

MoneyHero稅季感謝祭 —「稅季知識王」額外HK\$3,000加碼獎賞 x 私人貸款 條款及細則(「推廣活動」)

1. 推廣活動說明

任何人均可參加「稅季知識王」挑戰，惟只有合資格客戶方可競逐推廣獎賞。合資格客戶凡在推廣期內通過MoneyHero成功申請指定貸款、成功提取HK\$100,000或以上、參加「稅季知識王」挑戰，並完成本條款及細則所列明的其他要求，將有機會成為得分最高的50名合資格客戶之一及獲得推廣獎賞(定義見下文)。

2. 推廣期

除非另有說明，本推廣活動由2026年10月2日中午12時至2026年10月30日下午6時(香港時間)(「推廣期」)。

3. 合資格產品及產品提供者

就本推廣活動而言，合資格產品及產品提供者如下：

合資格產品提供者	貸款產品	貸款要求
花旗銀行	Citi 稅季貸款	成功申請及提取貸款額 HK\$100,000 或以上，並須為「新客戶」，即在申請指定貸款當日沒有任何活躍的花旗私人貸款賬戶，並須於產品提供者批核指定貸款申請之日起一(1)個月內完成提取貸款。
信銀國際	信銀國際 \$mart Plus 分期貸款(稅季優惠)	成功申請及提取貸款額 HK\$100,000 或以上，並須為「全新客戶」，即並非現有信銀國際貸款客戶；本推廣活動不適用於現有信銀國際貸款客戶，並須於產品提供者批核指定貸款申請之日起一(1)個月內完成提取貸款。
東亞銀行	東亞銀行稅季貸款	成功申請及提取貸款額 HK\$100,000 或以上，還款期為24個月或以上，並須於產品提供者批核指定貸款申請之日起一(1)個月內完成提取貸款。
OCBC 華僑銀行	OCBC 華僑銀行私人貸款(稅季適用)	成功申請及提取貸款額 HK\$100,000 或以上，並須於產品提供者批核指定貸款申請之

		日起 一(1)個月內完成提取貸款。
星展銀行	星展銀行「貸易清」私人貸款	成功申請及提取貸款額 HK\$100,000 或以上, 並須於產品提供者批核指定貸款申請之日起 一(1)個月內完成提取貸款。
中國建設銀行(亞洲)	建行(亞洲)「好現金」私人分期貸款(稅季適用)	成功申請及提取貸款額 HK\$100,000 或以上, 並須於產品提供者批核指定貸款申請之日起 一(1)個月內完成提取貸款。

4. 合資格客戶

為了獲得推廣獎賞並成為「合資格客戶」, 客戶需:

1. 年滿18歲或以上, 持有有效香港身份證且在香港有通訊地址;
2. 在推廣期內, 透過MoneyHero指定連結點擊前往產品提供者網站, 並在產品提供者網站完成及提交指定貸款申請;
3. 成功申請並提取指定貸款HK\$100,000或以上;
4. 在推廣期內完成「稅季知識王」挑戰, 輸入其於MoneyHero登記的電郵地址, 並於2026年10月30日下午6時(香港時間)或之前在適用於相關指定貸款的MoneyHero獎賞換領表格中選擇參加本推廣活動及提交有效的「稅季知識王」挑戰編號; 及
5. 由產品提供者批核其指定貸款申請, 並須於產品提供者批核指定貸款申請之日起 一(1)個月內完成提取貸款。

5. 推廣獎賞及兌換

完成上述條件並按「稅季知識王」遊戲得分由高至低排名首50名的合資格客戶, 將可於其在MoneyHero獎賞換領表格上所選擇的MoneyHero獎賞之上, 按下表額外獲得HK\$3,000加碼獎賞(「推廣獎賞」)。推廣獎賞將與原有MoneyHero獎賞分開派發:

合資格產品提供者	貸款產品	推廣獎賞
花旗銀行	Citi 稅季貸款	HK\$3,000加碼獎賞
信銀國際	信銀國際 \$mart Plus 分期	HK\$3,000加碼獎賞

	貸款(稅季優惠)	
東亞銀行	東亞銀行稅季貸款	HK\$3,000加碼獎賞
OCBC 華僑銀行	OCBC 華僑銀行私人貸款 (稅季適用)	HK\$3,000加碼獎賞
星展銀行	星展銀行「貸易清」私人貸款	HK\$3,000加碼獎賞
中國建設銀行(亞洲)	建行(亞洲)「好現金」私人分期貸款(稅季適用)	HK\$3,000加碼獎賞

1. 推廣獎賞將按合資格客戶於MoneyHero獎賞換領表格上原本所選擇的MoneyHero獎賞形式發放，實際獎賞形式以MoneyHero相關推廣頁面、申請頁面及／或MoneyHero獎賞換領表格所載資料為準。
2. 加碼獎賞的類型將根據合資格客戶於MoneyHero獎賞換領表格中所選擇的主要獎賞而定。例如，如主要獎賞選擇「惠康購物現金券」，加碼獎賞亦會以惠康購物現金券形式發放；如主要獎賞選擇「Apple Store 禮品卡」，加碼獎賞亦會以Apple Store禮品卡形式發放。惟如主要獎賞為實體禮品，加碼獎賞則統一以惠康購物現金券形式發放。
3. MoneyHero將按其系統記錄的「稅季知識王」遊戲得分由高至低排名，選出得分最高的50名合資格客戶。每位合資格客戶於本推廣活動下最多只可獲得一(1)份HK\$3,000推廣獎賞。即使合資格客戶於推廣期內提交多於一項指定貸款申請或符合多於一項指定貸款的資格，亦只可獲得一(1)份推廣獎賞。每位合資格客戶可於推廣期內多次參加「稅季知識王」挑戰。如合資格客戶參加挑戰多於一次，將以其最高有效遊戲得分作排名之用。所有挑戰須使用同一於MoneyHero登記的電郵地址。同一電郵地址沿用同一挑戰編號，系統將記錄該電郵地址於推廣期內的最高有效遊戲得分。合資格客戶須於指定期限內在相關MoneyHero獎賞換領表格提交該有效挑戰編號。
4. 推廣獎賞名額共50份。排名次序為：(1) 遊戲得分由高至低；(2) 得分相同者，準確率較高者優先；(3) 準確率亦相同者，答題總時間較短者優先；(4) 以上全部相同者，較早提交遊戲成績者優先。準確率為答對題數除以已答題數；答題總時間為所有已答題目的作答時間總和，不包括未作答的時間。排名及得獎資格均以MoneyHero系統記錄為準；MoneyHero保留最終決定權。
5. 在確認資格後，兌換詳情將通過電子郵件發送至合資格客戶提供給MoneyHero的電郵地址。提供錯誤或不正確信息(由MoneyHero絕對酌情決定)的合資格客戶將無法收到任何推廣獎賞。
6. 推廣獎賞的資格將基於MoneyHero及產品提供者的內部記錄。在任何爭議情況下，MoneyHero保留絕對酌情決定的最終權利，對所有用戶具有約束力。
7. 如果指定貸款的申請不是通過指定連結進行的，或者在申請過程中啟用了廣告攔截器、追蹤攔截器或隱身模式，有關申請可能未能被成功追蹤，並可能導致用戶無資格獲得任何推廣獎賞。根據其記錄，如果申請不是通過MoneyHero進行的，MoneyHero保留扣留任何推廣獎賞的權利。

8. 推廣獎賞不可退款或兌換現金或其他獎勵。與推廣活動相關的所有產品和服務均視供應情況而定。合資格客戶在兌換時需自行檢查推廣獎賞的質量。MoneyHero對任何有關推廣獎賞包括但不限於質量、供應、交付或維護，均不承擔任何法律責任。
9. 如推廣獎賞以現金回贈形式發放，有關現金回贈將通過FPS發放至合資格客戶於MoneyHero獎賞換領表格中提供之電話號碼。合資格客戶：
 - i. 須使用提供予MoneyHero之電話號碼註冊FPS；
 - ii. 同意通過FPS接收現金回贈；
 - iii. 須全權負責確保提供予MoneyHero之電話號碼已註冊FPS，並為其FPS帳戶之正確電話號碼；及
 - iv. 確認並同意一旦提交MoneyHero獎賞換領表格，提供之電話號碼不可更改，且若合資格客戶提供錯誤電話號碼，現金回贈將不會重新發放。
10. 如推廣獎賞以現金回贈形式發放，合資格客戶確認其已遵守所有反洗錢(AML)法律及規例。如MoneyHero懷疑有任何違反反洗錢規定的情況，或轉數快帳戶詳細資料與合資格客戶的資料不符，MoneyHero保留扣留或取消任何推廣獎賞(包括任何現金回贈)的權利。對於合資格客戶提供的錯誤或第三方帳戶資訊所引起的任何損失或問題，MoneyHero概不負責。
11. 如推廣獎賞為第三方商戶的禮券，所有發出的禮券均需遵守該商戶的條款及細則。MoneyHero不對任何第三方商戶、網站或服務提供者所提供的任何商品、服務或其質量或性能承擔任何責任。
12. 上述推廣獎賞的建議零售價僅供參考，可能會因發行商戶而有所變動，MoneyHero無法控制。
13. 如MoneyHero的供應商沒有提供推廣獎賞，或因不可預見的價格上漲、超出MoneyHero控制範圍的市場條件導致商業上不可行或成本過高，或因MoneyHero控制範圍以外的原因而無法兌換(包括但不限於推廣獎賞無法再從官方渠道購買的情況)，MoneyHero保留在其絕對酌情權下用同等或更高零售價的替代品替換推廣獎賞的權利。
14. MoneyHero和產品提供者與推廣獎賞的提供商或製造商沒有關聯，對因使用推廣獎賞而引起的任何索賠、損害、損失、開支、責任或成本不承擔任何責任。任何有關推廣獎賞的查詢應直接向提供商或製造商進行。
15. 成功申請指定貸款並提交MoneyHero獎賞換領表格但未獲得產品提供者批核的用戶將無法獲得任何推廣獎賞。
16. 未在指定期限內提交MoneyHero獎賞換領表格的用戶，即使符合所有其他條件，也將無資格獲得推廣獎賞。
17. 在MoneyHero獎賞換領表格中提供錯誤或不正確信息的用戶(由MoneyHero絕對酌情決定)將無法獲得推廣獎賞。
18. 如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，將隨機收到一個。

19. MoneyHero網站上列出的常規兌換流程不適用於此推廣活動。推廣獎賞的兌換過程應僅受此推廣活動的條款及細則約束。
20. 兌換過程可能需要至少16週，從產品提供者及／或MoneyHero確認資格之日起計，具體取決於交付或兌換安排、用戶批核和交易狀態或其他可能影響推廣獎賞資格的因素。
21. 任何未在規定的領取期限內（如有）領取的推廣獎賞將被沒收，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支付或補償。
22. 任何有關兌換的查詢或推廣獎賞兌換提交，在推廣期結束後6個月後收到的將不予處理，已在處理中的除外。

6. 一般推廣條款

1. 此推廣活動由MoneyHero Global Limited（「**MoneyHero**」）組織。參與此推廣活動的用戶即同意受這些條款及細則的約束。
2. 如有任何爭議，MoneyHero保留絕對酌情決定的最終決定權，並對所有用戶具有約束力。
3. MoneyHero 保留隨時修改本條款及細則的權利，包括更改推廣期、指定貸款、指定貸款額、指定還款期、推廣獎賞、資格準則、兌換流程、推廣獎賞名額及／或供應情況，或終止本推廣活動，無論是否事先通知用戶，均無須對用戶承擔任何責任。
4. 如這些條款及細則與任何其他關於此推廣活動的材料（例如市場推廣材料）有任何不一致之處，則以這些條款及細則為準。
5. 參與此推廣活動的用戶同意：
 - i. MoneyHero與產品提供者分享其個人資料，以準確確認用戶是否有資格獲得任何推廣獎賞；
 - ii. 產品提供者向MoneyHero更新用戶申請指定貸款的狀態，包括該申請是否成功、用戶是否已提取貸款及是否已滿足獲得推廣獎賞所需的所有條件；
 - iii. MoneyHero將MoneyHero獎賞換領表格中提供的信息與MoneyHero的推廣合作夥伴分享，以便促進推廣獎賞的兌換；及
 - iv. 接收MoneyHero通過電子郵件或其他電子方式發送的有關此推廣活動的通信，每項均根據MoneyHero的隱私政策進行。
6. 用戶同意定期瀏覽MoneyHero網站，以查看這些條款及細則，確保他們充分了解MoneyHero可能不時對這些條款及細則進行的任何更改。用戶還同意他們繼續參與此推廣活動將構成他們接受這些條款及細則（包括可能不時進行更改或修訂的版本）。
7. 參與此推廣活動的用戶在此聲明並保證他們將遵守所有適用的香港法律或法規，並且不會將此推廣活動用於任何非法或欺詐目的。

8. MoneyHero不對用戶因此推廣活動而引起或遭受的任何損害、損失、責任、傷害或失望承擔任何責任。參與此推廣活動的用戶釋放MoneyHero及其代理人免於所有責任，包括但不限於與此推廣活動和推廣獎賞有關的責任。
9. 參與此推廣活動的所有用戶同意並承諾，隨時賠償、保持賠償並使MoneyHero、其員工和代理人免受所有損失(包括直接、間接、附帶和／或後果性損失)、損害(包括一般、特別和／或懲罰性損害)、需求、傷害、索賠、成本、罰款、利息和費用(包括全額賠償基礎上的法律費用)，無論如何因用戶參與推廣活動、接受或使用任何推廣獎賞及／或任何違反或聲稱違反這些條款及細則和／或任何適用法律所引起。
10. MoneyHero保留取消任何用戶資格並全額或部分扣留或沒收任何推廣獎賞的權利，如果發現或有合理理由懷疑用戶參與任何形式的欺詐行為(包括但不限於虛假身份、篡改圖像、故意垃圾郵件或操縱任何MoneyHero的流程或網站)。
11. 任何產品的最終批核由產品提供者絕對酌情決定，並受其信貸和風險處理標準約束。參與此推廣活動並不保證任何申請的產品獲得批核。MoneyHero不保證任何申請的產品獲得批核。
12. 合資格客戶同意並確認推廣獎賞的派發由MoneyHero負責；產品提供者對推廣獎賞的履行不承擔任何責任。
13. MoneyHero努力保持其信息準確和最新。然而，這可能有時會與產品提供者、金融機構、服務提供商或特定產品網站上提供的信息有所不同。用戶應參考產品提供者網站以獲取最新的利率／費用／條款及細則。
14. MoneyHero 並不提供、安排、批核或承保任何貸款產品。所有貸款申請、批核、提取、貸款額、利率、費用、還款條款及其他產品相關事項，均由相關產品提供者全權決定，並受其適用條款及細則、信貸評估及批核準則約束。
15. 這些條款及細則受香港法律管轄並按其解釋。
16. 如這些條款及細則的英文版與中文版有任何不一致，應以英文版為準。

Terms and Conditions of MoneyHero Tax Season Appreciation Festival – “Tax Season Quiz Master” HK\$3,000 Top-up Reward x Personal Loan Promotion (the “Promotion”)

1. Promotion Overview

Anyone may participate in the “Tax Season Quiz Master” challenge, but only Eligible Customers may compete for a Promotion Reward. Eligible Customers who successfully apply for a Designated Loan through MoneyHero during the Promotion Period, draw down HK\$100,000 or above, participate in the challenge and complete the other requirements set out herein will have a chance to rank among the top 50 Eligible Customers and receive a Promotion Reward (each as defined below).

2. Promotion Period

Unless otherwise specified, the Promotion applies from 12:00 noon on 2 October 2026 to 6:00 PM on 30 October 2026 (Hong Kong time) (the “Promotion Period”).

3. Eligible Products and Product Providers

For the purpose of this Promotion, the Eligible Products and Product Providers are as follows:

Eligible Product Provider	Loan Product	Loan Requirement
Citibank	Citi Tax Season Loan	Successfully apply for and draw down a Designated Loan amount of HK\$100,000 or above, complete the drawdown within one (1) month from the date on which the application for the Designated Loan is approved by the Product Provider, and be a “New Customer”, meaning a customer who does not have any active Citibank personal loan account on the date of application for the Designated Loan.
China CITIC Bank International	CNCBI \$mart Plus Personal Installment Loan (Tax Season Offer)	Successfully apply for and draw down a Designated Loan amount of HK\$100,000 or above, complete the drawdown within one (1) month from

		the date on which the application for the Designated Loan is approved by the Product Provider, and be a “New Customer”, meaning an applicant who is not an existing loan customer of China CITIC Bank International. This Promotion is not applicable to existing loan customers of China CITIC Bank International.
The Bank of East Asia	BEA Tax Season Loan	Successfully apply for and draw down a Designated Loan amount of HK\$100,000 or above with a loan tenor of 24 months or above, and complete the drawdown within one (1) month from the date on which the application for the Designated Loan is approved by the Product Provider.
OCBC Bank	OCBC Bank Personal Loan (Tax Season Applicable)	Successfully apply for and draw down a Designated Loan amount of HK\$100,000 or above, and complete the drawdown within one (1) month from the date on which the application for the Designated Loan is approved by the Product Provider.
DBS Bank	DBS Debt Consolidation Loan	Successfully apply for and draw down a Designated Loan amount of HK\$100,000 or above, and complete the drawdown within one (1) month from the date on which the application for the Designated Loan is approved by the Product Provider.
China Construction Bank (Asia)	CCB (Asia) Personal Instalment Loan (Tax Season Applicable)	Successfully apply for and draw down a Designated Loan amount of HK\$100,000 or above, and complete the drawdown within one (1) month from the date on which the application for the Designated Loan is approved by the Product Provider.

4. Eligible Customers

To receive a Promotion Reward and qualify as an “**Eligible Customer**”, customers are required to:

1. Be aged 18 or above, a holder of a valid Hong Kong Identity Card and have a correspondence address in Hong Kong;
2. During the Promotion Period, click through from MoneyHero using the designated link to the Product Provider’s website and fully complete and submit an application for a Designated Loan on the Product Provider’s website;
3. Successfully apply for and draw down a Designated Loan amount of HK\$100,000 or above;
4. During the Promotion Period, complete the “Tax Season Quiz Master” challenge, enter the email address registered with MoneyHero, opt in to this Promotion and submit a valid “Tax Season Quiz Master” challenge number in the MoneyHero Reward Redemption Form applicable to the relevant Designated Loan by 6:00 PM on 30 October 2026 (Hong Kong time); and
5. Have their application for the Designated Loan approved by the Product Provider and complete drawdown for the loan within one (1) month from the date of such approval.

5. Promotion Rewards and Redemption

The 50 Eligible Customers with the highest “Tax Season Quiz Master” scores who complete the requirements above will each receive a HK\$3,000 top-up reward, as set out in the table below, on top of the MoneyHero reward selected in the MoneyHero Reward Redemption Form (the “Promotion Reward”). The Promotion Reward will be distributed separately from the original MoneyHero reward:

Eligible Product Provider	Loan Product	Promotion Reward
Citibank	Citi Tax Season Loan	HK\$3,000 top-up reward

China CITIC Bank International	CNCBI \$mart Plus Personal Installment Loan (Tax Season Offer)	HK\$3,000 top-up reward
The Bank of East Asia	BEA Tax Season Loan	HK\$3,000 top-up reward
OCBC Bank	OCBC Bank Personal Loan (Tax Season Applicable)	HK\$3,000 top-up reward
DBS Bank	DBS Debt Consolidation Loan	HK\$3,000 top-up reward
China Construction Bank (Asia)	CCB (Asia) Personal Instalment Loan (Tax Season Applicable)	HK\$3,000 top-up reward

1. The Promotion Reward will be issued in the same reward form as the original MoneyHero reward selected by the Eligible Customer in the MoneyHero Reward Redemption Form, subject to the information stated on the relevant MoneyHero promotion page, application page and/or MoneyHero Reward Redemption Form.
2. The form of the Promotion Reward will be determined by the form of the original MoneyHero reward selected by the Eligible Customer in the MoneyHero Reward Redemption Form. For example, if the original MoneyHero reward selected is a Wellcome Voucher, the Promotion Reward will also be issued as a Wellcome Voucher; if the original MoneyHero reward selected is an Apple Store Gift Card, the Promotion Reward will also be issued as an Apple Store Gift Card. However, if the original MoneyHero reward selected is a physical gift, the Promotion Reward will be issued as a Wellcome Voucher.
3. MoneyHero will rank Eligible Customers from highest to lowest according to the "Tax Season Quiz Master" scores recorded in its system and select the top 50 Eligible Customers. Each Eligible Customer is entitled to a maximum of one (1) HK\$3,000 Promotion Reward under this Promotion. Even if an Eligible Customer submits more than one application for a Designated Loan or qualifies for more than one Designated Loan during the Promotion Period, the Eligible Customer will only be entitled to one (1) Promotion Reward. Each Eligible Customer may participate in the "Tax Season Quiz Master" challenge multiple times during the Promotion Period. Where an Eligible Customer participates in the challenge more than once, their highest valid score will be used for ranking purposes. All attempts must use the same email address registered with MoneyHero. The same challenge number will be used for the same email address, and the system will record the highest valid score achieved under that email address during the Promotion Period. Eligible Customers must submit that valid challenge number in the relevant MoneyHero Reward Redemption Form by the specified deadline.

4. There are 50 Promotion Rewards in total. The ranking order is: (1) game score, from highest to lowest; (2) where scores are tied, higher accuracy takes priority; (3) where accuracy is also tied, shorter total answering time takes priority; and (4) where all the above are tied, earlier submission of the game result takes priority. Accuracy means the number of correctly answered questions divided by the number of questions answered. Total answering time means the sum of the time spent answering all answered questions, excluding time relating to unanswered questions. Ranking and winner eligibility will be determined according to MoneyHero's system records. MoneyHero reserves the right to make the final decision.
5. After confirmation of eligibility, redemption instructions will be sent to Eligible Customers via email to the email address provided by the Eligible Customer to MoneyHero. Eligible Customers who provide inaccurate or incorrect information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Promotion Reward.
6. Eligibility for the Promotion Reward will be based on the internal records of MoneyHero and the Product Provider. In the event of any dispute, MoneyHero reserves the final right to determine eligibility in its absolute discretion, which shall be binding on all users.
7. If the application for the Designated Loan is not made via the designated link, or an ad-blocker, tracking blocker or incognito mode is enabled during the application process, the application may not be successfully tracked and may lead to the user not being eligible for any Promotion Reward. MoneyHero reserves the right to withhold any Promotion Reward where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.
8. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stocks last. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. MoneyHero shall have no legal liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery or maintenance.
9. Where the Promotion Reward is issued as cash rebate, the cash rebate will be distributed via FPS to the Eligible Customer's FPS account using the phone number provided by the Eligible Customer in the MoneyHero Reward Redemption Form. Eligible Customers:
 - i. are required to have registered for FPS using the phone number provided to MoneyHero;
 - ii. agree to receive the cash rebate via FPS;
 - iii. are fully responsible for ensuring that the phone number provided to MoneyHero is registered for FPS and the correct phone number linked to their FPS account; and

- iv. acknowledge and agree that once the MoneyHero Reward Redemption Form has been submitted, the phone number provided cannot be amended, and the cash rebate will not be re-issued to Eligible Customers who have provided incorrect phone numbers.
- 10. Where the Promotion Reward is issued as cash rebate, Eligible Customers confirm that they are in compliance with all Anti-Money Laundering (AML) laws and regulations. MoneyHero reserves the right to withhold or cancel any Promotion Reward (including any cash rebate) if it suspects any violation of AML requirements, or if the FPS account details do not match those of the Eligible Customer. MoneyHero shall not be liable for any losses or issues arising from incorrect or third-party account information provided by the Eligible Customer.
- 11. Where the Promotion Reward is issued as a voucher for a third-party merchant, all vouchers issued are subject to the terms and conditions of the relevant voucher merchant. 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.
- 12. The recommended retail values of the Promotion Rewards provided above are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.
- 13. In the event that a Promotion Reward becomes unavailable from MoneyHero's suppliers, or commercially unfeasible or cost-prohibitive due to unforeseen price increases or market conditions outside of MoneyHero's control, or otherwise cannot be fulfilled for reasons beyond MoneyHero's control (including but not limited to where the Promotion Reward can no longer be purchased from official channels), MoneyHero reserves the right, in its sole discretion, to replace the Promotion Reward with an alternative of equal or greater retail value .
- 14. MoneyHero and the Product Provider are not associated with the provider or manufacturer of the Promotion Reward(s) and are not responsible for any claims, damages, losses, expenses, liabilities or costs arising from usage of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider or manufacturer.
- 15. Users who successfully apply for a Designated Loan and submit the MoneyHero Reward Redemption Form but are not approved by the Product Provider will not be able to receive any Promotion Reward.
- 16. Users who do not submit the MoneyHero Reward Redemption Form within the specified period will not be eligible to receive the Promotion Reward, even if they fulfill all other conditions.

17. Users 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 Promotion Reward.
18. Where a Promotion Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.
19. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Promotion Reward shall be governed solely by the Terms and Conditions of this Promotion.
20. The redemption process may take at least sixteen (16) weeks starting from the date on which the eligibility is confirmed by the Product Provider and/or MoneyHero, depending on the actual situation regarding delivery or redemption arrangements, user approval and transaction status or other factors that may affect eligibility for the Promotion Reward.
21. Any Promotion Reward(s) not claimed past the stipulated collection period (if any) will be forfeited without any liability on the part of MoneyHero to the Eligible Customer. Any Eligible Customer whose Promotion Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.
22. Any queries regarding redemption, or redemption submissions of the Promotion Reward that are received more than 6 months after the end of the Promotion Period will not be handled, except for those already in progress.

6. General Promotion Terms

1. This Promotion is organised by MoneyHero Global Limited (“**MoneyHero**”). By participating in this Promotion, users agree to be bound by these Terms and Conditions.
2. 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 users.
3. MoneyHero reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period, Designated Loans, designated loan amount, designated repayment period, Promotion Reward, eligibility criteria, redemption process, quota and/or availability of the Promotion Reward, or to terminate this Promotion with or without prior notice or liability to users.
4. In the event of any inconsistencies between these Terms and Conditions and any other materials (e.g. marketing materials) relating to this Promotion, these Terms and Conditions shall prevail.

5. By participating in this Promotion, users consent to (i) MoneyHero sharing their personal details with the Product Provider in order to accurately confirm whether a user is eligible to receive any Promotion Reward, (ii) the Product Provider updating MoneyHero with information regarding the status of the user's application for the Designated Loan, including whether or not said application is successful, whether the loan has been drawn down and whether the user has fulfilled all the conditions required to receive the Promotion Reward, (iii) MoneyHero sharing the information provided in the MoneyHero Reward Redemption Form with MoneyHero's promotion partners as required to facilitate redemption of the Promotion Reward, and (iv) receiving communications in relation to this Promotion from MoneyHero via email or other electronic means, each in accordance with MoneyHero's Privacy Policy.
6. Users agree to regularly browse the MoneyHero website to review these Terms and Conditions to ensure that they are fully aware of any changes that MoneyHero may make to these Terms and Conditions from time to time. Users also agree that their continued participation in this Promotion will constitute their acceptance of these Terms and Conditions (including the versions that may be changed or modified from time to time) from time to time.
7. By participating in this Promotion, users 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.
8. MoneyHero shall not be liable for any damage, loss, liabilities, injury or disappointment incurred or suffered by users arising from this Promotion. By participating in this Promotion, users release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Rewards.
9. By participating in this Promotion, all users agree and undertake to, at all times, indemnify, keep indemnified and hold MoneyHero, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries, claims, costs, penalties, interest and fees (including legal fees on a full indemnity basis) incurred by MoneyHero, howsoever arising from the user's participation in the Promotion, acceptance or usage of any Promotion Reward, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
10. MoneyHero reserves the right to disqualify any user and withhold or confiscate in full or part any Promotion Rewards if the user is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, willful spamming or manipulation of any MoneyHero's processes or website).
11. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their 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.

12. Eligible Customers agree and acknowledge that Promotion Reward fulfillment is facilitated by MoneyHero; the Product Provider does not have any liability or responsibility in respect of Promotion Reward fulfillment.
13. 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. Users should refer to the Product Provider's website for the most updated rates/fees/T&Cs on the relevant product.
14. MoneyHero does not provide, arrange, approve or underwrite any loan product. All loan applications, approvals, drawdowns, loan amounts, interest rates, fees, repayment terms and other product-related matters are solely determined by the relevant Product Provider and subject to its applicable terms and conditions, credit assessment and approval criteria.
15. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.
16. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.