能影響推廣獎賞資格的因素。
- q. 未在規定的領取期限內領取任何推廣獎賞(如有)將被沒收，MoneyHero 對合資格客戶不承擔任何責任。任何推廣獎賞被沒收的合資格客戶無權從 MoneyHero 獲得任何付款或賠償。
- r. 任何有關兌換的查詢或兌換提交在推廣期結束後 6 個月內收到的，將不予處理，除非已在進行中。
- s. Apple 不是此推廣的參與者或贊助者。

## 6. 一般推廣條款

- a. 此推廣活動由 MoneyHero Global Limited(「MoneyHero」)組織。參與此推廣活動即表示用戶同意受這些條款和細則約束。
- b. 如有任何爭議，MoneyHero 保留在其全權酌情下作出最終決定的權利，該決定對所有用戶具有約束力。
- c. MoneyHero 保留隨時修改這些條款和細則的權利，包括更改推廣期或推廣獎賞或終止此推廣活動，無需事先通知或對用戶承擔責任。

- d. 如果這些條款和細則與任何其他材料(如市場營銷材料)有不一致之處,應以這些條款和細則為準。
- e. 參與此推廣活動即表示用戶同意(i) MoneyHero向產品供應商分享其個人資料,以準確確認用戶是否有資格獲得任何推廣獎賞,(ii) 產品供應商向MoneyHero更新有關用戶申請指定銀行產品狀態的信息,包括申請是否成功以及用戶是否已滿足所有獲得推廣獎賞的條件,(iii) MoneyHero與MoneyHero的推廣合作夥伴分享MoneyHero獎賞兌換表格中提供的信息,以促進推廣獎賞的兌換,及(iv)根據MoneyHero的隱私政策,通過電子郵件或其他電子方式接收有關此推廣活動的通信。
- f. 用戶同意定期瀏覽MoneyHero網站以查看這些條款和細則,以確保自己充分了解MoneyHero可能不時對這些條款和細則的任何更改或變更。用戶還同意,他們繼續參與此推廣活動將構成他們接受這些條款和細則(包括可能不時更改或修改的版本)的行為。
- g. 參與此推廣活動即表示用戶在此聲明並保證他們將遵守所有適用的香港法律或法規,並且他們不會將此推廣活動用於任何非法或欺詐目的。
- h. MoneyHero對用戶因參與此推廣活動而遭受的任何損害、損失、責任、傷害或失望不承擔任何責任。通過參與此推廣活動,用戶釋放MoneyHero及其代理人對此推廣活動和推廣獎賞的所有責任,包括但不限於。
- i. 通過參與此推廣活動,所有用戶同意並承諾,隨時賠償MoneyHero及其員工和代理人,並保持其免受所有損失(包括直接、間接、附帶和/或後果性損失)、損害(包括一般性、特別性和/或懲罰性損害)、要求、傷害、索賠、費用、罰款、利息和費用(包括全額賠償基礎上的法律費用),這些損失由MoneyHero因用戶參與推廣活動、接受或使用任何推廣獎賞和/或違反或企圖違反這些條款和細則和/或任何適用法律而產生的。
- j. MoneyHero保留取消任何用戶資格並扣留或沒收全部或部分推廣獎賞的權利,如果用戶被發現或合理懷疑參與任何形式的欺詐行為(包括但不限於假冒身份、篡改圖像、惡意垃圾郵件或操縱MoneyHero的任何流程或網站)。
- k. 任何產品的最終批准由產品供應商在其絕對酌情決定下確定,並受其信用和風險處理標準約束。參與此推廣活動不保證所申請的任何產品的批准。MoneyHero不保證所申請的任何產品的批准。
- l. 合資格客戶同意並承認推廣獎賞的履行由MoneyHero促進;產品供應商對推廣獎賞的履行不承擔任何責任或義務。
- m. MoneyHero致力於保持其信息準確和最新。然而,這可能有時與產品供應商、金融機構、服務提供者或特定產品的網站上提供的信息有所不同。用戶應參閱產品供應商的網站以獲取最更新的利率/費用/條款和條件。
- n. 本文中的任何內容均不得視為購買或出售證券、期貨或其他投資產品的要約、招攬或建議。所有類型的投資都有風險,投資者可能會遭受損失。網站上的所有信息和數據僅供參考。過去的表現並不保證未來的結果。此推廣活動未考慮投資目標、財務狀況或財務需求。
- o. 這些條款和細則應受香港法律管轄並依據其解釋。
- p. 如果這些條款和細則的英文版本與中文版本之間存在任何差異,應以英文版本為準。

# Terms and Conditions of MoneyHero DBS Treasure Banking Account (the “Promotion”) (202602)

1. New customers who apply for a designated bank account through MoneyHero with the DBS Digibank HK app to complete "Mobile Account Opening" or successfully make an e-appointment for "Branch Account Opening" on the website. Eligible customers who meet the requirements mentioned and have an approved application will receive promotional rewards (each as defined below).

## 2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 2026/02/11 12pm to 2026/02/16 6pm, dates inclusive (the “Promotion Period”).

## 3. For the purposes of this Promotion:

- a. “**Designated Bank Account**” means the DBS Treasures Account.
- b. “**Product Provider**” means **DBS Bank**.
- c. “**New Customer**” means brand new DBS customers who have not maintained any bank account or credit card account or service with DBS within the 12 months prior to making their application for the Designated Bank Account as part of this Promotion.
- d. “**Mobile App Account Opening**” means opening an account through the MoneyHero website and download DBS digibank HK App, then entering their personal information, and complete the full application journey until the "Registration Completed, Thank You" page.
- e. “**E-appointment and account opening at branches**” means making an e-appointment on the DBS website through MoneyHero, during the promotion period.
- f. “**Designated Promotion Code**” means PM05.

## 4. Eligible Customers

In order to receive a Promotion Reward and to comprise “**Eligible Customers**”, customers are required to:

- a. Be a New Customer who is aged 18 or above, a holder of a valid Hong Kong Identity Card and with a correspondence address within Hong Kong;
- b. Fully complete and submit an application for a Designated Bank Account through MoneyHero using the designated link and designated promotion code during the Promotion Period;
- c. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days after successfully submitting the application for the Designated Account within the Promotion Period; and
- d. Have their application for the Designated Bank Account approved by the Product Provider.

## 5. Promotion Rewards and Redemption

- a. Eligible Customers who complete the conditions set out in Clause 4 above will be able to select one of the following “**Promotion Rewards**”, subject to availability:
- i. **Mobile App Account Opening / E-appointment and Account Opening at Branches (Required to fill up the Designated Promotion Code “PM05”):**
- HK\$300 Wellcome Shopping Voucher; OR
  - HK\$300 HKTVmall e-Voucher.
- b. Eligible Customers will receive a maximum of 1 Promotion Reward.
- c. After confirmation of eligibility, redemption instructions will be sent to Eligible Customers via email to the email address provided by the Eligible Customer to MoneyHero. Eligible Customers who provide inaccurate or incorrect information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Promotion Reward.
- d. Eligibility for the Promotion Reward will be based on MoneyHero and the Product Providers’ 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 users.
- e. If the application for the Designated Bank Account is not made via the designated link, or an ad-blocker, tracking blocker or incognito mode is enabled during the application process, it may not be counted as valid and may lead to the user not being eligible for any Promotion Reward. MoneyHero reserves the right to withhold any Promotion Reward where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.
- f. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stocks last. Eligible 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 their quality, supply, delivery or maintenance.
- g. 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.
- h. MoneyHero and the Product Provider are not associated with the provider or manufacturer of the Promotion Reward(s) and are not responsible for any claims, damages, losses, expenses, liabilities or costs arising from usage of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider or manufacturer.
- i. Where the Promotion Reward is a voucher for a third-party merchant, 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.
- j. 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.
- k. Users who successfully apply for a Designated Bank Account and submit the MoneyHero Reward Redemption Form but are not approved by the Product Provider will not be able to receive any Promotion Reward.
- l. Users who do not submit the MoneyHero Reward Redemption Form within the specified period will not be eligible to receive the Promotion Reward, even if they fulfill all other conditions.

- m. Users 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.
- n. Where a Promotion Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.
- o. 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.
- p. 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 delivery or redemption arrangements, user approval and transaction status or other factors that may affect eligibility for the Promotion Reward.
- q. Any Promotion Reward(s) not claimed past the stipulated collection period (if any) 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.
- r. Any queries regarding redemption, or redemption submissions of the Promotion Reward that are received more than 6 months after the end of the Promotion Period will not be handled, except for those already in progress.
- s. Apple is not a participant in or sponsor of this Promotion.

## 6. General Promotion Terms

- a. This Promotion is organised by MoneyHero Global Limited (“**MoneyHero**”). By participating in this Promotion, users agree to be bound by these Terms and Conditions.
- b. 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 users.
- c. 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 or liability to users.
- d. 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.
- e. By participating in this Promotion, users consent to (i) MoneyHero sharing their personal details with the Product Provider in order to accurately confirm whether a user is eligible to receive any Promotion Reward, (ii) the Product Provider updating MoneyHero with information regarding the status of the user’s application for the Designated Bank Product, including whether or not said application is successful and whether the user has fulfilled all the conditions required to receive the Promotion Reward, (iii) MoneyHero sharing the information provided in the MoneyHero Reward Redemption Form with MoneyHero’s promotion partners as required to facilitate redemption of the Promotion Reward, and (iv) receiving communications in relation to this Promotion from MoneyHero via email or other electronic means, each in accordance with MoneyHero’s [Privacy Policy](#).
- f. Users 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. Users 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.

- g. By participating in this Promotion, users 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.
- h. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by users arising from this Promotion. By participating in this Promotion, users release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Rewards.
- i. By participating in this Promotion, all users agree and undertake to, at all times, indemnify, keep indemnified and hold MoneyHero, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries, claims, costs, penalties, interest and fees (including legal fees on a full indemnity basis) incurred by Money Hero, howsoever arising from the user's participation in the Promotion, acceptance or usage of any Promotion Reward, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
- j. MoneyHero reserves the right to disqualify any user and withhold or confiscate in full or part any Promotion Rewards if the user 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).
- k. 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.
- l. Eligible Customers agree and acknowledge that Promotion Reward fulfillment is facilitated by MoneyHero; the Product Provider does not have any liability or responsibility in respect of Promotion Reward fulfillment.
- m. 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. Users should refer to the Product Provider's website for the most updated rates/fees/T&Cs on the relevant product.
- n. No content herein shall be considered an offer, solicitation or recommendation for the purchase or sale of securities, futures, or other investment products. All types of investments are risky and investors may suffer losses. All information and data on the website are for reference only. Past performance does not guarantee future results. This Promotion does not take into account investment objectives, financial situations or financial needs.
- o. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.
- p. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.