

(2025/12/01 10am) MoneyHero x sim Credit Card

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 2025/12/01 10am 至 2025/12/31 12pm(包括首尾兩日)(「推廣期」)。

3. 推廣活動定義

a.「指定信用卡」是指 Sim Credit Card 或 Sim World Mastercard®。

b.「信用卡提供者」是指 亞洲聯合財務有限公司。

c.「新客戶」是指在推廣期前12個月內未持有或取消任何亞洲聯合財務有限公司發行的信用卡或沒有於提出申請時正在使用發卡機構的服務(包括但不限於任何貸款或信貸服務)或於發卡機構持有任何賬戶(包括但不限於任何貸款或信貸賬戶)及於申請前過去 24 個曆月內曾經使用發卡機構的服務(包括但不限於任何貸款或信貸服務)或於發卡機構持有任何賬戶(包括但不限於任何貸款或信貸賬戶)。詳情請參考:

<https://thesim.com/tc/legal>。

d. 「合資格零售簽賬」不包括現金透支交易、繳付信用卡費用及收費(例如年費、利息或財務費用、逾期費用、超出信用限額手續費、現金透支手續費及其他費用)、繳付予稅務局之稅項及／或繳付予任何其他相關政府機構之款項及／或費用、通行費、道路和橋樑費用、以網上銀行或網上支付系統繳費及／或繳交公共事務費用、所有向任何保險公司繳付的款項及／或與之進行的交易(包括但不限於繳付保費)、所有向任何慈善或社會服務繳付的款項及／或捐款、購買任何禮券或現金券、繳交單位信託或基金之供款、賭場交易(包括但不限於賭博交易)、任何貨幣或電子貨幣轉賬交易(包括但不限於透過快速支付系統或流動裝置、應用程式、電子支付平台所進行之交易)、透過電子錢包(包括但不限於支付寶、微信支付、PayMe) 所作或與其有關之增值／轉賬／支付交易、增值儲值戶口、透過任何途徑增值八達通之交易(包括但不限於八達通自動增值服務、網上或手機)、提取現金、信用卡借貸、分期付款、未記賬交易、取消交易、退款交易、虛假交易或任何其他未經授權交易。發卡機構就合資格持卡人不時累積的合資格零售簽賬金額紀錄對合資格持卡人具終局性及約束力。所有合資格零售簽賬交易將以環球信用卡組織及發卡機構所編定之商戶類別編碼為準, 並可經由環球信用卡組織及發卡機構不時更改而毋須另行通知。如有任何關於合資格零售簽賬交易的爭議, 發卡機構保留最終決定權。

4. 合資格客戶

為獲得推廣獎賞並成為「合資格客戶」, 客戶需:

- 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;
- 在被重定向至信用卡提供者的網站前向 MoneyHero 提供有效的電子郵件地址;
- 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;
- 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;
- 在2026/01/01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
- 批卡成功後30日內: 累積簽賬滿HK\$100。

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\$600 Apple Store 禮品卡；或
- HK\$600 惠康購物禮券；或
- HK\$8,500 Max Miles 飛行里數。

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 8 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. Apple 並非此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。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。

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 we 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 2025/12/01 10am to 2025/12/31 12pm, dates inclusive (the “**Promotion Period**”).

3. For the purposes of this Promotion:

a. “**Designated Card**” means the sim Credit Card / sim World Mastercard®.

b. “**Product Provider**” means United Asia Finance Limited.

c. “**New Customer**” means customers who do not currently hold and have not cancelled any principal card of United Asia Finance Limited Credit Card in the 12 months prior to the date of approval of their current application for a Designated Card as part of this Promotion or at the time of the application, not currently using any service (including but not limited to any loan or credit services or maintaining any with Card Issuer and has not, within the past 24 calendar months from the month of application, used any service (including but not limited to any loan or credit services) of Card Issuer or maintained any account (including but not limited to any loan accounts) with Card Issuer. Details please refer to: <https://thesim.com/tc/legal> .

d. “**Eligible Retail Transactions**” shall not include cash advance transactions, payments of any Fees and Charges of a Card (e.g. annual fees, interest or finance charges, late charges, over-the-limit handling charges, cash advance handling fees and other charges), payment to the Inland Revenue Department and/or any other relevant authorities, tolls, road and bridge fees, online bill payment or utilities bill or all payments to and/or transactions with any insurance company (including but not limited to insurance premium payment), all donation and/or payment to any charitable or social service organizations, purchase of any cash coupon or cash voucher, payments for any unit trusts or mutual funds, casino transactions (including but not limited to gambling transactions), any money or electronic money transfer (including but not limited to transfers via person to person (P2P) payment services or mobile device, application, electronic funds transfer platform), reload/ transfer/ payment transactions made via or in relation to electronic wallets (including but not limited to Alipay, WeChat Pay, PayMe), reload of stored value accounts, Octopus top-up transactions by any means (including but not limited to Automatic Add Value Service (AAVS), online or through mobile), cash withdrawal, loan on Card, instalment amount, unposted transactions, cancelled transactions, returned transactions, counterfeit transactions or any other unauthorized transactions. The Card Issuer’s records with respect to the Eligible Cardholder on the amount of Eligible Retail Transactions accumulated from time to time are conclusive and binding on the Eligible Cardholder. All Eligible Retail Transactions shall be determined based on the merchant codes assigned by the related card associations worldwide and the Card Issuer, which may be varied from time to time without prior notice. If there is any dispute regarding any Eligible Retail Transactions, the decision of the Card Issuer shall be final and conclusive.

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 Card within the Promotion Period;
- e. Have their application for the Designated Card approved by the Product Provider on or before 2026/01/01, subject to the Product Provider's system records; and
- f. Within the first 30 days after card approval: Have accumulated eligible transactions of HK\$100.

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\$600 Apple Store Gift Card; OR
- HK\$600 Wellcome Shopping Voucher.
- HK\$8,500 Max Miles

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 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) 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.

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.