

【HK\$100開運利是】(「推廣活動」)條款及細則

1. MoneyHero Global Limited(「MoneyHero」)為本次推廣活動(「本推廣」)的主辦方。根據本推廣條款，符合資格的參加者於 MoneyHero 網站成功申請指定產品並參與本推廣，即有機會獲得獎品(定義見下文)。

2. 推廣活動時間

除特別註明外，此次推廣期由2026年2月2日下午12時正 起至 2026年2月13日下午5時59分 止，包括首尾兩日(「推廣期」)。

3. 參加資格

參加本推廣並成為「合資格參加者」，參加者必須符合以下條件：

- a. 持有有效的香港身份證，並為年滿18歲或以上的香港居民；
- b. 於推廣期內，透過 MoneyHero 申請(詳見以下第4條)合資格信用卡產品；
- c. 在2026/03/31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；
- d. 須為每項申請的合資格產品完整填妥並提交 MoneyHero 獎賞換領表格 及 批核證明表格(如適用)；
- e. 須符合以下第5 及 第6條；及
- f. 須確保所有就本推廣所提交的聯絡資料均須一致，包括但不限於聯絡電話及電郵地址。

4. 指定產品及產品供應商

產品類型	產品提供者	合資格產品
信用卡 (只限相關合資格產品於MoneyHero獨家優惠期間)	花旗銀行	Citi Cash Back 信用卡
	花旗銀行	Citi PremierMiles 信用卡
	花旗銀行	Citi Prestige 信用卡
	花旗銀行	Citi Rewards 信用卡
	花旗銀行	Citi Rewards 銀聯信用卡
	花旗銀行	Citi 八達通白金卡

	滙豐銀行	滙豐Red信用卡
	滙豐銀行	滙豐EveryMile信用卡

5. 推廣獎賞及兌換

- 於推廣期內，每日首 68 名合資格參與者將各自獲得下列其中一項獎賞(即合共最多 816 名合資格參與者可獲贈獎賞)。
- 每日首 68 名之排名將根據 MoneyHero 內部紀錄中，合資格參與者提交 MoneyHero 獎賞換領表格之時間為準。惟若產品供應商未能核實該申請人之資格，則該申請將不被視為每日首 68 名之列。
- 獎賞將根據以下方式安排：

產品提供者	合資格產品	獎賞安排
花旗銀行	Citi Cash Back 信用卡	獎賞將根據你所選擇的MoneyHero基本獨家獎賞而自動安排發送，安排方式如下：
花旗銀行	Citi PremierMiles 信用卡	<ul style="list-style-type: none"> • 如基本獨家獎賞選擇 惠康購物現金券 或 實體禮物，將自動發送 HK\$100 惠康購物現金券
花旗銀行	Citi Prestige 信用卡	<ul style="list-style-type: none"> • 如基本獨家獎賞選擇 Apple Store 禮品卡，將自動發送 HK\$100 Apple Store禮品卡
花旗銀行	Citi Rewards 信用卡	<ul style="list-style-type: none"> • 如基本獨家獎賞選擇 Max Miles 飛行里數，將自動發送 1,000 Max Miles 飛行里數
花旗銀行	Citi Rewards 銀信用卡	
花旗銀行	Citi 八達通白金卡	
滙豐銀行	滙豐Red信用卡	
滙豐銀行	滙豐EveryMile信用卡	將安排發送 HK\$100 惠康購物現金券

- 每位合資格參與者於本推廣活動中最多僅可獲贈獎賞一 (1) 份。即使合資格參與者申請多於一項合資格產品，亦最多只能獲領一份獎賞。
- 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。
- 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。
- 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、跟蹤攔截器或無痕模式，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。
- 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。

- i. 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。
- j. 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。
- k. 如果推廣獎賞是第三方商戶的禮券(如：HKTVmall電子購物禮券、惠康購物現金券)，所有發出的禮券均受禮券商戶的條款及細則約束。所有額外條款及細則將於發放或兌現推廣獎賞時說明，或列印於推廣獎賞上。額外條款及細則可能包括有效期、消費要求、適用或排除之產品及其他條件。推廣獎賞之供應商保留隨時更改、取消、終止或暫停推廣獎賞或其他獎賞之訂單、或其任何部分，或適用之條款及細則之權利，恕不另行通知。MoneyHero 對任何第三方商戶、網站或服務供應商所提供之任何貨品、服務、或該等貨品或服務之品質或表現，概不承擔任何法律責任。對於因使用該等禮券而直接或間接產生之任何索賠、損害、損失、費用、責任或成本，MoneyHero 概不負責。如有任何相關查詢、投訴或意見，應直接聯絡相關第三方商戶。
- l. 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。
- m. 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。
- n. 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，也无法獲得推廣獎賞。
- o. 提供不準確或不正確信息的用戶(由 MoneyHero 絶對酌情決定)將無法獲得推廣獎賞。
- p. 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。
- q. 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。
- r. 兌換流程可能需要至少8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。
- s. 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。
- t. 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。
- u. Apple 並非本推廣活動的參與者或贊助商
- v. 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. 附加資格要求

- a. 不符合上述第 3 條的資格要求或屬於上述人士之一, MoneyHero 保留取消該參賽者比賽資格的權利。
- b. 如申請滙豐銀行信用卡, 須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;
- c. 如申請花旗銀行信用卡, 須為花旗銀行信用卡「新客戶」, 並於啟動已批核的指定信用卡並於指定卡獲批准後 30 天內使用該指定卡於「合資格簽賬」中消費滿 HKD\$4000。
 - i. 「新客戶」指在申請指定信用卡前 12 個月內未持有花旗銀行任何信用卡的客戶。
 - ii. 「合資格簽賬」指 HKD\$4000。合資格簽賬之計算包括基本卡及附屬卡(如適用)之所有已誌賬的簽賬及商戶分期計劃之金額。非認可簽賬包括(但不限於) 透過快速支付系統(「轉數快」)進行之交易、八達通增值款項(包括透過電子錢包或任何其他途徑增值Smart Octopus)、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、以「Citi PayAll服務」所繳交之費用、繳交基金之供款、銀行手續費、賭場交易、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬。

7. 一般條款及細則

- a. 本推廣由 MoneyHero 主辦。所有與本推廣有關的查詢或爭議, 應直接向 MoneyHero 提出。MoneyHero 對合資格參加者因參與本推廣及/或獎賞而可能蒙受的任何損失或損害概不負責。
- b. 參加本推廣即表示合資格參加者同意受本條款及細則約束。
- c. 參加本推廣活動, 即表示參加者同意根據 MoneyHero 的《私隱政策》(<https://www.moneyhero.com.hk/en/privacy-policy>), 接收由 MoneyHero 透過電郵發出之有關本推廣活動的通訊。
- d. 如有任何爭議, MoneyHero 保留最終決定權, 其決定對所有參加者均具有約束力。
- e. MoneyHero 保留隨時修改本條款及細則之權利, 包括因推廣活動延遲啟動而更改推廣期或推廣日期, 且對此概不承擔任何法律責任。
- f. 獎品不可轉讓、不可退款, 亦不可兌換現金或其他獎賞。所有與本推廣相關的產品及服務均以存貨為準。得獎者須於兌換時檢查獎品的質素及有效期。MoneyHero 對獎品的質量、供應、交付及維護等任何方面概不負責。
- g. 參加本推廣即表示參加者聲明並保證其將遵守所有適用的香港法律及規例, 不會將本推廣用於任何非法或欺詐目的。如 MoneyHero 懷疑參加者參與任何形式的違法活動或欺詐, 或懷疑與本推廣活動或推廣獎賞有關之任何違法活動或欺詐正在發生或經已發生,

MoneyHero 可向警方或相關部門舉報該等活動或懷疑情況，並要求參加者採取任何合理步驟以協助 MoneyHero 處理相關事宜。

- h. 如參加者於 MoneyHero 獎賞換領表格中提供不準確或錯誤資料 (由 MoneyHero 全權裁定)，將無法獲取獎品。
- i. 如參加者被發現或合理懷疑涉及任何形式的欺詐行為 (包括但不限於虛假身份、篡改圖片、故意垃圾郵件或操控 MoneyHero 流程或網站)，MoneyHero 有權取消其參加資格，並全部或部分扣留或沒收獎品。
- j. 參加者同意並授權 MoneyHero 根據私隱政策 (<https://www.moneyhero.com.hk/zh/privacy-policy>) 將其提供的相關資料發送予 MoneyHero 推廣合作夥伴，以協助獎品兌換。
- k. 參加本推廣活動，即表示合資格參與者／得獎者同意授權產品供應商向 MoneyHero 提供有關其合資格產品申請進度的更新資訊，包括但不限於該申請是否成功，以及該合資格參與者／得獎者是否已符合領取獎賞／獎品所需之所有條件，以作核實其領獎資格之用途。
- l. MoneyHero 不承擔因參加本推廣而引致的任何損害、損失、責任、受傷或失望，包括但不限於技術硬件或軟件故障、網絡連接中斷或電子傳輸失敗、延誤等情況。參加本推廣即表示合資格參加者同意免除 MoneyHero 及其代理的所有相關責任。
- m. 參加本推廣的合資格參加者同意並承諾，對因其參與本推廣及/或違反本條款及細則及/或適用法律而引起或導致的所有損失 (包括直接、間接、附帶及/或後果性損失)、損害 (包括一般、特別及/或懲罰性損害賠償)、索償、費用、罰款、利息及費用 (包括所有律師費用，不論是否涉及實際或預期的法律程序)，均對 MoneyHero 及其僱員作出賠償及保障。
- n. 本推廣所使用的任何商標、圖形符號、標誌或知識產權均屬其各自擁有人所有。
- o. MoneyHero 未行使本條款及細則下任何權利或補救措施，並不構成該權利或補救措施的放棄。
- p. MoneyHero 致力確保其資訊準確及適時，惟有關資訊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所載的資料有所出入。合資格參與者應參考產品供應商的網站，以獲取相關產品之最新利率、收費及條款及細則。
- q. 本條款及細則受香港法律管轄，所有參加者同意接受香港法院的專屬管轄權。
- r. 如本條款及細則的英文版本與中文版本有任何不一致或歧義，概以英文版本為準。
- s. 本推廣僅限香港參加者參與。

8. MoneyHero 私隱政策

我們的目標是在處理您的個人資料時，維持您的信任與信心。保障您的個人資料安全是我們的主要任務。我們透過採取符合香港個人資料(私隱)條例(PCPD)法律規定的保障措施來保護您的資料。我們亦會培訓員工妥善處理個人資料。當我們委託其他公司為我們提供服務時，亦會要求他們保護所接收個人資料的機密性。

[HK\$100 Lucky Red Packet] ("Promotion") Terms and Conditions

1. MoneyHero Global Limited ("MoneyHero") is the organiser of this Promotion. Subject to these Promotion Terms and Conditions, Eligible Participants who successfully apply for designated products through the MoneyHero website and participate in this Promotion will receive a Reward (each as defined herein).

2. Promotion Period

Unless otherwise specified, the Promotion Period runs from 12:00 PM on 2 February 2026 to 5:59 PM on 13 February 2026, inclusive of both start and end dates (the "Promotion Period").

3. Eligibility

To participate in this Promotion and comprise an "Eligible Participant," participants must meet the following conditions:

- a. Hold a valid Hong Kong Identity Card and be a Hong Kong resident aged 18 or above;
- b. Apply for an Eligible Product through MoneyHero during the Promotion Period (see Clause 4 for details);
- c. Be approved by the Product Provider on or before 2026/03/31 for the Eligible Product applied for;
- d. Fully complete and submit the MoneyHero Reward Redemption Form and the Bank Approval Proof Form (if applicable) for each Eligible Product applied for;
- e. Fulfil the criteria set out in Clauses 5 and 6 below; and
- f. Ensure that all contact information submitted as part of this Promotion is consistent, including but not limited to the contact phone number and email address.

4. Designated Products and Product Providers

Product Type	Product Provider	Eligible Product
Credit Card	Citibank	Citi Cash Back Card
	Citibank	Citi PremierMiles Card
	Citibank	Citi Prestige Card

Citibank	Citi Rewards Card
Citibank	Citi Rewards Silver Card
Citibank	Citi Octopus Platinum Card
HSBC	HSBC Red Credit Card
HSBC	HSBC EveryMile Credit Card

5. Promotion Rewards and Redemption

- The first 68 Eligible Participants on each day of the Promotion Period will each receive one of the Rewards set out below (i.e a maximum of 816 Eligible Participants will receive Rewards).
- The first 68 per day will be determined based on when the MoneyHero Rewards Redemption Form is submitted to MoneyHero, according to the timestamp in MoneyHero's internal records, provided that an application will not be considered one of the first 68 if the Product Provider is unable to confirm eligibility.
- Rewards will be distributed as follows:

產品提供者	合資格產品	獎賞安排
Citibank	Citi Cash Back Card	
Citibank	Citi PremierMiles Card	
Citibank	Citi Prestige Card	
Citibank	Citi Rewards Card	
Citibank	Citi Rewards Silver Card	
Citibank	Citi Octopus Platinum Card	<p>The Reward will be automatically determined and distributed based on the MoneyHero Basic Exclusive Reward selected by the Eligible Participant:</p> <ul style="list-style-type: none"> If Wellcome Shopping Vouchers or a Physical Gift is selected, the Reward will be a HK\$100 Wellcome Shopping Voucher. If an Apple Store Gift Card is selected, the Reward will be a HK\$100 Apple Store Gift Card. If Max Miles are selected, the Reward will be 1,000 Max Miles.
HSBC	HSBC Red Credit Card	
HSBC	HSBC EveryMile Credit Card	The Reward will be a HK\$100 Wellcome Shopping Voucher.

- Each Eligible Participant may only receive a maximum of one (1) Reward as part of this Promotion, even if more than one Eligible Product is applied for.

- e. Upon confirmation of eligibility, redemption details will be sent via email to the email address provided by the Eligible Participant to MoneyHero. Eligible Participants who provide inaccurate or incorrect information, based on MoneyHero's records, will be unable to receive any Rewards.
- f. Eligibility for Rewards will be based on the internal records of MoneyHero and the Product Provider. In the event of any dispute, MoneyHero reserves the right of final decision, which shall be binding on all users.
- g. Failure to apply for the Eligible Product through the specified link, or enabling ad-blockers, tracking blockers, or incognito mode during the application process, may result in an invalid application and may cause the user to be ineligible for any Rewards. MoneyHero reserves the right to withhold any Rewards if the application was not made through MoneyHero, based on its records, and will handle such cases in accordance with these Terms and Conditions.
- h. Rewards are non-refundable and cannot be exchanged for cash or other rewards. All promotion-related products and services are subject to availability. Eligible Participants are responsible for checking the quality of the Reward at the time of redemption. MoneyHero assumes no legal liability for any aspect of the promotion reward, including but not limited to quality, supply, delivery, or maintenance.
- i. If MoneyHero's supplier is unable to provide the Reward or if the specified Reward cannot be purchased through official channels, MoneyHero reserves the right to substitute the promotion reward with an alternative of similar value.
- j. MoneyHero and the Product Providers are not affiliated with the provider or manufacturer of the Reward and are not responsible for any claims, damages, losses, costs, liabilities, or expenses arising from the use of the promotion reward. Any inquiries regarding the Reward should be directed to the provider or manufacturer of the Reward.
- k. Where the Promotion Reward is a voucher for a third-party merchant (e.g HKTVMall, Wellcome), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. All additional terms and conditions will be explained at the time of shipment or fulfillment of the Promotion Reward(s) or noted on the Promotion Reward(s). Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. The supplier of Promotion Reward(s) reserves the right to change, cancel, terminate or suspend the order for Promotion Reward(s) or other Rewards or any part thereof or any part of the applicable Terms and Conditions from time to time with or without prior notice. 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. MoneyHero is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the

relevant third-party merchant.

- I. Any suggested retail price of Rewards is for reference only and may be subject to change by the issuer, over which MoneyHero has no control.
- m. Users who successfully apply for an Eligible Product and submit the MoneyHero Reward Redemption Form but are not approved by the Product Provider will not be eligible for any Reward.
- n. Users who fail to submit the MoneyHero Reward Redemption Form within the specified timeframe will not be eligible for any Reward, even if they meet all other conditions.
- o. Users who provide inaccurate or incorrect information (as determined by MoneyHero in its absolute discretion) will not be eligible for any Reward.
- p. If the Reward is available in multiple colors or other variations, Eligible Participants will not be able to choose the color and will receive one at random.
- q. The general redemption process stated on the MoneyHero website does not apply to this Promotion. The redemption process for the Reward is governed solely by these terms and conditions.
- r. The redemption process may take at least 8 weeks from the date the Product Provider confirms eligibility, depending on delivery or redemption arrangements, user approval, transaction status, or other factors that may affect eligibility for the Reward.
- s. Any Rewards (if any) not claimed within the specified collection period will be forfeited, and MoneyHero assumes no liability to the Eligible Participant. Eligible Participants whose Rewards are forfeited are not entitled to any form of payment or compensation from MoneyHero.
- t. Any inquiries regarding redemption received more than 6 months after the end of the Promotion Period will not be processed.
- u. Apple is not a participant or sponsor of this Promotion.
- v. 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. Additional Eligibility Requirements

- a. Participants who do not meet the eligibility requirements in Clause 3 above or fail under the categories mentioned above will be disqualified from participating in this Promotion.
- b. Where the Eligible Product applied for is an HSBC Credit Card, Eligible Participants must submit the [HSBC Proof Submission Form](#) and upload the following 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.
- c. Where the Eligible Product applied for is a Citibank Credit Card, Eligible Participants must (i) be a New Customer, (ii) activate the approved Eligible Product and (iii) spend a minimum of HKD\$4000 in Eligible Spending using the Eligible Product within 30 days after the Eligible Product is approved.
 - “**New Customer**” means customers who have not held any credit card with Citibank in the 12 months preceding the date on which their application for an Eligible Product is made as part of this Promotion.
 - “**Eligible Spending**” means any transactions, but excluding all posted transactions and monthly installments of billed Merchant InstallmentPlan conducted by principal and supplementary card(s), if applicable, are included in the Eligible Spending calculation. Ineligible transactions, including but not limited to, transactions through Faster Payment System (FPS)services, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and QuickCash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), all payments made using “Citi PayAllService”, mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

7. General Terms and Conditions

- a. This is a MoneyHero Promotion. All queries/disputes relating to the Promotion should be directed to MoneyHero. MoneyHero shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Promotion and/or the Reward.
- b. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.
- c. By participating in this Promotion, participants agree to receive communications regarding the Promotion from MoneyHero via email, in accordance with MoneyHero’s

Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

- d. 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 participants.
- e. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period or date of the Promotion if the launch of the Promotion is delayed and shall have no liability for the same.
- f. Rewards are not transferrable, refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Participants are responsible for checking the quality and expiry date of the Reward at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Reward including but not limited to their quality, supply, delivery and maintenance.
- g. By participating in this Promotion, participants 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. Where MoneyHero suspects a participant is participating in any form of unlawful activity or fraud or that any unlawful activity or fraud is occurring or has occurred in connection with this Promotion or the Promotion Reward, MoneyHero may report such activity or suspicions to the police or relevant authorities and request that a participant takes any reasonable steps to assist MoneyHero in connection with the same.
- h. Eligible Participants 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 any Reward.
- i. MoneyHero reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Reward if the participant 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).
- j. By participating in this Promotion, Eligible Participants agree and consent to MoneyHero sending relevant information provided by the Eligible Participant to MoneyHero to MoneyHero's promotion partners to facilitate the redemption of the Reward, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).
- k. By participating in this Promotion, Eligible Participants agree to allow the Product Provider to update MoneyHero with information regarding the status of their application for an Eligible Product, including whether or not said application is successful and whether the Eligible Participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying an Eligible Participant's eligibility for the Reward.
- l. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Participants as a result of their participation in this Promotion, including circumstances which may limit an Eligible

Participant's ability to participate in the Promotion (including but not limited to technical hardware or software failures of any kind, lost or unavailable network connections or failed, incomplete, garbled or delayed electronic transmission). By participating in this Promotion, Eligible Participants release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Reward.

- m. By participating in this Promotion, Eligible Participants agree and undertake to, at all times, indemnify, keep indemnified, and hold MoneyHero and their employees harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages(including general, special and/or punitive damages), demands, injuries (other than personal injuries caused by the negligence of MoneyHero), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, the Eligible Participant's participation in the Promotion and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
- n. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion are the property of their respective owners.
- o. Failure by MoneyHero to exercise any of its rights or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
- p. 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. Eligible Participants should refer to the Product Provider's website for the most updated rates/fees/T&Cs on the relevant product.
- q. The Terms and Conditions shall be governed by the laws of Hong Kong and all participants agree to submit to the exclusive jurisdiction of the courts of Hong Kong.
- r. In case of any inconsistency or discrepancy between the English version and Chinese version of the Terms and Conditions, the English version shall prevail.
- s. The Promotion is for participants in Hong Kong only.

8. **MoneyHero Privacy Policy**

Our goal is to maintain your trust and confidence when handling your personal information. The security of your personal information is our top priority. We protect this information by maintaining safeguards that comply with Hong Kong's PCPD (Personal Data (Privacy) Ordinance) laws. We train our employees to handle personal information appropriately. When we use other companies to provide services for us, we require them to protect the confidentiality of the personal information they receive.