(2026/10/30 6pm) MoneyHero x DBS COMPASS VISA / DBS Live Fresh Card / DBS Live Fresh College Affinity Card

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 2026/10/30 6pm 至 2026/11/30 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 DBS COMPASS VISA 或 DBS Live Fresh Card 或 DBS Live Fresh 大專生信用卡。

b.“信用卡提供者”指 星展銀行。

c.“新客戶”指在申請指定信用卡前 12 個月內未持有星展銀行任何信用卡的客戶。

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；

b.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；

c.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；及

d.在2026/12/31 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。

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：

- HK$400 Apple Store 禮品卡；或
- HK$400 惠康購物禮券.

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。MoneyHero 保留根據其記錄未通過 MoneyHero 申請的情況下扣留任何推廣獎賞的權利，並依據這些條款及細則處理。

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 16 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.任何關於兌換的查詢或兌換提交在推廣期結束後 6 個月內收到的查詢不會被處理，但已在進行中的查詢除外。

s.Apple 並非本推廣活動的參與者或贊助商。

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.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)。

m.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。

n.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。

o.這些條款及細則應受香港法律管轄並根據香港法律解釋。

p.如本條款及細則的英文版本與中文版本以英文版本為準。

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 2026/10/30 6pm to 2026/11/30 6pm, dates inclusive (the "**Promotion Period**").

3. For the purposes of this Promotion:

a."Designated Card" means **the** DBS COMPASS VISA / DBS Live Fresh Card / DBS Live Fresh College Affinity Card.

b."Product Provider" means **DBS Bank**

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

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.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 Loan within the Promotion Period; and

e.Have their application for the Designated Card approved by the Product Provider on or before 2026/12/31, subject to the Product Provider's system records.

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:

- HK$400 Apple Store Gift Card; OR
- HK$400 Wellcome Shopping 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 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 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 Card, 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 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. MoneyHero reserves the right to disqualify any user and withhold or confiscate in full or part any 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, wilful spamming or manipulation of any MoneyHero's processes, or website).

m. 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.

n. 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.

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.