“MoneyHero「我出錢 · 你出發」旅行團”(「推廣活動」)之推廣條款及細則

1. ”MoneyHero「我出錢・你出發」旅行團”(「推廣活動」)由 MoneyHero Insurance Brokers Limited (「**MoneyHero**」)舉辦。於推廣期內，合資格參加者(定義如下)如透過 MoneyHero 申請並完成投保指定旅遊保險產品，並完成本條款及細則所列明的要求，將可獲得參加本推廣活動的機會，並有機會贏取推廣獎品(定義如下)。

2. 推廣期

本推廣活動之推廣期為2026年10月12日下午6時至2026年12月31日下午6時(包括首尾兩天)(「推廣期」)。

3. 活動詳情

a. 「指定旅遊保險產品」指第7條所列並透過MoneyHero購買的旅遊保險產品。為符合參加資格並成為「合資格參加者」，參加者須於推廣期內透過 MoneyHero 申請並完成投保一份指定旅遊保險產品及參與活動頁面的小遊戲，並完成第 4 條所列明的所須步驟及提交獎賞換領表格，提交獎賞換領表格的截止日期為2026年12月31日下午11時59分。
b. 參加者必須為年滿 18 歲或以上的香港居民，並提供完整、準確及有效的資料，包括姓名、聯絡電話、電郵地址及 申請參考編號。如根據 MoneyHero 的記錄，參加者未滿18歲、並非香港居民，或所提供的任何資料無效、不完整、不準確或不一致，其參加資格將會被取消;；如其已被選為得獎者，並其得獎資格亦將被取消，MoneyHero可按第4條的排名順序向下一名合資格推薦人提供推廣獎品 。
c. MoneyHero 將以參加者提供的電郵地址作為識別。為免生疑問，每個電郵地址就同一指定旅遊保險產品的購買，只能提交一份獎賞換領表格。每個申請參考編號僅可提交一次。
d. MoneyHero 保留權利排除就同一指定旅遊保險產品的購買重複提交的申請。
e. 如指定旅遊保險產品並非透過 MoneyHero 申請或購買、因廣告攔截器、追蹤阻擋器或無痕模式等原因未能成功追蹤，或相關申請、購買、保單或付款於推廣獎品兌換前被取消、退款、撤銷、無效、拒付或未能成功簽發，相關申請或購買將不符合本推廣活動資格。
f. 有關旅行團的行程及其他詳細資訊，將於2027年1月31日或之前在本推廣活動網頁公佈。MoneyHero將在要求得獎者作出具約束力的參與確認前，提供最終出發日期、行程、獎品包括的服務及適用旅程條款，以及當時可確認的項明生預計出席安排(如適用) ，並給予合理的確認時間。

4. 活動機制及得獎安排

a. 參加者須先於推廣期內透過MoneyHero購買指定旅遊保險產品並完成第 7 條所列明的所須步驟及提交獎賞換領表格，及於MoneyHero活動頁面參與問答遊戲。活動完結後，按分數排名最高的18名合資格參加者即可獲獎。

b. 活動期間內可以無限次遊玩，只取最高分遊玩分數。如出現相同分數參加者，先以答對題目數量較多者優先計算，再以較早獲得此分數者計算。所有分數紀錄均須經MoneyHero核實，並以MoneyHero紀錄為準。

5. 獎賞及兌換條款

獎品	名額
泰國清邁、清萊　細味漫遊5日4夜旅行團（每名得獎者獲2個旅行團名額，包括得獎者本人及1名同行者；兩人獲安排共用1間獨立客房）	18

a. 本推廣活動由MoneyHero舉辦。作為推廣獎品的泰國清邁、清萊細味漫遊5日4夜旅行團由EGL Tours Company Limited（旅行代理商牌照號碼：350805）（「EGL」）提供及營運，負責旅程預訂、交通、住宿、行程安排及旅遊服務。有關旅程詳情、行程安排及適用條款與細則，請參閱此處。　本條款及細則規管本推廣活動的參加資格、推薦計算及得獎安排；EGL的適用條款及細則規管旅行團及相關旅遊服務。如兩者有任何不一致，就本推廣活動的參加資格、推薦計算及得獎安排以本條款及細則為準；就旅行團及相關旅遊服務則以EGL的適用條款及細則為準。
b. 「項明生」預計將以個人身份參與是次旅程，其參與並不代表MoneyHero或EGL，亦不構成其代表、僱員或代理身份。他無權約束MoneyHero或EGL、更改本條款及細則，或代表其作出額外承諾。在適用法律容許的範圍內，MoneyHero不就其於獲授權服務範圍以外的獨立言論、行為或疏漏承擔責任。本條不排除MoneyHero就其本身的行為或疏漏、本條款及細則明確作出的推廣承諾，或任何依法不得排除的責任所須承擔的責任。
c. 旅程暫定於2027年6月舉行。實際日期、行程及其他旅遊安排可因營運需要、航班安排或當地情況而作合理調整，但不得實質降低推廣獎品的整體標準或價值，並須遵守下述改期及替代獎品安排。最新資訊將於推廣活動網頁公布，參加者應定期查閱。 MoneyHero將在合理可行情況下盡快直接通知已獲通知得獎的受影響人士任何重大變更。任何已公布的預估價格僅供參考，並不代表得獎者可兌換的現金金額。提供推廣獎品的成本變動，不會導致得獎者或同行者須就推廣獎品所包括的服務支付額外費用。
d. 在遵守下述改期安排及適用法律的前提下，如推廣獎品因MoneyHero的供應商無法供應、因MoneyHero合理控制範圍以外的不可預見價格上漲或市場情況而在商業上無法切實提供或成本高昂至難以承擔，或因其他超出MoneyHero合理控制範圍的原因而無法提供（包括無法再透過官方渠道購買），MoneyHero保留在合理行使酌情權的情況下，以零售價值相等或更高的其他獎品替代的權利。MoneyHero將在合理可行情況下盡快直接通知受影響的得獎者有關替代獎品及其重要條款。得獎者毋須就替代獎品支付額外費用。本條不排除或限制任何依法不得排除或限制的權利或責任。
e. 項明生預計將以個人身份參與是次旅程，但其出席並非旅行團成行或推廣獎品提供的先決條件。如項明生因任何原因無法於原定日期參與旅程，MoneyHero及EGL有權按原定日期及行程繼續進行旅行團，而毋須因此取消、延期或改期，亦毋須安排其他人士代替項明生出席。MoneyHero將在合理可行情況下盡快通知已獲通知得獎的受影響人士有關安排。除非MoneyHero另行通知，項明生未能出席本身不會影響得獎者及同行者參與旅行團或享用推廣獎品的資格。

f. 推廣獎品之換領指引將於**2027**年**2**月**28**日或之前，以電郵形式發送至得獎者於申請指定旅遊保險產品時所提供的電郵地址。此時間僅供參考，實際時間可能受推廣獎品供應商的交付時間或其他 MoneyHero 無法控制的因素影響。若得獎者向 MoneyHero 提供不準確或錯誤的資料（由 MoneyHero 全權酌情決定），將無法獲得推廣獎品。如換領通知或最終旅程安排延遲發出，MoneyHero將於通知中訂明相應延後的確認期限，得獎者不會因該通知延誤而喪失合理的確認時間。

g. 如得獎者未能於2027年3月10日或之前（或MoneyHero因換領通知或最終旅程安排延誤而另行通知的延後期限前）確認參與旅程及完成所需資料核實，得獎者將被取消資格，相關推廣獎品將被視為自動放棄。如相關指定旅遊保險產品的申請、購買、保單或付款於推廣獎品兌換前被取消、退款、撤銷、拒付或確認無效，相關購買及推薦紀錄將不予計算，並按重新計算的排名確定得獎資格。為免生疑問，保單因原定保障期正常屆滿而終止，不會單憑此原因影響資格。如得獎者被取消資格或放棄獎品，MoneyHero可按第4條的排名順序向下一名合資格推薦人發出候補得獎通知，並於通知中訂明確認期限。

h. 推廣獎品及旅行團名額不得轉讓、退款或兌換現金。得獎者按本條款及細則指定1名同行者使用其獎品所包含的另1個名額，不視為轉讓。 得獎者及同行者須自行確保符合EGL及適用法律、入境、護照、簽證、健康或其他旅遊要求，並僅須自行承擔於參加本推廣活動前已明確披露為不包括在獎品內的費用，以及其自願選擇的個人消費。不得就推廣獎品已包括的服務或按上述安排提供的改期或替代獎品另行收費。

i. MoneyHero網站上的一般兌換程序，將不適用於本推廣活動。本推廣活動的推廣獎品兌換程序僅受本條款及細則約束。

6. 獎賞換領表格

a. 需要提交獎賞換領表格的合資格參加者，必須在獎賞換領表格中提供以下資訊：

   a. 保單持有人英文姓名 (與香港身份證上所載相同)；
   b. 申請保單時所提供之電郵地址；
   c. 聯絡手提電話；
   d. 申請日期；
   e. 推薦人的聯絡手提電話 (須與推薦人購買相關保單時向MoneyHero提供的手提電話號碼相同)；及
   f. 已申請的保險之保單號碼或申請參考編號。

b. 合資格參加者有責任確保所提供的資訊正確無誤。提交獎賞換領表格並不代表相關指定旅遊保險產品已透過 MoneyHero 申請或購買，亦不代表合資格參加者已符合本推廣活動資格。

c. 申請指定旅遊保險產品並完成所需步驟並不會自動令合資格參加者獲得推廣獎品。

d. 就同一指定旅遊保險產品的申請紀錄重複提交的獎賞換領表格將不予計算。MoneyHero 不會審查或回覆任何有關遺漏、錯誤及／或延遲提交表格的查詢

7. 指定旅遊保險產品及保險產品供應商

就本推廣活動而言，指定旅遊保險產品及保險產品供應商如下：

保險產品供應商	指定旅遊保險產品	所需步驟
Allianz 保險	安聯標準計劃 安聯尊貴計劃 安聯優越計劃 安聯全年旅遊保險 銀計劃 安聯全年旅遊保險 金計劃	成功投保並於活動頁面參與MoneyHero問答遊戲
Generali 忠意保險	忠意「旅途安心保」- 標準 (單次) 忠意「旅途安心保」- 特級 (單次) 忠意「旅途安心保」- 標準 (全年) 忠意「旅途安心保」- 特級 (全年)	成功投保並於活動頁面參與MoneyHero問答遊戲
MSIG 三井住友保險	i-Travel Go 單次旅遊 計劃A i-Travel Go 單次旅遊 計劃B i-Travel Go 單次旅遊 計劃C i-Travel Go 全年旅遊 計劃A i-Travel Go 全年旅遊 計劃B i-Travel Go 全年旅遊 計劃C	成功投保後填寫獎賞換領表格，並於活動頁面參與MoneyHero問答遊戲
Starr Companies 旅遊保險	「卓悅遊‧尊尚保」旅遊保險 - 非凡 「卓悅遊‧尊尚保」旅遊保險 - 尊貴 「卓悅遊」旅遊保險 - 標準 (全年旅遊) 「卓悅遊」旅遊保險 - 非凡 (全年旅遊) 「卓悅遊」旅遊保險 - 尊貴 (全年旅遊)	成功投保並於活動頁面參與MoneyHero問答遊戲

8. 個人資料及私隱

i. 參加本推廣活動，即表示參加者同意 MoneyHero 可收集、使用、處理及保存其個人資料，以作本推廣活動之行政、資格核實、申請追蹤、聯絡得獎者、獎品兌換及送遞、處理查詢及遵守適用法律、規例之用途。

ii. 參加者同意 MoneyHero 可向相關保險產品供應商披露其個人資料，以核實申請或購買狀態、保單是否成功簽發、保費是否已支付、保單是否有效、取消、退款或撤銷，以及參加者是否符合本推廣活動資格或推廣獎品資格。

iii. 參加者亦同意 MoneyHero 可向推廣合作夥伴、獎品供應商、送遞服務供應商及其他服務供應商披露兌換或送遞推廣獎品所需的資料。安排旅程所需的資料可包括預訂、投保及簽證所必需的身份及旅行證件資料，並可在必要範圍內提供予EGL及相關旅遊服務供應商。MoneyHero及／或EGL將在收集資料前，向得獎者及同行者提供適用的個人資料收集通知，說明所需資料、用途、接收者及不提供資料的後果，並取得所需授權或同意。不得僅因本條而收集並非履行上述用途所必需的完整旅行證件副本。

iv. 任何將個人資料用於直接促銷的行為，均須受 MoneyHero 私隱政策及《個人資料（私隱）條例》規限，包括提供所需通知、取得所需同意或不反對表示，以及提供適用的拒絕接收直接促銷渠道。

9. 一般推廣條款

a. 參加此推廣活動，即代表參加者同意受本條款及細則約束。

b. 作為獲得推廣獎品的條件，得獎者同意 MoneyHero 可在不另行支付任何費用的情況下，使用其姓名、部分聯絡資料、相片、影像及／或聲明作本推廣活動相關公布、宣傳及推廣用途，惟須受適用法律及私隱要求規限。

c. 如本條款及細則與本推廣活動相關的任何其他資料（例如市場推廣材料）之間存在任何不一致，概以本條款及細則為準。

d. 在適用法律容許的範圍內，如因法律或監管要求、欺詐、系統故障或其他合理需要，MoneyHero保留修改本條款及細則、更改、暫停或終止本推廣活動的權利，並將於活動網頁公布有關變更；對已獲通知的得獎者有重大影響的變更，將另行通知。

e. MoneyHero 保留取消任何參加者資格及扣留或沒收任何推廣獎品的權利，如該參加者被發現或被合理懷疑涉及任何欺詐、濫用、虛假身份、偽造資料、操控系統、濫發訊息、違反本條款及細則或任何非法行為。

f. MoneyHero 對本推廣活動的一切事宜，包括但不限於參加資格、得獎者選定、推廣獎品兌換及任何爭議，擁有最終及具約束力的決定權。

g. 參加者聲明及保證其將遵守所有與參加本推廣活動有關的適用香港法律及／或法規，並不得將本推廣活動用於任何非法或欺詐目的。

h. MoneyHero 對參加者因參加本推廣活動或使用、兌換、未能兌換或未能使用任何推廣獎品而產生或遭受的任何損失、損害、責任、傷害、失望、開支或費用概不負責，惟法律不容許排除的責任除外。

i. EGL負責提供及營運旅行團；有關旅遊服務的查詢應向EGL提出。MoneyHero負責本推廣活動的行政、得獎資格核實及獎品換領協調，並非旅行團的營運者。在適用法律容許的範圍內，MoneyHero不就EGL或其他獨立供應商提供的旅遊服務的品質、供應、交付、適用性或使用情況承擔責任；本條並不排除MoneyHero依法不得排除的責任。。

j. 參加本推廣活動，即表示參加者同意相關保險產品供應商可向 MoneyHero 更新其申請或購買狀態，包括申請或購買是否成功、保單是否成功簽發、保費是否已支付、保單是否有效、取消、退款、撤銷或拒付，以及參加者是否符合獲得推廣獎品的所有條件，以便 MoneyHero 核實參加者的參加資格及推廣獎品資格。

k. 參加本推廣即表示參加者同意：(i) MoneyHero 可將其個人資料與相關保險產品供應商共享，以追蹤及核實申請及／或購買狀態，並確認參加者是否符合本推廣活動資格；(ii) MoneyHero 可將兌換及／或送遞推廣獎品所需資料與 MoneyHero 的推廣合作夥伴、獎品供應商、送遞服務供應商及其他服務供應商共享；及 (iii) MoneyHero 可透過電郵、WhatsApp 或其他電子通訊方式發送與本推廣活動相關的訊息，均依照 MoneyHero 的私隱政策進行。

l. MoneyHero 致力保持資料準確及最新，惟相關資料有時可能與保險產品供應商、金融機構、服務供應商或特定產品網站上的資料有所不同。參加者應參考相關保險產品供應商網站及保單文件，以獲取最新保費、費用、保障、除外責任、條款及細則。

m. 本條款及細則受香港法律管轄並據其解釋。

n. 如本條款及細則的中文及英文版本之間出現任何差異或不一致，概以英文版本為準。

MoneyHero “We Pay, You Go” Tour (the “Promotion”) – Promotional Terms and Conditions

1. The MoneyHero “We Pay, You Go” Tour (the **“Promotion”**) is organised by MoneyHero Insurance Brokers Limited (**“MoneyHero”**). During the Promotion Period, Eligible Participants (as defined below) who apply for and successfully purchase a Designated Travel Insurance Product through MoneyHero and complete the requirements set out in these Terms and Conditions will be eligible to participate in the Promotion and have the opportunity to win a Promotion Prize (as defined below).

2. Promotion Period

The Promotion will run from **6:00 p.m. on 12 October 2026 to 6:00 p.m. on 31 December 2026**, both dates inclusive (the **“Promotion Period”**).

3. Promotion Details

1. A **“Designated Travel Insurance Product”** means a travel insurance product listed in Clause 7 and purchased through MoneyHero. To be eligible to participate in the Promotion and qualify as an **“Eligible Participant”**, a participant must, during the Promotion Period, apply for and successfully purchase a Designated Travel Insurance Product through MoneyHero, participate in the mini-game on the campaign page, complete the required steps set out in Clause 4 below, and submit the Reward Redemption Form. The deadline for submitting the Reward Redemption Form is **11:59 p.m. on 31 December 2026**.
2. Participants must be Hong Kong residents aged **18 or above** and must provide complete, accurate and valid information, including their name, contact telephone number, email address and application reference number. If, according to MoneyHero’s records, a participant is under the age of 18, is not a Hong Kong resident, or has provided any invalid, incomplete, inaccurate or inconsistent information, the participant will cease to qualify as an Eligible Participant and, if already selected as a winner, will be disqualified. MoneyHero may then offer the Promotion Prize to the next eligible participant in the ranking determined under Clause 4.
3. MoneyHero will use the email address provided by a participant for identification purposes. For the avoidance of doubt, only **one Reward Redemption Form** may be submitted using the same email address in respect of the same purchase of a Designated Travel Insurance Product. Each application reference number may only be submitted once.

4. MoneyHero reserves the right to exclude any duplicate submissions relating to the same purchased of a Designated Travel Insurance Product.
5. An application or purchase will not qualify for the Promotion if the Designated Travel Insurance Product was not applied for or purchased through MoneyHero; if the application or purchase cannot be successfully tracked due to the use of an ad blocker, tracking blocker, incognito/private browsing mode or similar technology; or if the relevant application, purchase, policy or payment is subsequently cancelled, refunded, withdrawn, rendered invalid, charged back, or not successfully issued.
6. The preliminary itinerary and other detailed information about the tour will be announced on the Promotion webpage on or before 31 January 2027. Before requiring a winner to give binding confirmation of participation, MoneyHero will provide the final departure date, itinerary, services included in the prize and applicable tour terms, together with James Hong's expected attendance arrangements then available (if applicable), and allow a reasonable period for confirmation.

4. Promotion Mechanics and Winner Selection

1. Participants must first purchase a Designated Travel Insurance Product through MoneyHero during the Promotion Period, complete the required steps set out in Clause 7 and submit the Reward Redemption Form, and participate in the Q&A game on the MoneyHero campaign page. After the campaign ends, 18 eligible participants with the highest scores will be selected as winners.
2. Participants may play the game an unlimited number of times during the Promotion Period, and only the highest score will be counted. In the event of a tie in score, priority will be given to the participant who answered more questions correctly, and then to the participant who achieved that score earlier. All score records are subject to verification by MoneyHero, and MoneyHero's records shall be final.

5. Promotion Prize and Redemption Terms

Promotion Prize	**Number of Winners**
Thailand Chiang Mai and Chiang Rai 5-Day 4-Night Tour (each winner will receive 2 tour places, comprising 1 place for the winner and 1 place for a companion; the two participants will be arranged to share one private guest room)	18

1. The Promotion is organised by MoneyHero. The Thailand Chiang Mai and Chiang Rai 5-Day 4-Night Tour offered as the Promotion Prize is provided and operated by **EGL**

Tours Company Limited (Travel Agent Licence No. **350805**) (**"EGL"**), which is responsible for tour bookings, transportation, accommodation, itinerary arrangements and travel services. For details of the tour, itinerary and the applicable terms and conditions, please refer here. These Terms and Conditions govern eligibility for the Promotion, referral calculation and winner selection. EGL's applicable terms and conditions govern the tour and related travel services. If there is any inconsistency, these Terms and Conditions prevail in relation to Promotion eligibility, referral calculation and winner selection, while EGL's applicable terms and conditions prevail in relation to the tour and related travel services.

2. "James Hong" is expected to participate in the tour in his personal capacity. His participation does not represent MoneyHero or EGL and does not constitute him acting as a representative, employee or agent of MoneyHero or EGL. He has no authority to bind MoneyHero or EGL, amend these Terms and Conditions or make additional commitments on their behalf. To the extent permitted by applicable law, MoneyHero is not responsible for his independent statements, acts or omissions outside the scope of the services it has authorised. This does not exclude MoneyHero's responsibility for its own acts or omissions, the campaign commitments expressly made in these Terms and Conditions, or any liability that cannot lawfully be excluded.
3. The tour is tentatively scheduled for June 2027. The actual dates, itinerary and other travel arrangements may be reasonably adjusted due to operational requirements, flight arrangements or local circumstances, without materially reducing the overall standard or value of the Promotion Prize and subject to the rescheduling and replacement arrangements below. Updates will be published on the Promotion webpage, which participants should check regularly. MoneyHero will directly notify affected winners who have already been notified of their selection of any material changes as soon as reasonably practicable. Any published estimated price is for reference only and does not represent a cash amount redeemable by a winner. Changes in the cost of providing the Promotion Prize will not result in additional charges to winners or their companions for the services included in the Promotion Prize.
4. Subject to the rescheduling arrangements below and applicable law, if the Promotion Prize becomes unavailable from MoneyHero's suppliers, becomes commercially unfeasible or cost-prohibitive due to unforeseen price increases or market conditions beyond MoneyHero's reasonable control, or otherwise cannot be fulfilled for reasons beyond MoneyHero's reasonable control (including where it can no longer be purchased from official channels), MoneyHero reserves the right, acting reasonably, to replace the Promotion Prize with an alternative of equal or greater retail value. MoneyHero will notify affected winners directly of the replacement and its material terms as soon as reasonably practicable. No additional payment will be required for the replacement prize. Nothing in this provision excludes or restricts any rights or liabilities that cannot lawfully be excluded or restricted.
5. James Hong is expected to participate in the tour in his personal capacity, but his attendance is not a condition to the tour proceeding or to the provision of the Promotion Prize. If James Hong is unable to participate in the tour on the scheduled dates for any reason, MoneyHero and EGL may proceed with the tour on the scheduled dates and

itinerary without cancelling, postponing or rescheduling the tour, and no substitute person is required to attend in his place. MoneyHero will notify affected winners who have already been notified of their selection of the relevant arrangements as soon as reasonably practicable. Unless otherwise notified by MoneyHero, James Hong's non-attendance will not by itself affect a winner's or companion's eligibility to participate in the tour or receive the Promotion Prize.

6. Instructions for redeeming the Promotion Prize will be sent **on or before 28 February 2027** by email to the email address provided by the winner when applying for the relevant Designated Travel Insurance Product. This date is for reference only, and the actual timing may be affected by the delivery schedule of the Promotion Prize supplier or other circumstances beyond MoneyHero's control. If a winner has provided MoneyHero with inaccurate or incorrect information, as determined by MoneyHero in its sole discretion, the winner may be unable to receive the Promotion Prize. If the redemption notification or final tour arrangements are delayed, MoneyHero will specify an appropriately extended confirmation deadline in the notification, and the winner will not lose a reasonable period of time to confirm participation as a result of such delay.
7. If a winner fails to confirm participation in the tour and complete the required information verification **on or before 10 March 2027** (or by such later deadline as MoneyHero may specify where the redemption notification or final tour arrangements have been delayed), the winner will be disqualified and the relevant Promotion Prize will be deemed automatically forfeited. If the application, purchase, policy or payment in respect of the relevant Designated Travel Insurance Product is cancelled, refunded, withdrawn, charged back or confirmed to be invalid before redemption of the Promotion Prize, the relevant purchase and recommendation record(s) will not be counted, and winner eligibility will be determined based on the recalculated ranking. For the avoidance of doubt, the expiry of a policy solely as a result of the normal expiry of its original coverage period will not, by itself, affect eligibility. Where a winner is disqualified or forfeits the Promotion Prize, MoneyHero may offer the Promotion Prize to the next eligible referrer in the ranking determined in accordance with Clause 4 and will specify the applicable confirmation deadline in the replacement winner notification.
8. The Promotion Prize and tour places are non-transferable, non-refundable and cannot be exchanged for cash. For the avoidance of doubt, a winner's designation of one companion to use the additional tour place included in the Promotion Prize in accordance with these Terms and Conditions will not be regarded as a transfer. The winner and companion are responsible for ensuring that they satisfy EGL's requirements and all applicable legal, immigration, passport, visa, health and other travel requirements, and are responsible only for costs expressly disclosed as excluded from the prize before entering the Promotion and personal expenses they voluntarily incur. No additional charges will apply for services included in the Promotion Prize or for rescheduling or a replacement prize under the arrangements above.
9. MoneyHero's general reward redemption procedures displayed on the MoneyHero website do not apply to this Promotion. Redemption of the Promotion Prize under this Promotion is governed solely by these Terms and Conditions.

6. Reward Redemption Registration Form

a. Eligible Participants who are required to submit a Reward Redemption Form must provide the following information in the Reward Redemption Form:

    a. English name of the policyholder (shown on the HKID);
    b. email address provided when applying for the policy;
    c. contact mobile phone number;
    d. application date;
    e. referrer's contact mobile phone number (which must match the mobile phone number provided by the referrer to MoneyHero when purchasing the relevant policy); and
    f. policy number or application reference number for the insurance applied for.

b. Eligible Participants are responsible for ensuring that the information provided is accurate. Submission of a Reward Redemption Form does not confirm that the relevant Designated Travel Insurance Product was applied for or purchased through MoneyHero, nor does it confirm that the Eligible Participant has qualified for the Promotion.

c. Applying for a Designated Travel Insurance Product and completing the required steps does not automatically entitle an Eligible Participant to receive a Promotion Prize.

d. Duplicate Reward Redemption Forms relating to the same Designated Insurance Product application record will not be counted. MoneyHero will not review or respond to enquiries relating to missing, incorrect and/or delayed form submissions.

7. Designated Travel Insurance Products and Insurance Product Providers

For the purposes of the Promotion, the Designated Travel Insurance Products and Insurance Product Providers are as follows :-

Insurance Product Provider	**Designated Travel Insurance Products**	**Required Steps**
Allianz Insurance	Allianz Standard Plan Allianz Premier Plan Allianz Superior Plan Allianz Annual Travel Insurance Silver Plan Allianz Annual Travel Insurance Gold Plan	Successfully purchase policy and participate in the MoneyHero Speed Quiz game on the campaign page

Generali Insurance	Generali EaseUp Travel Insurance – Standard (Single) Generali EaseUp Travel Insurance – Premium (Single) Generali EaseUp Travel Insurance - Standard (Annual) Generali EaseUp Travel Insurance - Premium (Annual)	Successfully purchase policy and participate in the MoneyHero Speed Quiz game on the campaign page
MSIG Insurance	i-Travel Go Single Trip Plan A i-Travel Go Single Trip Plan B i-Travel Go Single Trip Plan C i-Travel Go Annual Trip Plan A i-Travel Go Annual Trip Plan B i-Travel Go Annual Trip Plan C	Complete the Reward Redemption Form after successful purchase and participate in the MoneyHero Speed Quiz game on the campaign page
Starr Companies Travel Insurance	TraveLead Luxe - Extraordinary TraveLead Luxe - Premium TraveLead Travel Insurance - Standard (Annual) TraveLead Travel Insurance - Extraordinary (Annual) TraveLead Travel Insurance - Premium (Annual)	Successfully purchase policy and participate in the MoneyHero Speed Quiz game on the campaign page

8. Personal Data and Privacy

1. By participating in the Promotion, participants agree that MoneyHero may collect, use, process and retain their personal data for the purposes of administering the Promotion, verifying eligibility, tracking applications, contacting winners, arranging redemption and delivery of the Promotion Prize, handling enquiries, and complying with applicable laws and regulations.
2. Participants agree that MoneyHero may disclose their personal data to the relevant insurance product provider(s) for the purposes of verifying the status of an application or purchase, whether the relevant policy has been successfully issued, whether the premium has been paid, whether the policy remains valid or has been cancelled, refunded or withdrawn, and whether the participant satisfies the requirements for Promotion eligibility or entitlement to the Promotion Prize.
3. Participants further agree that MoneyHero may disclose information necessary for the redemption or delivery of the Promotion Prize to its promotional partners, prize suppliers, delivery service providers and other relevant service providers. Information needed to arrange the tour may include identity and travel document information necessary for bookings, insurance and visas and may be provided to EGL and relevant travel service

providers to the extent necessary. Before collection, MoneyHero and/or EGL will provide winners and companions with the applicable personal information collection notice explaining the information required, its purposes, recipients and the consequences of not providing it, and obtain any required authorisation or consent. This provision does not by itself permit collection of full travel document copies that are unnecessary for those purposes

4. Any use of personal data for direct marketing purposes will be subject to MoneyHero's Privacy Policy and the **Personal Data (Privacy) Ordinance**, including the provision of any required notices, obtaining any required consent or indication of no objection, and providing the applicable means for opting out of direct marketing communications.

9. General Promotional Terms

1. By participating in the Promotion, each participant agrees to be bound by these Terms and Conditions.
2. As a condition of receiving the Promotion Prize, each winner agrees that MoneyHero may, without further payment, use the winner's name, partial contact information, photograph, image and/or statement for announcements, publicity and promotional activities relating to the Promotion, subject to applicable laws and privacy requirements.
3. In the event of any inconsistency between these Terms and Conditions and any other information relating to the Promotion, including any marketing or promotional materials, these Terms and Conditions shall prevail.
4. To the extent permitted by applicable law, MoneyHero reserves the right to amend these Terms and Conditions or to modify, suspend or terminate the Promotion where required due to legal or regulatory requirements, fraud, system failures or other reasonable circumstances. Any such changes will be announced on the Promotion webpage. Any change that materially affects a winner who has already been notified will also be separately communicated to that winner.
5. MoneyHero reserves the right to disqualify any participant and to withhold or forfeit any Promotion Prize where the participant is found or reasonably suspected to have engaged in fraud, abuse, use of a false identity, falsification of information, manipulation of systems, spamming, breach of these Terms and Conditions or any unlawful conduct.
6. MoneyHero's decision in relation to all matters concerning the Promotion, including but not limited to eligibility, the number of successful referrals, winner selection, redemption of the Promotion Prize and any disputes, shall be final and binding.
7. Each participant represents and warrants that they will comply with all applicable laws and/or regulations of Hong Kong in connection with their participation in the Promotion and will not use the Promotion for any unlawful or fraudulent purpose.
8. To the extent permitted by applicable law, MoneyHero shall not be liable for any loss, damage, liability, injury, disappointment, expense or cost suffered or incurred by any participant arising out of or in connection with participation in the Promotion or the use, redemption, inability to redeem or inability to use any Promotion Prize, except for any liability that cannot lawfully be excluded.

9. EGL is responsible for providing and operating the tour, and any enquiries relating to travel services should be directed to EGL. MoneyHero is responsible for the administration of the Promotion, verification of winner eligibility and coordination of prize redemption and is **not the operator of the tour**. To the extent permitted by applicable law, MoneyHero accepts no responsibility for the quality, availability, delivery, suitability or use of any travel services provided by EGL or any other independent supplier. Nothing in this Clause excludes any liability of MoneyHero that cannot lawfully be excluded.
10. By participating in the Promotion, participants agree that the relevant insurance product provider(s) may provide MoneyHero with updates regarding the status of their application or purchase, including whether the application or purchase was successful, whether the policy was successfully issued, whether the premium was paid, whether the policy remains valid or has been cancelled, refunded, withdrawn or charged back, and whether the participant has satisfied all conditions for accumulating successful referrals or receiving the Promotion Prize, for the purpose of enabling MoneyHero to verify the participant's eligibility for the Promotion and the Promotion Prize.
11. By participating in the Promotion, participants agree that:
    (i) MoneyHero may share their personal data with the relevant insurance product provider(s) for the purposes of tracking and verifying the status of applications and/or purchases and confirming their eligibility for the Promotion;
    (ii) MoneyHero may share information necessary for the redemption and/or delivery of the Promotion Prize with MoneyHero's promotional partners, prize suppliers, delivery service providers and other service providers; and
    (iii) MoneyHero may send communications relating to the Promotion by email, WhatsApp or other electronic means, in each case in accordance with MoneyHero's Privacy Policy.
12. MoneyHero endeavours to keep information accurate and up to date. However, such information may from time to time differ from information provided by insurance product providers, financial institutions, service providers or on specific product websites. Participants should refer to the relevant insurance product provider's website and applicable policy documents for the latest information regarding premiums, fees, coverage, exclusions, terms and conditions.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of **Hong Kong**.
14. In the event of any discrepancy or inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.