(2026/11/06 12pm) MoneyHero x Standard Chartered Cathay Pacific Mastercard

1. 成功通過 MoneyHero 申請指定信用卡並完成以下要求的合資格客戶將獲得推廣獎賞（各自定義如下）。

2. 推廣期

除非另有說明，推廣活動的推廣期為 2026/11/06 12pm 至 2026/11/16 6pm（包括首尾兩日）（「推廣期」）。

3. 推廣活動定義

a.「指定信用卡」是指渣打銀行（香港）有限公司發行的 渣打國泰Mastercard 或 渣打國泰Mastercard - 優先理財 或 渣打國泰Mastercard - 優先私人理財。

b.「信用卡提供者」是指渣打銀行（香港）有限公司。

c.「新客戶」是指在推廣期前6個月內未持有或取消任何渣打銀行（香港）有限公司發行的主卡渣打信用卡或 MANHATTAN 信用卡的客戶

4. 合資格客戶

為獲得推廣獎賞並成為「合資格客戶」，客戶需：

a. 為年滿18歲或以上、持有有效香港身份證及香港地址的新客戶；

b. 在推廣期內通過 MoneyHero 使用指定連結完整填寫並提交指定信用卡申請；

c. 遞交信用卡申請時必須於「推廣代碼」一欄填寫「HKRMHNOV」；

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2026/12/31或之前經信用卡提供者批核其指定信用卡申請，並以信用卡提供者系統記錄為準；及

f. 在收到信用卡提供者的批核 SMS 或電子郵件通知後 7 天內，填寫批核證明表格及上傳相關批核證明，(i) 指定信用卡名稱，(ii) 申請日期，及 (iii) 批核截圖，供 MoneyHero 驗證獎賞資格。

5. 推廣獎賞及兌換

a. 完成以上條件的合資格客戶可選擇以下其中一項「推廣獎賞」，需視乎供應情況：

- HK$1,800 惠康購物現金券；或
- HK$1,800 HKTVMall 電子購物禮券 ；或
- HK$1,800 Trip.com 電子禮券；或
- LOJEL Cubo Large 行李箱 (價值 HK$3,700)；或
- Sony WH-1000XM5 耳罩式降噪耳機 (價值 HK$3,190)；或
- Philips ADD6920 RO純淨飲水機 (價值 HK$4,288)；或
- Dyson HD16 Supersonic Nural™ 風筒 (價值HK$3,980) (需以指定信用卡以換購價HK$400換領)；或
- DJI Osmo Pocket 3 運動相機 (價值HK$3,059) (需以指定信用卡以換購價HK$783換領)；或
- Dyson PencilWash™ 直桿洗地機 (價值 HK$2,990)；或
- Marshall Acton IV 藍牙家用喇叭 (價值 HK$2,499).

b. 每位合資格客戶最多可獲得 1 項推廣獎賞。

c. 在確認資格後，兌換指示將在 90 天內通過電子郵件發送至合資格客戶提供給 MoneyHero 的電子郵件地址。提供不準確或錯誤信息的合資格客戶（由 MoneyHero 全權酌情決定）將無法收到任何推廣獎賞。

d. 推廣獎賞的資格將根據 MoneyHero 和信用卡提供者的內部記錄決定。如有任何爭議，MoneyHero 保留最終決定權，且其決定對所有用戶具有約束力。

e. 如果申請指定信用卡未通過指定連結提交，或者在申請過程中啟用了廣告攔截器、追蹤攔截器或隱私模式，申請可能無效，且用戶可能無法獲得任何推廣獎賞。MoneyHero 保留根據其記錄不通過 MoneyHero 申請的推廣獎賞的權利。

f. 推廣獎賞不可退款也不可兌換現金或其他獎賞。所有與推廣活動相關的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對於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，對於因使用推廣獎賞而引起的任何索賠、損害、損失、費用、責任或成本不承擔任何責任。任何有關推廣獎賞的查詢應直接聯繫提供者或製造商。

i. 如果推廣獎賞是第三方商戶的禮券，所有發行的禮券均受禮券商戶的條款及細則約束。MoneyHero不對任何第三方商戶、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，並可能由發行商戶更改，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核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滿足所有其他條件也無法獲得推廣獎賞。

m. 提供不準確或錯誤信息的用戶（由 MoneyHero 全權酌情決定）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，將隨機收到一種。

o. MoneyHero 網站上描述的一般兌換流程不適用於此推廣活動。推廣獎賞的兌換流程僅受本推廣活動條款及細則約束。

p. 兌換流程可能需要從信用卡提供者確認資格之日起至少 16 週，具體取決於交付或兌換安排、用戶批核和交易狀態或影響推廣獎賞資格的其他因素。

q. 過了指定的收集期後未兌換的推廣獎賞將被沒收，MoneyHero對合資格客戶不承擔任何責任。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. 收到推廣期結束後 6 個月以上的兌換查詢或兌換提交將不予處理，除非已在處理中。

s. 所有Apple產品均為Apple Inc.的商標。Apple並非本推廣活動的贊助商或參與者。

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本條款及細則約束。

b. 如有任何爭議，MoneyHero保留最終決定權，且其決定對所有用戶具有約束力。

c. MoneyHero保留隨時修改本條款及細則的權利，包括更改推廣期或推廣獎賞，或終止此推廣活動，無需提前通知用戶或承擔責任。

d. 如果本條款及細則與有關此推廣活動的其他材料（例如營銷材料）之間存在任何不一致，以本條款及細則為準。

e. 參與此推廣活動即表示用戶同意 (i) MoneyHero 與信用卡提供者共享其個人資料，以準確確認用戶是否有資格獲得任何推廣獎賞，(ii) 信用卡提供者向 MoneyHero 更新有關用戶指定信用卡申請狀態的信息，包括申請是否成功以及用戶是否已滿足獲得推廣獎賞的所有條件，(iii) MoneyHero 與 MoneyHero 的推廣合作夥伴共享 MoneyHero 獎賞換領表格中提供的信息，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與此推廣活動相關的通信。

f. 用戶同意定期瀏覽 MoneyHero 網站以查看本條款及細則，以確保他們完全了解 MoneyHero 不時對本條款及細則所做的任何變更。用戶也同意其繼續參與此推廣活動將構成其對本條款及細則（包括不時更改或修改的版本）的接受。

g. 參與此推廣活動即表示用戶在此聲明並保證其將遵守所有適用的香港法律或法規，並不會將此推廣活動用於任何非法或欺詐目的。

h. MoneyHero 對於用戶參與此推廣活動所引起或遭受的任何損害、損失、責任、傷害或失望不承擔任何責任。參與此推廣活動即表示用戶免除 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. 參與此推廣活動即表示所有用戶同意並承諾在任何時候對 MoneyHero，其員工和代理人進行全額賠償，並使其免受所有損失（包括直接、間接、附帶和/或後果性損失）、損害（包括一般、特殊和/或懲罰性損害賠償）、要求、傷害、索賠、成本、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/或違反或據稱違反本條款及細則和/或任何適用法律而引起。

j. MoneyHero保留取消任何用戶資格並全額或部分扣留或沒收任何推廣獎賞的權利，如果發現或合理懷疑用戶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、故意垃圾郵件或操縱 MoneyHero 的任何過程或網站）。

k. 產品的最終批核由信用卡提供者全權酌情決定，並受其信用和風險處理標準約束。參與此推廣活動不保證任何申請產品的批核。MoneyHero 不保證任何申請產品的批核。

l. MoneyHero保留取消任何用戶資格並全額或部分扣留或沒收任何獎賞的權利，如果發現或合理懷疑用戶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、故意垃圾郵件或操縱 MoneyHero 的任何過程或網站）。

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

n. MoneyHero致力於保持其信息的準確性和最新性。然而，這可能有時與信用卡提供者、金融機構、服務提供者或特定產品網站上提供的信息有所不同。用戶應參考信用卡提供者的網站以獲取相關產品的最新費率/費用/條款及細則。

o. 本條款及細則應受香港法律管轄並按其解釋。

p. 如本條款及細則的英文版與中文版本之間有任何不一致，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 2026/11/06 12pm to 2026/11/16 6pm, dates inclusive (the "**Promotion Period**").

3. For the purposes of this Promotion:

a. "Designated Card" means the **Standard Chartered Cathay Pacific Mastercard / Standard Chartered Cathay Pacific Mastercard - Priority Banking / Standard Chartered Cathay Pacific Mastercard - Priority Private**.

b. "Product Provider" means Standard Chartered Bank (Hong Kong) Limited.

c. "New Customer" means customers who do not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit Card issued by Standard Chartered Bank (Hong Kong) Limited in the 6 months prior to the date of approval of their current application for a Designated Card 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. Fully complete and submit an application for a Designated Card through MoneyHero using the designated link during the Promotion Period;

c. Enter the promotional code "HKRMHNOV" in the "Promotion Code" field upon submission of your credit card application;

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 2026/12/31, subject to the Product Provider's system records; and

f. Submit SCB Proof Submission Form and upload the relevant approval documents (i) the name of the Designated Card applied for, (ii) their application date, and (iii) a screen capture of the approval SMS or email notification within 7 days of receiving approval from the Product Provider, which will be used by MoneyHero to verify reward eligibility.

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$1,800 Wellcome Shopping Voucher; OR
- HK$1,800 HKTVmall e-Gift Voucher; OR
- HK$1,800 Trip.com e-Voucher; OR
- LOJEL Cubo Large Luggage (value at HK$3,700); OR
- Sony WH-1000XM5 Wireless Noise Cancelling Bluetooth Headphones (value at HK$3,190); OR

- Philips ADD6920 RO Water Dispenser (value at HK$4,288); OR
- Dyson HD16 Supersonic Nural™ Hair Dryer (value at HK$3,980) (Need to redeem with Designated Card at the redemption price of HK$400); OR
- DJI Osmo Pocket 3 Action Camera (value at HK$3,059) (Need to redeem with Designated Card at the redemption price of HK$783); OR
- Dyson PencilWash™ Wet Floor Cleaner (value at HK$2,990); OR
- Marshall Acton IV Bluetooth Home Speaker (value at HK$2,499).

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 within 90 days. 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. All Apple products are trademarks of Apple Inc. Apple is not a sponsor of, nor a participant in 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.