

MoneyHero Car Inspection Referral T&Cs

1. At your request, MoneyHero Global Limited (“**MoneyHero**”) may assist you in procuring private vehicle pre-purchase inspection services (the “**Services**”) from CarHero Holdings Limited (“**CarHero**”). By procuring the Services through MoneyHero, you acknowledge and agree to these Terms and Conditions.
2. MoneyHero may collect fees from you in order for CarHero to provide the Services to you. Unless expressly stated otherwise:
 - a. The fee for the Services is HK\$1,500 per inspection. MoneyHero collects such fees as an administrative arrangement only;
 - b. the fees relate to Services to be provided by CarHero, not MoneyHero;
 - c. all fees paid to MoneyHero are non-refundable; and
 - d. payment to MoneyHero shall be treated as payment in satisfaction of your payment obligation to CarHero for the Services.
3. If, following provision of the Services, you purchase a comprehensive motor insurance policy from MoneyHero Insurance Brokers Limited (“MHIBL”) for the vehicle inspected by CarHero (as confirmed by MoneyHero and CarHero’s records) within six (6) months, a discount in premium equivalent to the fees paid by you to MoneyHero for the Services shall be applied to the car insurance policy you purchase from MHIBL (the “Policy”).
4. Save for as set out in (3) above, all fees paid to MoneyHero are non-refundable. You will not receive any refund for any fees paid to MoneyHero for the Services if (i) you do not subsequently purchase a car insurance policy from MHIBL in respect of the vehicle inspected by CarHero, or (ii) you are unable to schedule a vehicle inspection after reasonable attempts to do so by CarHero.
5. In the event you subsequently cancel the Policy or the Policy is cancelled or rescinded, or for any other reason you are validly entitled to a refund of premium from MHIBL, MoneyHero and MHIBL reserve the right to deduct HK\$1,500 from the premium refunded to you, being equal to the value of the Services you received from CarHero.
6. CarHero will have no obligation to provide you with the Services until payment has been received by MoneyHero. MoneyHero does not assume any responsibility for the performance, delivery or quality of the Services merely because it collects payment.
7. MoneyHero does not provide, control or endorse the Services. CarHero is an independent third party and not an agent, partner or representative of MoneyHero. Any services you receive from CarHero are provided directly by CarHero, under separate terms and conditions agreed between you and CarHero.
8. You are responsible for conducting your own assessment of whether CarHero and the Services are suitable for you. Please ensure you have reviewed and accepted CarHero’s [Terms and Conditions](#) before deciding whether to proceed with obtaining the Services.
9. To the maximum extent permitted by law, MoneyHero:
 - a. makes no representations or warranties regarding CarHero, the Services, or any other services offered by CarHero;
 - b. accepts no responsibility or liability for:
 - i. the quality, suitability, availability, or performance of CarHero’s services (whether the Services or otherwise);
 - ii. any acts, omissions, advice, errors, or defaults of CarHero; or
 - iii. any loss, damage, cost, or claim arising from or in connection with your dealings with CarHero or the Services.
10. Any dispute or claim relating to CarHero must be resolved directly between you and CarHero.

11. To the maximum extent permitted by applicable law, MoneyHero shall not be liable for any indirect, incidental, consequential, or economic loss arising out of or in connection with any referral or any services provided by CarHero.
12. Personal Data
 - a. In order to provide you with the Services, MoneyHero will transfer your personal data to CarHero for the purposes of allowing CarHero to arrange provision of the Services to you, in accordance with [MoneyHero's Privacy Policy](#).
 - b. Once transferred, CarHero will handle your personal data as an independent data user in accordance with its own privacy policy.
 - c. MoneyHero is not responsible for how CarHero collects, uses, stores, or protects your personal data after its transfer.
13. These Terms are governed by and construed in accordance with the laws of Hong Kong, and the courts of Hong Kong shall have exclusive jurisdiction.
14. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Date: 15 Mar 2026