# 【MoneyHero　雙11手速王爭霸戰】(「推廣活動」)條款及細則

**1.** 推廣活動說明

MoneyHero Global Limited(「MoneyHero」)為本次推廣活動 —「雙11手速王爭霸戰」(「本推廣」)的主辦方。根據本推廣條款，符合資格的參加者於 MoneyHero 網站成功申請並獲批指定產品、符合指定產品申請之所有資格要求，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11月4日下午6時正 起至 2026年11月30日下午5時59分 止，包括首尾兩日。

**3.** 參加資格及合資格客戶條件

任何人均可參加本次推廣活動，惟只有「合資格參加者」方可競逐推廣獎賞。

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 指定連結申請(詳見以下第4條)合資格信用卡產品；
c. 於推廣期內參加「雙11手速王爭霸戰」比賽，輸入其於MoneyHero登記的電郵地址以獲取「雙11手速王爭霸戰」成績紀錄編號；
d. 於推廣期內成功提交指定信用卡的申請後 7 天內或2026年11月30日下午5時59分(香港時間)或之前(以較早者為準)完整填寫並提交 MoneyHero 獎賞換領表格，於表格中選擇參加本推廣，並填寫有效的「雙11手速王爭霸戰」成績紀錄編號；
e. 於該信用卡申請的指定期限前成功獲批核，並於指定「合資格簽賬」中消費滿指定金額 (如適用)；
f. 確保於「本推廣」所登記的電郵地址與申請信用卡或提交 MoneyHero 獎賞換領表格時所填寫的電郵地址一致。如申請並非透過指定連結提交，或申請時啟用了廣告攔截器、追蹤攔截器或無痕模式，該申請可能無法被記錄為有效申請，並可能導致參加者不符合領獎資格。如根據 MoneyHero 的記錄，申請並非按本條款及細則透過 MoneyHero 提交，MoneyHero 保留不發放獎品的權利。

**4.** 指定產品及產品供應商

| 產品提供者 | 合資格產品 |
| --- | --- |

| | |
|---|---|
| 花旗銀行 | Citi Cash Back 信用卡 |
| | Citi PremierMiles 信用卡 |
| | Citi Rewards 信用卡 |
| | Citi Rewards 銀聯信用卡 |
| 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 |
| Mox Bank | Mox 信用卡 (CashBack) |
| | Mox 信用卡 (亞洲萬里通) |
| 星展銀行 | DBS Black World Mastercard® |
| | DBS Eminent Visa Platinum Card |
| | DBS Eminent Visa Signature Card |
| 滙豐銀行 | 滙豐Red信用卡 |

**5.** 活動規則

合資格參加者須透過指定 MoneyHero 推廣網頁參與「雙11手速王爭霸戰」遊戲。本比賽以參加者的遊戲表現作為排名及選出得獎者的依據。

a. 參加者須於指定遊戲時間內點擊有效商品以獲取分數；誤按爛貨將被扣分。遊戲時限、加分及扣分方式、Combo 累積及歸零條件等實際計分方式以遊戲頁面所列規則為準。遊戲開始前於遊戲頁面公布的計分規則構成本條款及細則的一部分，並適用於該局遊戲。任何其後的規則更改不影響已完成遊戲的計分及排名。
b. 完成遊戲後，參加者須按頁面指示填寫電郵地址，以取得該局遊戲的成績紀錄編號。該成績紀錄編號用於識別遊戲紀錄，並與相關申請資料進行配對。
c. MoneyHero 將按以下準則依次排列合資格遊戲紀錄，以選出得獎者：
    i. 遊戲總分：總分較高者排名較前。
    ii. 最高 Combo 次數：如總分相同，則比較該局遊戲內連續成功點擊有效商品的最高次數，次數較高者排名較前。
    iii. 誤按次數：如總分及最高 Combo 次數均相同，則比較該局遊戲內誤按爛貨的總次數，次數較少者排名較前。
    iv. 遊戲紀錄提交時間：如遊戲總分、最高 Combo 次數及誤按次數均相同，則以較早成功提交該局遊戲紀錄者排名較前。提交時間以 MoneyHero 系統記錄為準。

d. 遊戲總分、最高 Combo 次數、誤按次數及遊戲紀錄提交時間，均以 MoneyHero 系統所記錄及核實的資料為準。取得成績紀錄編號並不代表參加者已獲確認為得獎者或保證可獲任何獎品。

e. 參加者不得使用自動點擊程式、外掛、腳本或其他不正當方式參與遊戲、修改遊戲數據或影響比賽結果。如經核實有上述情況，MoneyHero 有權取消相關遊戲紀錄及參加者的得獎資格。因取消得獎資格而產生的空缺，將按第5(c)條所列的相同排名準則，由下一位合資格參加者依次補上。

f. 每位合資格參加者就每項合資格信用卡產品申請，只可於相應的 MoneyHero 獎賞換領表格中提交一個成績紀錄編號。參加者可於提交前自行選擇其個人最高遊戲得分所對應的成績紀錄編號；編號一經成功提交，不得更改或替換。如同一合資格參加者申請多於一項合資格信用卡產品，並提交多於一個有效成績紀錄編號，將以其中遊戲總分最高的紀錄競逐推廣獎賞。如總分相同，則按第5(c)條所列的其餘排名準則依次比較，以確定最終參賽紀錄。每位合資格參加者只會佔一個排名名次，並最多獲獎一次。

**6.** 比賽獎品

a. 本推廣將按第5條所列的排名準則選出得獎者，並按最終排名頒發以下獎品：

| 最終排名 | 得獎名額 | 每位得獎者可獲獎品 |
|---|---|---|
| 第1至第5名 | 5名 | Nintendo Switch 2 一部（價值 HK$3,700） |
| 第6至第38名 | 33名 | HK$500 惠康超市現金券 |

b. 為免存疑，整個推廣期共設38個得獎名額，每位合資格參加者最多只可獲得上述獎品一份。
c. 獎品兌換條款
    i. 得獎結果將於 2027 年 4 月 30 日或之前於 MoneyHero Facebook／Instagram 並會於本網頁公佈，並會以電郵通知得獎者有關兌換詳情。
    ii. MoneyHero 將於得獎名單公布後一個月內，透過得獎者所提供的電郵地址發送獎賞通知電郵，提供獎品換領詳情。得獎者應同時檢查垃圾郵件資料夾。
    iii. 如因得獎者提供的聯絡資料錯誤或其他非 MoneyHero 可控制的原因導致電郵無法送達，或得獎者未回覆獎賞通知電郵，MoneyHero不承擔任何責任，且不會作進一步聯絡。
    iv. 若合資格參加者的遊戲紀錄被發現於推廣期外提交、被合理懷疑涉及欺詐行為、違反已公布的遊戲規則或未遵守條款細則，MoneyHero有權拒絕該獎品兌換。任何爭議，MoneyHero 的決定為最終決定。
    v. MoneyHero保留取消違反條款細則參加者資格、選出替代得獎者，或以其認為合適的方式處理獎品的權利。
d. 提交獎賞換領表格或成績紀錄編號 並不保證可獲得獎品。
e. MoneyHero非獎品供應商，對獎品的功能、外觀、維護、性能、質量、供應或使用不負責。任何獎品相關問題應直接向供應商或製造商查詢。

f. 獎品價值僅供參考，可能由供應商調整，MoneyHero 無法控制。
g. 如兌換過程中，供應商停止生產或官方渠道不再供應該獎品型號，MoneyHero有權以價值相若的獎品替換。
h. 得獎資格將僅根據 MoneyHero 及相關產品供應商的內部記錄判定。任何爭議，MoneyHero 保留最終決定權，該決定對所有參加者具約束力。
i. 得獎者同意並確認：(i) 獎品可能不包括任何產品保養；(ii) MoneyHero 及產品供應商均不保證任何比賽獎品享有保養。如獎品享有供應商保養，保養期可能自 MoneyHero 向供應商購買日起計，而非得獎者兌換日。MoneyHero 不提供任何產品保養。
j. 如獎品有多種顏色或款式，得獎者不可選擇，將隨機獲得其中一款。
k. 如獎品為第三方商戶發出的禮券（如 HKTVmall、惠康），所有禮券均受該商戶條款及細則約束，相關額外條款將於獎品交付或兌換時說明或註明，包括有效期、消費要求、適用或不適用產品等。獎品供應商保留隨時修改、取消、終止或暫停訂單或條款細則的權利，且可有或無事先通知。MoneyHero 對任何第三方商戶、網站或服務供應商提供的商品、服務或其質量及表現不承擔任何責任。MoneyHero 不承擔因使用該等禮券而直接或間接產生的任何索賠、損害、損失、費用、責任或成本。任何查詢、投訴或意見應直接向相關第三方商戶提出。
l. 任何得獎者於得獎名單公布後三個月內未兌換獎品，將被視為自動放棄獎品，MoneyHero 不作任何賠償，亦不承擔任何責任。
m. 為免存疑，參加本推廣不影響合資格參加者（包括得獎者）就同一合資格產品申請，符合相關條件下獲得 MoneyHero 其他獎勵（如有）的資格。本推廣獎品的換領程序僅受本條款及細則規管，MoneyHero 網站的一般換領程序不適用於本推廣獎品。

**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。產品申請的最終批核由相關產品供應商全權決定，並須符合其信貸及風險審批準則。參加本推廣不保證任何產品申請獲批，MoneyHero 亦不保證任何產品申請獲批。
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。如本條款及細則與有關本推廣的其他資料（包括宣傳資料）有任何不一致，概以本條款及細則為準。
c. 參加本推廣的參加者同意根據MoneyHero私隱政策（https://www.moneyhero.com.hk/zh/privacy-policy）透過電郵接收 MoneyHero 有關本推廣的通訊。
d. 得獎者同意並授權 MoneyHero 為宣傳目的，使用其姓名及肖像（包括文字、圖像或照片形式），MoneyHero 保留權利在法律允許範圍內，對得獎者的照片及/或聲明進行編輯及使用，且無需另行支付報酬。
e. 如有任何爭議，MoneyHero 保留絕對酌情權作出最終決定，該決定對所有參加者具約束力。
f. MoneyHero保留隨時修改本條款及細則的權利，包括更改推廣期，推廣日期或獎品，並保留暫停或終止本推廣的權利，惟須受適用法律規限。如推廣推出延遲，MoneyHero 在適用法律允許的範圍內不就該延遲承擔責任。任何更改將於本推廣網頁公布，並不影響參加者在更改前已有效取得的獎品權益。

g. 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。
h. 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。若 MoneyHero 懷疑參加者涉及任何非法活動或欺詐行為，保留向警方或相關當局報告的權利。
i. 如得獎者於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。
j. 所有於2027年8月31日後收到的有關本推廣或獎品兌換的查詢，除正在處理中的個案外，將不予處理。
k. 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。
l. 得獎者同意並授權MoneyHero根據私隱政策（https://www.moneyhero.com.hk/zh/privacy-policy）將其於指定推廣表格中提供的相關資料發送予 MoneyHero 推廣合作夥伴，以協助獎品兌換。
m. 參加者同意 MoneyHero 根據其私隱政策，向產品供應商分享核實領獎資格所需的相關個人資料，，包括申請是否成功及是否符合領取獎品的所有條件，以核實其領獎資格。
n. 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。
o. 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。
p. 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。
q. 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。
r. 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。
s. 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。
t. 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首要任務。我們透過採取符合香港《個人資料（私隱）條例》（第486章））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。

# 【MoneyHero Double 11 Cart Dash】(“Promotion”) Terms and Conditions

**1.** MoneyHero Global Limited (“**MoneyHero**”) is the organiser of this Promotion — “Double

11 Cart Dash" ("this Promotion"). Subject to these Promotion Terms, Eligible Participants who successfully apply for and get approved for designated products through the MoneyHero website, fulfill all eligibility requirements of the designated product application, and participate in this Promotion will have the chance to receive a Prize (each as defined herein).

## 2. Promotion Period

Unless otherwise specified, the Promotion Period runs from 6:00 PM on 4 November 2026 to 5:59 PM on 30 November 2026, inclusive of both start and end dates.

## 3. Eligibility and Basic Rules of the Promotion

Anyone can participate in this Promotion, but only "Eligible Participants" are eligible to compete for Promotion Rewards. To participate in this Promotion and become an "Eligible Participant", participants must fulfill the following conditions:

a. Hold a valid Hong Kong Identity Card and be a resident of Hong Kong aged 18 or above;
b. During the Promotion Period, apply for an Eligible Product through the designated MoneyHero link ;
c. During the Promotion Period, participate in the "Double 11 Cart Dash" competition and enter their email address registered with MoneyHero to obtain a "Double 11 Cart Dash" Result Record Number;
d. Within 7 days after successfully submitting the designated credit card application during the Promotion Period, or on or before 5:59 PM on 30 November 2026 (Hong Kong Time), whichever is earlier, fully complete and submit the MoneyHero Reward Redemption Form, select to participate in this Promotion in the form, and fill in a valid "Double 11 Cart Dash" Result Record Number;
e. Successfully obtain approval for the credit card application before the designated deadline, and spend the designated amount in designated "Eligible Transactions" (if applicable);
f. Ensure that the email address registered for "this Promotion" is consistent with the email address filled in when applying for the credit card or submitting the MoneyHero Reward Redemption Form. If the application 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 participant not being eligible for any Prize. MoneyHero reserves the right to withhold any Prize where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.

## 4. Designated Products and Product Providers

| Product Provider | Eligible Product |
|---|---|
| Citibank | Citi Cash Back Card |
| | Citi PremierMiles Card |
| | Citi Rewards Card |
| | Citi Rewards UnionPay Card |
| Standard Chartered Bank | Standard Chartered Cathay Mastercard |
| | Standard Chartered Cathay Mastercard - Priority Banking |
| | Standard Chartered Cathay Mastercard - Priority Private |
| | Standard Chartered Simply Cash Visa Card |
| Mox Bank | Mox Credit Card (CashBack) |
| | Mox Credit Card (Asia Miles) |
| DBS Bank | DBS Black World Mastercard® |
| | DBS Eminent Visa Platinum Card |
| | DBS Eminent Visa Signature Card |
| HSBC | HSBC Red Credit Card |

**5. Competition Rules**

Eligible Participants must participate in the “Double 11 Cart Dash” game via the designated MoneyHero Promotion webpage. This competition ranks participants and selects winners based on their game performance.

a. Participants must click valid items within the designated game time to earn points; accidentally clicking damaged goods will result in point deduction. The actual scoring method, including game time limit, point addition/deduction methods, combo accumulation and reset conditions, shall be subject to the rules listed on the game page. The scoring rules published on the game page before a game session starts form part of these Terms and Conditions and apply to that session. Subsequent changes to the rules will not affect the scoring or ranking of completed games
b. After completing the game, participants must follow the instructions on the page to enter their email address to obtain the Result Record Number for that game session. This Result Record Number is used to identify the game record and match it with the relevant application information.

c. MoneyHero will rank eligible game records in order based on the following criteria to select winners:
   i. Total Game Score: The higher total score ranks higher.
   ii. Highest Combo Count: If the total scores are identical, the highest count of consecutive successful clicks on valid items within that game session will be compared; higher count ranks higher.
   iii. Mis-click Count: If both total score and highest combo count are identical, the total number of accidental clicks on damaged goods in that game session will be compared; lower count ranks higher.
   iv. Game Record Submission Time: If total score, highest combo count, and mis-click count are all identical, the record successfully submitted earlier for that game session ranks higher. The submission time is subject to MoneyHero's system records.

d. Total game score, highest combo count, mis-click count, and game record submission time are all subject to information recorded and verified by MoneyHero's system. Obtaining a Result Record Number does not mean the participant is confirmed as a winner or guaranteed to receive any prize.

e. Participants must not use auto-clickers, plug-ins, scripts, or other improper methods to participate in the game, modify game data, or affect competition results. If verified, MoneyHero reserves the right to cancel relevant game records and the participant's winning eligibility. Vacancies arising from disqualification will be filled sequentially by the next eligible participant according to the same ranking criteria in Clause 5(c).

f. Each eligible participant may submit only one Result Record Number in the corresponding MoneyHero Reward Redemption Form for each eligible credit card product application. Participants may select the Result Record Number corresponding to their highest game score before submission; once successfully submitted, the number cannot be changed or replaced. If the same eligible participant applies for more than one eligible credit card product and submits more than one valid Result Record Number, the record with the highest total game score will be used to compete for promotion rewards. If total scores are identical, remaining ranking criteria in Clause 5(c) will be compared in sequence to determine the final entry. Each eligible participant will occupy only one rank and receive a prize at most once.

**6. Prizes**

a. This Promotion will select winners according to the ranking criteria set out in Clause 5, and award the following prizes based on final ranking:

| Final Ranking | Winner Quota | Prize per Winner |
|---|---|---|

| | | |
|---|---|---|
| 1st to 5th Place | 5 | 1 x Nintendo Switch 2 (Valued at HK$3,700) |
| 6th to 38th Place | 33 | HK$500 Wellcome Shopping Voucher |

b. For the avoidance of doubt, there are 38 winner quotas across the entire Promotion Period, and each eligible participant may only win one prize listed above.
c. Prize Redemption Terms
    i. Winning results will be announced on or before 30 April 2027 on MoneyHero Facebook/Instagram and this webpage, and winners will be notified via email regarding redemption details.
    ii. Winners will be contacted via the email address provided to MoneyHero (the “Rewards Notification Email”) with details on how to redeem the Contest Prize within 1 month after the date the Winners have been announced. Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
    iii. MoneyHero shall have no liability if the email cannot be delivered due to incorrect contact information provided by the Winner or other reasons outside of MoneyHero’s control, or if the Winner is not responsive to the Reward Notification Email, and will not make further attempts to contact the Winner if there is no response.
    iv. If an Eligible Participant’s competition entry is found to have been submitted outside the Promotion Period, involves reasonably suspected fraudulent activity, breaches the published game rules, or otherwise fails to comply with these Terms and Conditions, MoneyHero reserves the right to refuse redemption of the Prize. In case of disputes, MoneyHero’s decision is final.
    v. MoneyHero reserves the right to disqualify participants who violate these Terms and Conditions and select a replacement Winner, or otherwise handle the Prize in any manner it deems appropriate.
d. Submitting the reward redemption form or Result Record Number does not guarantee receipt of a prize.
e. MoneyHero is not the supplier of the Prizes and is not responsible for any issues related to the Prizes’ functionality, appearance, maintenance, performance, quality, availability, or use. Any questions regarding the Prizes should be directed to the supplier or manufacturer of the Prize.
f. The value of the Prizes is for reference only and may be adjusted by the respective supplier, which is beyond MoneyHero’s control.
g. If, during the Prize redemption process, the supplier discontinues the specific model/product or it is no longer available through official channels, MoneyHero reserves the right to replace the Prize with another Prize of equal or greater value.
h. Winner eligibility will be based solely on MoneyHero’s  and the relevant Product

Providers' internal records. In case of any disputes, MoneyHero reserves the right to make the final decision, which will be binding on all participants.

i. Winners agree and acknowledge that (i) Prizes may not include any product warranty, and (ii) neither MoneyHero nor the product supplier guarantees that any competition prize remains under warranty. If a supplier warranty applies to a Prize, the warranty period may start from the date MoneyHero purchases the Prize from the supplier and not from the date the Winner redeems the Prize. MoneyHero does not provide any product warranty in respect of any Prize.
j. If a Prize is available in multiple colours or styles, Winners will not be able to choose a colour or style and will receive one at random.
k. Where a Prize is a voucher from a third-party merchant (e.g., HKTVmall, Wellcome), all issued vouchers are subject to the terms and conditions of the voucher's merchant. All additional terms and conditions will be explained or noted on the Prize upon delivery or redemption. Additional terms may include expiry dates, spending requirements, applicable or excluded products, and other conditions. The Prize supplier reserves the right to amend, cancel, terminate, or suspend orders or any part thereof, or any applicable terms and conditions, with or without prior notice. MoneyHero is not liable in any way for any goods, services, or the quality or performance of goods or services provided by any third-party merchant, website, or service provider. MoneyHero is not liable for any claims, damages, losses, expenses, liabilities, or costs, whether incurred directly or indirectly from the use of such vouchers. Any such inquiries, complaints, or comments should be directed to the relevant third-party merchant.
l. Any Winner who fails to redeem their Prize within three (3) months after the announcement of the Winners will be deemed to have forfeit their Prize without any compensation from MoneyHero. MoneyHero shall have no liability to any Winner who is deemed to have forfeit their Prize.
m. For the avoidance of doubt, participation in this Promotion does not affect the eligibility of Eligible Participants (including Winners) from receiving other rewards offered by MoneyHero (if any) related to the same application for the same Eligible Product, provided the relevant conditions are met. The redemption process for Prizes under this Promotion is governed solely by these Terms and Conditions; the general redemption process on the MoneyHero website does not apply to these Prizes.

**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. Final approval of any product is determined by the relevant Product Provider in its absolute discretion and is subject to its 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.

b. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions. In the event of any inconsistencies between these Terms and Conditions and any other materials (including marketing materials) relating to this Promotion, these Terms and Conditions shall prevail.
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. Winners agree and consent to allow their competition question answers, names and likenesses in the form of text, images or photographs to be edited/used by MoneyHero for publicity reasons. MoneyHero reserves the rights to publish and adjust photograph(s) and/or statements from the Winners without further compensation except where prohibited by law.
e. 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.
f. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period,date of the Promotion, or Prize, and reserves the right to suspend or terminate this Promotion, subject to applicable law. If the launch of the Promotion is delayed, MoneyHero shall have no liability for the delay to the extent permitted by applicable law. Any change will be published on this Promotion webpage and will not affect any entitlement to a Prize validly earned before the change.
g. Prizes are not transferrable, refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Winners are responsible for checking the quality and expiry date of the Prize at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Prize including but not limited to their quality, supply, delivery and maintenance.
h. 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, MoneyHero reserves the right to report such activity or suspicions to the police or relevant authorities.
i. Winners 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 Prize.
j. Any queries regarding this Promotion or redemption of the Prize that are received after August 31, 2027 will not be handled, except for those already in progress.
k. MoneyHero reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Prize 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).

l. By participating in this Promotion, Winners agree and consent to MoneyHero sending relevant information provided in the designated Promotion form to MoneyHero's promotion partners to facilitate the Winner's redemption of the Prize, in accordance with MoneyHero's Privacy Policy (https://www.moneyhero.com.hk/en/privacy-policy).
m. By participating in this Promotion, participants consent to MoneyHero sharing their relevant personal details with the Product Provider to verify eligibility for a Prize, and to the Product Provider updating MoneyHero with information regarding the status of their application for an Eligible Product, including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Prize, in accordance with MoneyHero's Privacy Policy.
n. 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 Prize.
o. 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.
p. 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.
q. 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.
r. 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.
s. In case of any inconsistency or discrepancy between the English version and Chinese version of the Terms and Conditions, the English version shall prevail.
t. 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 Personal Data (Privacy) Ordinance (Cap. 486) . 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.