MoneyHero x Citi Core Cards 條款及細則 - (以下稱「推廣活動」) (202608)

1. 合資格客戶

成功通過MoneyHero申請指定信用卡並完成本條款及細則所載的其他要求的合資格客戶將獲得推廣獎賞（定義如下）。

2. 推廣期

除非另有說明，推廣期為 2026/08/06 6pm 至 2026/08/14 6pm（包括首尾兩天）（“推廣期”）。

3. 推廣活動相關定義

a. “指定信用卡” 指 Citi Cash Back 信用卡 或 Citi Rewards 銀聯信用卡 或 Citi PremierMiles 信用卡 或 Citi Rewards 信用卡。

b. “信用卡提供者” 指 花旗銀行。

c. “新客戶” 指在 申請指定信用卡前 12 個月內未持有花旗銀行任何信用卡的客戶。

d. “合資格簽賬" 指 HKD$4000。合資格簽賬之計算包括基本卡及附屬卡(如適用)之所有已誌賬的簽賬及商戶分期計劃之金額。非認可簽賬包括(但不限於) 透過快速支付系統(「轉數快」)進行之交易、八達通增值款項(包括透過電子錢包或任何其他途徑增值Smart Octopus)、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、保險費用及慈善/非牟利機構交易（根據Visa、萬事達卡國際組織或銀聯（按情況適用）不時界定之商戶編號）、以「Citi PayAll服務」所繳交之費用、繳交基金之供款、銀行手續費、賭場交易、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬。

4. 合資格客戶條件

為獲得推廣獎賞並成為“合資格客戶”，客戶需：

a. 為年滿 18 歲且持有有效香港身份證並在香港有通訊地址的新客戶 (學生恕不符合參與本次MoneyHero推廣活動的資格)；

b. 在被重定向到信用卡提供者網站前向 MoneyHero 提供有效的電子郵件地址；

c. 在推廣期內通過 MoneyHero 使用指定鏈接完成並提交指定信用卡的申請；

d. 在推廣期內成功提交指定信用卡的申請後 7 天內完整填寫並提交 MoneyHero 獎賞換領表格；

e. 在2026/09/30或之前獲信用卡提供者批准申請指定信用卡，並以信用卡提供者系統記錄為準；

f. 啟動已批核的指定信用卡並於指定卡獲批准後30天內使用該指定卡於「合資格簽賬」中消費滿 HKD$4000；

g. 成功申請是次推廣活動之指定信用卡的申請人，就同一申請不能同時享有由MoneyHero提供的優惠和其他機構提供的優惠 (包括但不限於信用卡發行者提供的迎新優惠)；及

h. 於整個推廣期及換領期內，合資格客戶的指定信用卡賬戶於整個推廣期及推廣獎賞履行期內必須保持有效及信用狀況良好 。

5. 推廣獎賞及兌換

a. 完成第 4 條所述條件的合資格客戶可選擇以下一項"推廣獎賞"，視供應情況而定：

   i. 周生生「珍藏篇」999.9黃金小馬 (1克) × 2件；或
   ii. DELONGHI La Specialista Arte 半自動咖啡機 EC9155 (價值HK$7,818) (需以指定信用卡以換購價HK$525換領)；或
   iii. Harman Kardon SoundSticks 5 藍芽喇叭 (價值HK$3,499)；或
   iv. Sony WH-1000XM6 耳機 (價值HK$3,699)；或
   v. Insta360 X4 Air (標準套裝) (價值HK$3,149)；或
   vi. Philips ADD6920 RO 即熱式純淨飲水機 (價值HK$4,288)；或
   vii. Dyson HD16 Supersonic Nural™ 風筒 (價值HK$3,980)；或
   viii. Dyson Airwrap i.d.™ 智能吹風造型器 HS08 (價值HK$4,480)；或
   ix. HK$2,300 Apple Store禮品卡；或
   x. HK$2,400 惠康購物禮券；或
   xi. HK$2,400 Trip.com 電子禮券；或
   xii. 25,000 Max Miles 飛行里數.

   *禮品 (i) 限量 100 個換領名額，數量有限，先到先得。超出之名額將以 HK$2,400 惠康購物禮券作為替補禮品。

   *以上禮品 (ii) - (viii) 限量共 700 名額，數量有限，先到先得。超出之名額將以 HK$2,400 惠康購物禮券作為替補禮品。

b. 合資格客戶最多可獲得 1 項推廣獎賞。

c. 確認合資格後，兌換詳情將通過電子郵件發送到合資格客戶提供給 MoneyHero 的電子郵件地址。MoneyHero 有絕對酌情權決定的情況下，提供不準確或不正確信息的合資格客戶將無法獲得任何推廣獎賞。

d. 獲得推廣獎賞的資格將基於 MoneyHero 和信用卡提供者的內部記錄。在任何爭議情況下，MoneyHero 保留最終決定權，並對所有用戶具有約束力。

e. 如果未通過指定鏈接申請指定信用卡，或在申請過程中啟用了廣告攔截器、跟踪攔截器或無痕模式，可能會導致申請無效，並可能導致用戶無法獲得任何推廣獎賞。如根據MoneyHero的記錄，有關申請並非按照本條款及細則透過MoneyHero作出，MoneyHero保留扣留任何推廣獎賞的權利。

f. 推廣獎賞不可退款，亦不可兌換成現金或其他獎賞。所有推廣相關產品和服務均視庫存情況而定。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、交付或維護不承擔任何法律責任。

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從官方渠道購買，MoneyHero保留用類似價值的替代品替換推廣獎賞的權利。

h. MoneyHero和信用卡提供者與推廣獎賞的提供者或製造商無關，並不對因使用推廣獎賞而產生的任何索賠、損害、損失、費用、責任或費用負責。任何關於推廣獎賞的查詢應直接向提供者或製造商提出。

i. 如果推廣獎賞是第三方商戶的禮券，所有發出的禮券均受禮券商戶的條款及細則約束。MoneyHero對任何第三方商戶、網站或服務提供者提供的商品、服務或其質量或性能不承擔任何責任。

j. 推廣獎賞的建議零售價僅供參考，並可能由發行商更改，MoneyHero 無法控制。

k. 成功申請指定信用卡並提交 MoneyHero 獎賞換領表格但未獲信用卡提供者批准的用戶將無法獲得任何推廣獎賞。

l. 未在指定期限內提交 MoneyHero 獎賞換領表格的用戶，即使他們符合所有其他條件，也無法獲得推廣獎賞。

m. 提供不準確或不正確信息的用戶（由 MoneyHero 絕對酌情決定）將無法獲得推廣獎賞。

n. 如果推廣獎賞有多種顏色或其他外觀變化，合資格客戶將無法選擇顏色，將隨機獲得一個。

o. MoneyHero 網站上規定的一般兌換流程不適用於本推廣活動。推廣獎賞的兌換流程僅受本推廣條款及細則約束。

p. 兌換流程可能需要至少8週，從信用卡提供者確認合資格之日起計算，具體取決於交付或兌換安排、用戶批准和交易狀態或其他可能影響推廣獎賞合資格的因素。

q. 任何未在規定的領取期限內領取的推廣獎賞（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要求 MoneyHero 以任何形式支付或補償。

r. 任何於推廣期結束後超過六（6）個月才收到的推廣獎賞兌換查詢或兌換申請將不予處理，但已在處理中的個案除外 。

s. Apple 並非本推廣活動的參與者或贊助商。

t. 有關Max Miles 之推廣獎賞，所有發出的Max Miles均受HeyMax Limited的條款及細則約束。有關如何兌換Max Miles的詳情，請參閱該等條款及細則。MoneyHero對任何第三方商戶、網站或服務提供者提供的商品、服務或其質量或性能不承擔任何責任。合資格客戶選擇Max Miles獎賞：

   i. 須使用提供予 MoneyHero 之電郵地址註冊 HeyMax 帳戶；

   ii. 須全權負責確保提供予 MoneyHero 之電郵地址已註冊 HeyMax 帳戶，並為其本人名下 HeyMax 帳戶之正確電郵地址。

u. 任何黃金獎賞均為指定實物獎賞，並非現金、黃金投資產品或現金等值。黃金價格及相關獎賞的零售價可能不時變動，任何標示的獎賞價值僅供參考。合資格申請人不得因金價或零售價變動而要求補回差額、退款、現金、賠償或任何其他替代利益。

v. 黃金獎賞由周生生提供。MoneyHero並非該獎賞的製造商。獎賞的品質、成色、重量、保養及售後服務（如適用）均以周生生的產品資料及相關條款為準。如對產品品質有任何查詢，合資格申請人應直接聯絡周生生。除因MoneyHero的疏忽、違約或法律另有規定外，MoneyHero不會就該獎賞的品質、瑕疵、使用或相關售後服務承擔責任。

6.一般推廣條款

a. 本推廣活動由 MoneyHero Global Limited（“MoneyHero”）組織。參加本推廣活動即表示用戶同意受這些條款及細則約束。

b. 在任何爭議情況下，MoneyHero 保留最終決定權，並對所有用戶具有約束力。

c. MoneyHero保留隨時修改這些條款及細則的權利，包括更改推廣期或推廣獎賞或終止本推廣活動，無需事先通知或對用戶承擔任何責任。

d. 如果這些條款及細則與任何其他有關本推廣活動的材料（如營銷材料）之間存在任何不一致，則以這些條款及細則為準。

e. 參加本推廣活動即表示用戶同意：(i) MoneyHero 將其個人資料與信用卡提供者分享，以準確確認用戶是否有資格獲得任何推廣獎賞；(ii) 信用卡提供者向 MoneyHero 更新用戶申請指定信用卡的狀態，包括申請是否成功以及用戶是否滿足所有獲得推廣獎賞的條件；(iii) MoneyHero 將 MoneyHero 獎賞換領表格中提供的信息與 MoneyHero 的推廣合作夥伴分享，以推廣獎賞的兌換；以及 (iv) 根據 MoneyHero 的隱私政策，接收來自 MoneyHero 的與本推廣活動相關的電子郵件或其他電子通信。

f. 用戶同意定期瀏覽 MoneyHero 網站以查看這些條款及細則，確保他們充分了解 MoneyHero 可能對這些條款及細則進行的任何變更或修改。用戶同意他們繼續參加本推廣活動將構成他們接受這些條款及細則（包括可能不時更改或修改的版本）。

g. 參加本推廣活動即表示用戶聲明並保證他們將遵守所有適用的香港法律或法規，並且他們不會將本推廣活動用於任何非法或欺詐目的。

h. MoneyHero 對參加本推廣活動而導致的任何損害、損失、責任、傷害或失望不承擔任何責任。參加本推廣活動即表示用戶免除 MoneyHero 及其代理的所有責任，包括但不限於本推廣活動及推廣獎賞的責任。

i. 參加本推廣活動即表示所有用戶同意並承諾在任何時候賠償、保持賠償並使 MoneyHero、其員工及代理免受所有損失（包括直接、間接、附帶及/或後果性損失）、損害（包括一般性、特殊性及/或懲罰性損害）、要求、傷害、索賠、成本、罰款、利息及費用（包括全額賠償基礎上的法律費用）如何因用戶參加本推廣活動、接受或使用任何推廣獎賞及/或任何違反或涉嫌違反這些條款及細則及/或任何適用法律而產生的。

j. MoneyHero保留取消任何用戶資格的權利，並全額或部分扣留或沒收任何推廣獎賞，如發現或合理懷疑用戶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、故意發送垃圾郵件或操縱任何 MoneyHero 的流程或網站）。

k. 產品的最終批准由信用卡提供者絕對酌情決定，並受其信用和風險處理標準約束。參加本推廣活動並不保證申請的任何產品會被批准。MoneyHero 不保證申請的任何產品會被批准。

l. 合資格客戶同意並承認推廣獎賞的履行由 MoneyHero 協助；信用卡提供者對推廣獎賞的履行不承擔任何責任。

m. MoneyHero 努力保持信息準確和最新。然而，這可能與信用卡提供者、金融機構、服務提供方或特定產品網站提供的信息有所不同。用戶應參考信用卡提供者網站以獲取最新的費率/費用/條款及細則。

n. 這些條款及細則應受香港法律管轄並根據香港法律解釋。

o. 如本條款及細則的英文版本與中文版本有任何不一致之處，概以英文版本為準。

Terms and Conditions of MoneyHero x Citi Core Cards - (the "Promotion") (202608)

1. Eligible Customers who successfully apply for a Designated Card through MoneyHero during the Promotion Period and complete the other requirements set out herein will receive a Promotion Reward (each as defined below).

2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 2026/08/06 6pm to 2026/08/14 6pm, dates inclusive (the "**Promotion Period**").

3. For the purposes of this Promotion:

a. **"Designated Card"** means the Citi Cash Back Card / Citi Rewards UnionPay Card / Citi PremierMiles Credit Card / Citi Rewards Card.

b. **"Product Provider"** means **Citibank.**

c. **"New Customer"** means customers who have not held any credit card with Citi Bank in the 12 months preceding the date on which their application for a Designated Card is made as part of this Promotion.

d. **"Eligible Spending"** means HKD$4000. All posted transactions and monthly installments of billed Merchant InstallmentPlan conducted by principal and supplementary card(s), if applicable, are included in the Eligible Spending calculation. Ineligible transactions,including but not limited to, transactions through Faster Payment System (FPS)services, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program,"FlexiBill" Installment Program and "PayLite" Installment Program and QuickCash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), all payments made using "Citi PayAllService", mutual funds payment, fees & charges, casino transactions,unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

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 (students are not eligible for this MoneyHero promotion);

b. Provide a valid email address to MoneyHero prior to being redirected to the Product Provider's website;

c. Fully complete and submit an application for a Designated Card through MoneyHero using the designated link during the Promotion Period;

d. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days after successfully submitting the application for the Designated Card within the Promotion Period;

e. Have their application for the Designated Card approved by the Product Provider on or before 2026/09/30, subject to the Product Provider's system records;

f. Activate the approved Designated Card and spend a minimum of HKD$4000 in Eligible Spending using the Designated Card within a 30 day period after the Designated Card is approved;

g. This promotion cannot be combined with any other offers. The applicant who successfully applied for the designated Card in this promotion provided by MoneyHero shall NOT be further entitled to other rewards in relation to the same application for the same Card, including but not limited to the Welcome Offers provided by the Card issuers; and

h. Eligible Customers' Designated Card accounts must remain valid and in good standing throughout the Promotion Period and until fulfilment of the Promotion Reward

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. Chow Sang Sang 'Collectable' 999.9 Gold Horse (1g) × 2 pieces; OR
ii. DELONGHI La Specialista Arte Pump-Driven Espresso Coffee Machine EC9155 (value at HK$7,818) (Need to redeem with the Designated Card at the redemption price of HK$525); OR
iii. Harman Kardon SoundSticks 5 Bluetooth Speaker (value at HK$3,499); OR
iv. Sony WH-1000XM6 Wireless Noise Cancelling Headphones (value of HK$3,699); OR
v. Insta360 X4 Air (Standard Bundle) (value at HK$3,149); OR
vi. Philips ADD6920 RO Water Dispenser (value of HK$4,288); OR
vii. Dyson HD16 Supersonic Nural™ Hair Dryer HD16 (value of HK$3,980); OR
viii. Dyson Airwrap i.d.™ Multi-styler and Dryer HS08 (value of HK$4,480); OR
ix. HK$2,300 Apple Store Gift Card; OR
x. HK$2,400 Wellcome Shopping Voucher; OR
xi. HK$2,400 Trip.com e-Voucher; OR
xii. 25,000 Max Miles.

*The gifts (i) are limited to 100 redemption slots, with limited quantities available on a first-come, first-served basis. The excess quotas will be compensated with a HK$2,400 Wellcome Shopping Voucher as a substitute gift.

*The above gifts (ii) - (viii) are limited to a total of 700 slots, with limited quantities available on a first-come, first-served basis. The excess quotas will be compensated with a HK$2,400 Wellcome Shopping Voucher as a substitute gift.

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 Card 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 Card 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 8 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) will 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.

t. Where the Promotion Reward selected includes Max Miles, all issued Max Miles are subject to the terms and conditions of HeyMax Limited. Please refer to these terms for further information on how to redeem Max Miles. MoneyHero assumes no liability for the goods, services, or their quality or performance, provided by any third-party merchants, websites, or service providers. By selecting Max Miles Reward, eligible customers:

   i. Must register a HeyMax account using the email address provided to MoneyHero;

   ii. Are solely responsible for ensuring that the email address provided to MoneyHero has been used to register a HeyMax account, and that it is the correct email address associated with their own HeyMax account.

u. Any Gold Reward is a designated physical Reward and does not constitute cash, a gold investment product or cash equivalent. Gold prices and the retail prices of the relevant Rewards may fluctuate from time to time, and any stated Reward value is for reference only. Eligible Applicants shall not be entitled to claim any price difference, refund, cash, compensation or any other substitute benefit arising from such fluctuation.

v. The Gold Reward is supplied by Chow Sang Sang. MoneyHero is not the manufacturer of the Reward. The quality, fineness, weight, warranty and after-sales service (if applicable) of the Reward are subject to Chow Sang Sang's product information and applicable terms. Any enquiries concerning product quality should be directed to Chow Sang Sang. Except where arising from MoneyHero's negligence or breach, or otherwise required by law, MoneyHero shall not be liable for the quality, defects, use or related after-sales service of the Reward.

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, Designated Card, Eligible Spending requirement, Promotion Reward, eligibility criteria, redemption process, quota and/or availability of the 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 Card, including whether the application is successful, whether the Designated Card has been activated, whether the Eligible Spending requirement has been fulfilled, 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 MoneyHero, 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 fulfilment.

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. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.

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