

“MoneyHero 機不可失大抽獎” 條款及細則(「條款及細則」)

1. 「MoneyHero 機不可失大抽獎」(「推廣活動」)由 MoneyHero Global Limited(「MoneyHero」)舉辦。合資格參加者(定義如下)如:(a) 於第7條所列相關指定信用卡的適用參與期間內透過 MoneyHero 申請該指定信用卡;及 (b) 在完成該項申請後, 於登記截止時間或之前另行完整填妥及提交與該項申請相關的「【機不可失大抽獎】活動登記表格」(「活動登記表格」), 即可獲得抽獎機會, 以參加本推廣活動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9月10日中午12時至2026年11月4日下午6時(包括首尾兩天)(「推廣期」)。
3. 參加資格
 - a. 為符合參加資格並成為「合資格參加者」, 參加者須於下述適用期限內符合以下條件:

於第7條所列相關指定信用卡的適用參與期間內經 MoneyHero 申請指定信用卡, 並於2026年11月11日下午6時或之前(「登記截止時間」), 完整填妥及提交該項申請相關的活動登記表格。
 - b. 參加者必須為年滿 18 歲的香港居民, 並提供完整、準確及有效的資料, 包括其香港身份證(「HKID」)上所示的英文姓名、聯絡電話、電郵地址、申請參考編號。如根據 MoneyHero 的記錄, 得獎者並非年滿18歲的香港居民, 或其提供的任何資料為無效、不完整、不準確或不一致, 該得獎者將被取消資格, 並由候補得獎者補上。
 - c. 就計算抽獎機會及分配推廣獎品而言, MoneyHero 將以參加者於活動登記表格中提交的手提電話號碼, 作為參加紀錄的識別資料。使用不同手提電話號碼提交的資料將被視為不同參加紀錄。
 - d. 如同一手提電話號碼於相關指定信用卡的適用參與期間內就多於一項指定信用卡申請提交有效的活動登記表格, 由該等申請產生的抽獎機會可累積計算。然而, 每個手提電話號碼於本推廣活動中最多只可獲得五(5)次抽獎機會, 不論與該手提電話號碼相關的申請、電郵地址或活動登記表格數目。
 - e. 每項指定信用卡申請均須提交一份與該項申請相關的活動登記表格。每個申請參考編號只可登記一次。如就同一申請參考編號提交多於一份活動登記表格, MoneyHero 只會計算其收到的第一份有效及完整表格, 並可不計算任何重複提交紀錄。
 - f. 如出現以下任何情況, 相關申請將不符合獲得抽獎機會的資格: 指定信用卡並非透過 MoneyHero申請; 未有使用MoneyHero指定推廣代碼(如適用); 因廣告攔截器、追蹤阻擋器、無痕模式或其他技術設定而未能成功追蹤相關申請; 相應的活動登記表格不完整、不準確、重複提交或未有於登記截止時間前成功提交; 或MoneyHero合理地認

為相關申請或所提交的資料涉及欺詐、偽造、重複提交，或旨在規避每個手提電話號碼的抽獎機會上限。

4. 抽獎機會及得獎安排

- a. 完成上述所規定的步驟的合資格參加者，將按以下方式獲得抽獎機會。
 - i. 就每項於相關適用參與期間內透過 MoneyHero 提交的指定信用卡申請，當合資格參加者按照第3(a)條有效提交該項申請相關的活動登記表格，並經 MoneyHero 核實符合本條款及細則後，該活動登記表格所載的手提電話號碼將獲得一(1)次抽獎機會。
 - ii. 上述第4(a)(i)條的抽獎機會可累積計算。然而，每個手提電話號碼於本推廣活動中最多只可獲得五(5)次抽獎機會，不論與該手提電話號碼相關的申請、電郵地址或活動登記表格數目。
- b. 每個手提電話號碼獲分配的抽獎機會數目，將以 MoneyHero 的內部記錄為準。如有任何爭議，MoneyHero 保留最終決定權。
- c. 抽獎將於2026年12月9日透過電腦系統隨機抽出，並由獨立見證人或審核人員監察。
- d. 抽獎將由最高獎品級別開始，直至最低獎品級別。每個手提電話號碼於本推廣活動中最多只可獲得一(1)份推廣獎品。如同一手提電話號碼被抽中多於一次，只會計算首次抽中的結果。由於抽獎將由最高獎品級別開始，該手提電話號碼將獲得首次抽中的較高級別推廣獎品，其後與該手提電話號碼相關的抽獎結果將不予計算，並由另一抽獎結果取代。
- e. 得獎者名單將於 2026 年 12 月 16 日在《星島日報》及《英文虎報》刊登，並於 MoneyHero 活動網站公布得獎結果。

5. 推廣獎品如下：

獎品級別	獎品	名額
大獎	價值 HK\$12,000 Apple Store 禮品卡	3
二獎	價值 HK\$5,000 Apple Store 禮品卡	5
三獎	價值 HK\$1,000 Apple Store 禮品卡	26
四獎	價值 HK\$500 Apple Store 禮品卡	66

- a. 推廣獎品僅包括上述指定價值的 Apple Store 禮品卡，並不包括或保證提供任何手提電話、摺疊式裝置或其他 Apple 產品。如得獎者所選購產品的價格超出相關 Apple Store 禮品卡的價值，得獎者須自行支付差額。
- b. Apple Store禮品卡受相關發行商或商戶的條款及細則約束，包括但不限於有效期、使用限制、不適用日期、預訂限制、兌換流程。
- c. MoneyHero 並非推廣獎品的製造商、供應商、發行商或服務提供者，對推廣獎品的質素、適用性、保養、供應、交付、維修或使用情況概不負責。任何有關推廣獎品的查詢、投訴、保養或索償，應直接向相關製造商、供應商、發行商或商戶提出。
- d. Apple Inc. 並非本推廣活動的參與者或贊助商。

6. 【機不可失大抽獎】活動登記表格

- a. 參加者完成指定信用卡申請後，將透過其經MoneyHero申請該指定信用卡時向 MoneyHero提供的電郵地址，收到由MoneyHero發出的電郵，當中載有「【機不可失大抽獎】活動登記表格」的連結。參加者須透過該連結完整填妥及提交活動登記表格。

活動登記表格必須於2026年11月11日下午6時或之前（「登記截止時間」）成功提交，並須包括以下資料：

- (i) 合資格參加者的 HKID 上所示的英文姓名；
 - (ii) 電郵地址；
 - (iii) 手提電話號碼；
 - (iv) 所申請的信用卡；及
 - (v) 申請參考編號。
- b. 活動登記表格只用作登記參加本推廣活動，不能用作申請或換領任何 MoneyHero 基本獨家獎賞。
- c. 參加者有責任確保活動登記表格內提供的資料完整、準確及有效，並與相關指定信用卡申請記錄相符。單憑提交活動登記表格，並不代表相關指定信用卡已透過 MoneyHero 申請，亦不代表參加者已符合本條款及細則。MoneyHero可根據其記錄及相關產品供應商的記錄核實相關申請及所提交的資料。
- d. 每項指定信用卡申請均須提交一份相關的活動登記表格。每個申請參考編號只可登記一次。如就同一申請參考編號提交多於一份活動登記表格，MoneyHero只會計算其收到的第一份有效及完整表格，並可不計算任何重複提交紀錄。
- e. 活動登記表格須於登記截止時間前成功記錄於 MoneyHero 系統方視為已提交。逾期、不完整、不準確或未能成功提交的表格將不獲計算抽獎機會。有效提交活動登記表格只代表參加者可按照第3及第4條獲得抽獎機會，並不保證參加者將獲得任何推廣獎品。

7. 指定產品及產品供應商

就本推廣活動而言，指定產品、產品供應商如下：

a. 信用卡：

產品供應商	指定產品	適用參與期間
Mox Bank	Mox 信用卡 (CashBack)	2026年9月10日中午12時至 2026年11月4日下午6時
	Mox 信用卡 (亞洲萬里通)	
花旗銀行	Citi Cash Back 信用卡	
	Citi PremierMiles 信用卡	
	Citi Prestige 信用卡	
	Citi Rewards 信用卡	
	Citi Rewards 銀聯信用卡	
滙豐銀行	滙豐Red信用卡	
中信銀行	信銀國際Motion信用卡	
	信銀國際大灣區雙幣信用卡	
渣打銀行	渣打國泰Mastercard	
	渣打國泰Mastercard - 優先理財	
	渣打國泰Mastercard - 優先私人理財	
	渣打Simply Cash Visa卡	
	渣打Smart信用卡	2026年9月10日中午12時至 2026年9月20日下午6時

所有指定產品的申請均受相關產品供應商的適用條款、資格要求及審批準則約束。各產品供應商有全權酌情決定批准或拒絕任何申請，並在適用情況下決定是否發出指定信用卡。MoneyHero 不保證任何申請將獲批准、任何指定信用卡將獲發出。產品供應商拒絕或不批准申請的決定，本身不會影響合資格參加者按照第3及第4條已獲得的抽獎機會。

8. 推廣獎品的兌換程序

- MoneyHero 基本獨家獎賞仍按其各自的條款及換領程序獨立處理。活動登記表格不能用作申請或換領基本獨家獎賞。參加者如欲申請基本獨家獎賞，仍須按照相關獎賞條款另行提交 MoneyHero 獎賞換領表格。本第8條其餘部分只適用於得獎者領取及兌換本推廣活動的推廣獎品。
- 推廣獎品之換領指引將於**2027年6月30日**或之前，以電郵形式發送至得獎者在相關有效活動登記表格內提供的電郵地址。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。

- c. 得獎者如未能於 MoneyHero 發出的通知電郵指定期限內回覆, 或未能於規定的領取期限內(如有)領取推廣獎品, 相關推廣獎品將被視為自動放棄, MoneyHero 對此不承擔任何責任。被沒收推廣獎品的得獎者, 將無權向 MoneyHero 索取任何賠償或補償。
- d. 任何被沒收的推廣獎品可隨機轉予由本推廣活動合資格參加者中抽出的備用得獎者, 但須受適用法律及牌照條件規限。

9. 個人資料及私隱

- a. 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、抽獎、公布得獎結果、聯絡得獎者、獎品兌換及送遞、處理查詢及遵守適用法律、規例及牌照條件之用途。
- b. 參加者同意 MoneyHero 可向相關產品供應商披露其個人資料, 以確認相關申請是否透過 MoneyHero 提交, 並核實相關申請資料。
- c. 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。
- d. 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。

10. 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. 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。
- e. MoneyHero 對本推廣活動的一切事宜, 包括但不限於參加資格、抽獎機會、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。

- f. 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。
- g. 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。
- h. 推廣獎品不可退款，亦不可兌換現金或其他獎賞。推廣獎品不得轉讓、出讓或轉售。合資格參加者有責任於兌換推廣獎品時檢查其狀況及品質。MoneyHero 對推廣獎品的任何方面，包括但不限於其品質、供應、交付及維護，概不承擔任何法律責任。
- i. 參加者有責任在兌換推廣獎品時檢查推廣獎品的狀態及品質。MoneyHero 並非推廣獎品的製造商、供應商、發行商或服務提供者，對推廣獎品的任何方面不承擔任何法律責任，包括但不限於其品質、供應、交付、維護、保養、適用性或使用情況。
- j. 參加本推廣活動，即表示參加者同意相關產品供應商可向 MoneyHero 提供核實其指定產品申請所合理需要的資料，包括該申請是否於相關指定信用卡的適用參與期間內正式及完整提交、申請參考編號是否有效，以及該申請是否屬重複、不完整或已由參加者撤回。MoneyHero 只會使用該等資料核實參加者獲得抽獎機會的資格。為免生疑問，相關產品供應商其後批准或拒絕該申請的決定，本身不會影響參加者根據本條款及細則已有效獲得的抽獎機會或其贏取推廣獎品的資格。
- 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產品供應商共享，以追蹤及核實相關指定產品申請是否已正式及完整提交，以及核實參加者的抽獎資格；(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。參加者應參考相關產品供應商網站及文件，以獲取最新產品資料、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差異，概以中文版本為準。

Terms and Conditions of the “MoneyHero - Chance to win up to value HK\$12,000 Apple Gift Card Lucky Draw” (“Terms and Conditions”)

1. The "MoneyHero - Chance to win up to HK\$12,000 Apple Gift Card Lucky Draw" (the "**Promotion**") is organised by MoneyHero Global Limited ("**MoneyHero**"). An Eligible Participant (as defined below) will receive a lucky draw chance to participate in the Promotion and have a chance to win a Promotion Prize (as defined below) if the Eligible Participant: (a) applies for a Designated Credit Card through MoneyHero within the Applicable Participation Period specified for that Designated Credit Card in clause 7; and (b) after completing that application, separately and fully completes and submits the campaign registration form relating to that application (the "Campaign Registration Form") by the Registration Deadline.

2. Promotion Period

The Promotion Period for this Promotion is from 12:00 p.m. on 10 September 2026 to 6:00 p.m. on 4 November 2026 (both dates inclusive) (the "**Promotion Period**").

3. Eligibility

- a. To qualify as an "**Eligible Participant**", a participant must satisfy the following conditions within the applicable timeframes set out below:

Apply for a Designated Credit Card through MoneyHero within the Applicable Participation Period specified for that Designated Credit Card in clause 7 and, on or before 6:00 p.m. on 11 November 2026 (the "Registration Deadline"), fully complete and submit the Campaign Registration Form relating to that application.

- b. Participants must be Hong Kong residents aged 18 or above and must provide complete, accurate, and valid information, including their English name as shown on their Hong Kong Identity Card ("HKID"), mobile phone number, email address, and application reference number. If, according to MoneyHero's records, a winner is not a Hong Kong resident aged 18 or above, or if any information provided is invalid, incomplete, inaccurate, or inconsistent, the winner will be disqualified and replaced by a reserve winner.
- c. For the purposes of calculating lucky draw chances and allocating Promotion Prizes, MoneyHero will use the mobile phone number submitted by the participant in the Campaign Registration Form as the identifier of the participation record. Information submitted using different mobile phone numbers will be treated as separate participation records.

- d. If valid Campaign Registration Forms are submitted under the same mobile phone number for more than one Designated Credit Card application made within the respective Applicable Participation Periods, the lucky draw chances arising from those applications may be accumulated. However, each mobile phone number may receive a maximum of five (5) lucky draw chances in the Promotion, regardless of the number of applications, email addresses or Campaign Registration Forms associated with that mobile phone number.
- e. A Campaign Registration Form must be submitted for each Designated Credit Card application. Each application reference number may only be registered once. If more than one Campaign Registration Form is submitted for the same application reference number, MoneyHero will count only the first valid and complete form received and may disregard any duplicate submission.
- f. An application will not qualify for a lucky draw chance if: the Designated Credit Card was not applied for through MoneyHero; the required MoneyHero promotion code was not used, where applicable; the application could not be successfully tracked due to an ad blocker, tracking blocker, incognito mode or other technical setting; the corresponding Campaign Registration Form is incomplete, inaccurate, duplicated or not successfully submitted by the Registration Deadline; or MoneyHero reasonably believes that the relevant application or information submitted involves fraud, forgery or duplicate submission, or is intended to circumvent the lucky draw chance limit applicable to each mobile phone number.

4. Lucky Draw Chances and Winner Arrangements

- a. Eligible Participants who complete the requirements set out in clause 3 will receive lucky draw chances as follows:
 - i. For each Designated Credit Card application submitted through MoneyHero within the relevant Applicable Participation Period, once an Eligible Participant has validly submitted the Campaign Registration Form relating to that application in accordance with clause 3(a), and MoneyHero has verified that the requirements of these Terms and Conditions have been satisfied, the mobile phone number stated in that Campaign Registration Form will receive one (1) lucky draw chance.
 - ii. The lucky draw chances referred to in clause 4(a)(i) may be accumulated. However, each mobile phone number may receive a maximum of five (5) lucky draw chances in the Promotion, regardless of the number of applications, email addresses or Campaign Registration Forms associated with that mobile phone number.

- b. The number of lucky draw chances allocated to each mobile phone number will be determined according to MoneyHero's internal records. In the event of any dispute, MoneyHero's decision shall be final.
- c. The lucky draw will be conducted randomly by computer system on 9 December 2026 and will be monitored by an independent witness or auditor.
- d. The draw will be conducted starting from the highest prize tier and ending with the lowest prize tier. Each mobile phone number may be associated with a maximum of one (1) Promotion Prize. If the same mobile phone number is drawn more than once, only the first draw result will be counted. As the draw begins with the highest prize tier, the relevant mobile phone number will retain the higher-tier Promotion Prize, and each subsequent draw result associated with that mobile phone number will be disregarded and replaced by another draw result.
- e. The list of winners will be published in Sing Tao Daily and The Standard on 16 December 2026, and announced on MoneyHero's campaign website.

5. Promotion Prizes

The Promotion Prizes are as follows:

Prize Tier	Prize	Quota
Grand Prize	Value at HK\$12,000 Apple Store Gift Card	3
Second Prize	Value at HK\$5,000 Apple Store Gift Card	5
Third Prize	Value at HK\$1,000 Apple Store Gift Card	26
Fourth Prize	Value at HK\$500 Apple Store Gift Card	66

- a. The Promotion Prizes consist solely of Apple Store Gift Cards of the values stated above. No mobile phone, foldable device or other Apple product is included or guaranteed. A winner will be responsible for paying any amount by which the price of their selected purchase exceeds the value of the relevant Apple Store Gift Card.
- b. Apple Store Gift Cards are subject to the terms and conditions of the respective issuers or merchants, including but not limited to the expiry date, usage restrictions, blackout dates, booking restrictions, and redemption procedures.
- c. MoneyHero is not the manufacturer, supplier, issuer or service provider of the Promotion Prizes and shall not be responsible for the quality, suitability, warranty, availability, delivery, repair or use of any Promotion Prize. Any enquiries, complaints, warranty

claims or other claims relating to a Promotion Prize should be directed to the relevant manufacturer, supplier, issuer or merchant.

- d. Apple Inc. is not a participant in or sponsor of the Promotion.

6. Campaign Registration Form

- a. After completing a Designated Credit Card application, participants will receive an email from MoneyHero at the email address provided to MoneyHero when applying for that Designated Credit Card through MoneyHero. The email will contain a link to the Campaign Registration Form. Participants must access, fully complete and submit the Campaign Registration Form through that link.

The Campaign Registration Form must be successfully submitted on or before 6:00 p.m. on 11 November 2026 (the “Registration Deadline”) and must include:

- (i) English name as shown on the Eligible Participant’s HKID;
 - (ii) Email address;
 - (iii) Mobile phone number;
 - (iv) the Designated Credit Card applied for; and
 - (v) Application reference number.
- b. The Campaign Registration Form is used solely to register for the Promotion and cannot be used to apply for or redeem any MoneyHero Basic Exclusive Reward.
- c. Participants are responsible for ensuring that all information provided in the Campaign Registration Form is complete, accurate and valid, and is consistent with the relevant Designated Credit Card application record. Submission of a Campaign Registration Form does not, by itself, confirm that the relevant Designated Credit Card was applied for through MoneyHero or that the participant has complied with these Terms and Conditions. MoneyHero may verify the relevant application and submitted information against its records and the relevant Product Provider’s records.
- d. A Campaign Registration Form must be submitted for each Designated Credit Card application. Each application reference number may only be registered once. If more than one Campaign Registration Form is submitted for the same application reference number, MoneyHero will count only the first valid and complete form received and may disregard any duplicate submission.
- e. A Campaign Registration Form will only be regarded as submitted when it has been successfully recorded in MoneyHero’s system before the Registration Deadline. Late, incomplete, inaccurate or unsuccessful submissions will not qualify for a lucky draw chance. Valid submission of a Campaign Registration Form only entitles an Eligible

Participant to a lucky draw chance in accordance with clauses 3 and 4 and does not guarantee that the Eligible Participant will win a Promotion Prize.

7. Designated Products and Product Providers

For the purposes of the Promotion, the credit cards listed below are the “Designated Products”, and their respective providers are the “Product Providers”.

a. Credit Cards

Product Provider	Designated Products	Applicable Participation Period
Mox Bank	Mox Credit Card (CashBack)	From 12:00 p.m. on 10 September 2026 to 6:00 p.m. on 4 November 2026
	Mox Credit Card (Asia Miles)	
Citibank	Citi Cash Back Card	
	Citi PremierMiles Card	
	Citi Prestige Card	
	Citi Rewards Card	
	Citi Rewards UnionPay Card	
HSBC	HSBC Red Credit Card	
China CITIC Bank	CNCBI Motion Credit Card	
	CNCBI GBA Dual Currency Credit Card	
Standard Chartered	Standard Chartered Cathay Mastercard	
	Standard Chartered Cathay Mastercard - Priority Banking	
	Standard Chartered Cathay Mastercard - Priority Private	
	Standard Chartered Simply Cash Visa Card	
	Standard Chartered Smart Credit Card	From 12:00 p.m. on 10 September 2026 to 6:00 p.m. on 20 September 2026

All applications for Designated Products are subject to the relevant Product Provider’s applicable terms, eligibility requirements and approval criteria. Each Product Provider has sole discretion to approve or reject an application and, where applicable, to issue a Designated Credit Card. MoneyHero does not guarantee approval and card issuance. A Product Provider’s decision to reject or not approve an application will not, by itself, affect a lucky draw chance obtained in accordance with clauses 3 and 4.

8. Promotion Prize Redemption

- a. MoneyHero Basic Exclusive Rewards remain subject to their respective terms and redemption procedures and will be administered separately. The Campaign Registration Form cannot be used to apply for or redeem a Basic Exclusive Reward. A participant who wishes to apply for a Basic Exclusive Reward must separately submit the applicable MoneyHero Reward Redemption Form in accordance with the relevant reward terms. The remainder of this clause 8 applies only to the collection and redemption of Promotion Prizes by winners.
- b. Promotion Prize redemption instructions will be sent by email on or before **30 June 2027** to the email address provided by the winner in the relevant valid Campaign Registration Form. This timing is for reference only and may be affected by delivery timing of Promotion Prize suppliers or other factors beyond MoneyHero's control. Winners who provide inaccurate or incorrect information to MoneyHero, as determined by MoneyHero in its absolute discretion, will not be able to receive the Promotion Prize.
- c. If a winner fails to respond within the period specified in MoneyHero's notification email, or fails to collect the Promotion Prize within the specified collection period (if any), the relevant Promotion Prize will be deemed forfeited and MoneyHero shall have no liability. A winner whose Promotion Prize has been forfeited shall not be entitled to any payment or compensation from MoneyHero.
- d. Any forfeited Promotion Prize may be randomly awarded to a reserve winner drawn from the Eligible Participants of this Promotion, subject to applicable laws and licence conditions.

9. Personal Data and Privacy

- a. 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, conducting the lucky draw, announcing results, contacting winners, redeeming and delivering prizes, handling enquiries and complying with applicable laws, regulations and licence conditions.
- b. Participants agree that MoneyHero may disclose their personal data to the relevant Product Providers to confirm that an application was submitted through MoneyHero and to verify the relevant application details.
- c. Participants also agree that MoneyHero may disclose information required for Promotion Prize redemption or delivery to promotion partners, prize suppliers, delivery service providers and other service providers.
- d. Any use of personal data for direct marketing will be subject to MoneyHero's Privacy Policy and the Personal Data (Privacy) Ordinance, including the provision of any

required notice, obtaining any required consent or indication of no objection, and providing any applicable channel to opt out of direct marketing.

10. General Promotion Terms

- a. By participating in the Promotion, participants agree to be bound by these Terms and Conditions.
- b. As a condition of receiving a Promotion Prize, winners agree that MoneyHero may use their name, partial contact information, photograph, image and/or statement for announcements, publicity and promotional purposes relating to the Promotion without additional payment, subject to applicable laws and privacy requirements.
- c. In the event of any inconsistency between these Terms and Conditions and any other materials relating to the Promotion (such as marketing materials), these Terms and Conditions shall prevail.
- d. MoneyHero reserves the right to disqualify any participant and withhold or forfeit any Promotion Prize if the participant is found or reasonably suspected to have engaged in fraud, abuse, false identity, falsification of information, system manipulation, spam, breach of these Terms and Conditions or any unlawful conduct.
- e. MoneyHero's decision on all matters relating to the Promotion, including but not limited to eligibility, lucky draw chances, winner selection, Promotion Prize redemption and any dispute, shall be final and binding.
- f. Participants represent and warrant that they will comply with all applicable Hong Kong laws and/or regulations in connection with their participation in the Promotion and will not use the Promotion for any unlawful or fraudulent purpose.
- g. MoneyHero shall not be liable for any loss, damage, liability, injury, disappointment, cost or expense incurred or suffered by participants arising from or in connection with their participation in the Promotion or the use, redemption, non-redemption or inability to use any Promotion Prize, except for liability that cannot be excluded by law.
- h. Promotion Prizes are not refundable nor exchangeable for cash or other rewards. Promotion Prizes are non-transferrable, non-assignable and may not be resold. Eligible Participants are responsible for checking the quality of the Promotion Prizes at the time of redemption. MoneyHero shall have no legal liability relating to any aspects of the Promotion Prizes including but not limited to their quality, supply, delivery and maintenance.
- i. Participants are responsible for checking the condition and quality of Promotion Prizes at the time of redemption. MoneyHero is not the manufacturer, supplier, issuer or service

provider of the Promotion Prizes and shall not assume any legal liability in respect of any aspect of the Promotion Prizes, including but not limited to quality, supply, delivery, maintenance, warranty, suitability or use.

- j. By participating in the Promotion, participants agree that the relevant Product Providers may provide MoneyHero with information reasonably necessary to verify their Designated Product applications, including whether an application was validly and fully submitted within the relevant Applicable Participation Period, whether the application reference number is valid, and whether the application is duplicate, incomplete or has been withdrawn by the participant. MoneyHero will use such information solely to verify the participant's eligibility for lucky draw chances. For the avoidance of doubt, a Product Provider's subsequent decision to approve or reject an application will not, by itself, affect any lucky draw chance validly obtained under these Terms and Conditions or the participant's eligibility to win a Promotion Prize.
- k. By participating in the Promotion, participants agree that: (i) MoneyHero may share their personal data with the relevant product providers to track and verify whether the relevant Designated Product application was validly and fully submitted and to verify the participant's eligibility for lucky draw chances; (ii) MoneyHero may share information required for the redemption and/or delivery of Promotion Prizes with MoneyHero's promotion partners, prize suppliers, delivery service providers and other service providers; and (iii) MoneyHero may send messages relating to the Promotion by email, WhatsApp or other electronic means, in each case in accordance with MoneyHero's Privacy Policy.
- l. MoneyHero strives to keep information accurate and up to date. However, such information may sometimes differ from information provided by product providers, financial institutions, service providers or on specific product websites. Participants should refer to the relevant product provider's website and documents for the latest product information, terms and conditions.
- m. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.
- n. In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.