MoneyHero 尊貴客戶特選禮遇 – 20 萬港元免費個人意外保障（一年保障期）（「優惠」）
MoneyHero exclusive customer reward – free HKD 200,000 Personal Accident Protection (one-year cover) ("Offer")

優惠條款及細則
Offer terms and conditions

1. 此優惠之推廣期為即日起至 2026 年 12 月 31 日爲止（包括首尾兩天）（「推廣期」）。
This Offer is valid from now till December 31, 2025 (both dates inclusive) ("Promotion Period").

2. 此優惠只適用於 MoneyHero 特選客戶，並需於推廣期間成功透過蘇黎世人壽保險（香港）有限公司（「蘇黎世人壽」）之指定平台完成登記，方可免費獲發個人意外保障一份，最高保障金額為 20 萬港元，保障期為一年（「此保障」）。
This Offer is only applicable to selected MoneyHero customers who successfully complete the registration through the designated platform of Zurich Life Insurance (Hong Kong) Limited ("Zurich Life") during the Promotion Period. Upon successful registration, they will be entitled to a one-year free cover of personal accident protection with HKD 200,000 as the maximum sum insured ("Protection").

3. 如要獲取此保障，MoneyHero 特選客戶的年齡必須介乎 19-66 歲（下次的生日日期）及於香港居住並是香港居民及持有香港居民身份證（「合資格客戶」）。 蘇黎世人壽就 MoneyHero 特選客戶可獲取此保障的資格保留最終決定權。
To be entitled to this Protection, selected MoneyHero customers must be Hong Kong residents who are holders of Hong Kong identity card and reside in Hong Kong and aged between 19-66 (age next birthday) ("Eligible Customers"). Zurich Life reserves the right of final decision with respect to the eligibility of MoneyHero customers to receive this Protection.

4. 每位合資格的客戶只可獲得由蘇黎世人壽於 MoneyHero 平台上提供的免費獎賞一次。如客戶曾經登記過其他由蘇黎世人壽提供予 MoneyHero 客戶的免費獎賞，則有關客戶不能再登記此免費個人意外保障。
Each Eligible Customer can only register for the free reward offered by Zurich Life on the MoneyHero platform once. If a customer has previously registered for other free rewards provided by Zurich Life for MoneyHero customers, that customer cannot register for this free personal accident protection again.

5. 如要享用此優惠，合資格客戶必須同意蘇黎世人壽使用其個人資料作市場推廣用途。
To enjoy this Offer, Eligible Customers must consent to the use of their personal information by Zurich Life for marketing purposes

6. 此優惠不可轉讓及不可兌換現金。
This Offer is non-transferable and non-exchangeable for cash.

7. 此保障由蘇黎世人壽承保，而不會收取任何保費及保費徵費，並於保障期後自動取消。有關保障生效及到期日會於保單證明書上清楚列明。
This Protection is underwritten by Zurich Life and no premium nor insurance levy shall be charged for this Protection. This Protection will be automatically terminated after the coverage period. The effective and expiry date of this Protection will be clearly stated on the policy certificate.

8. 所有與本推廣期有關之日期及時間均以蘇黎世人壽之紀錄為準。任何因電腦、網路等技術問題而引致投保人申請程序中斷或有任何遲延、遺失、錯誤、無法辨識等情況，蘇黎世人壽一概不負上任何責任。
The date and time appearing in the records of Zurich Life shall be conclusive as to the date and time relevant to the Promotion Period. Zurich Life shall not be responsible for any interruption, delay, loss, error or unrecognized information in relation to the application process due to technical problems including any computer or network problems.

9. 蘇黎世人壽保留隨時修訂或終止此優惠（全部或部分）或修改此等條款及細則，而無須預先通知的權利。
Zurich Life reserves the right to alter or terminate this Offer (in whole or in part) or amend these terms and conditions at any time without prior notice.

10. 如就此優惠有任何爭議，概以蘇黎世人壽的決定為準。
In case of any disputes arising from this Offer, Zurich Life's decision shall be final and conclusive.