MoneyHero X DBS 貸款獎賞換領計劃（申請優惠）

1. **DBS「貸易清」私人貸款**

    - HK$800 Apple Store 禮品卡; 或
    - HK$800 惠康購物現金券; 或
    - HK$640 現金 (直接存入FPS戶口)

2. 每位申請人只可享是次禮遇1次。
3. 必須經MoneyHero網站內指定連結申請 DBS「貸易清」私人貸款 並完成整個申請程序方符合是次換領計劃資格。
4. 成功領取獎賞，須符合以下資格：
    - DBS「貸易清」私人貸款 之申請必須於 2026/08/17 10am 至 2026/08/31 11:59pm (包括首尾兩日) 內成功申請。
    - 客戶需同時向機構交齊所有文件並獲銀行確認其貸款申請。
    - 在成功批核貸款後的7日內填妥MoneyHero換領獎賞表格，留下正確的資料，包括：貸款戶口號碼及聯絡資料，以作核對及跟進。
5. 申請人之參考編號將轉交至星展銀行作核實領取MoneyHero獨家禮遇之資格。
6. 於2027/01/31或之前，MoneyHero會向合資格客戶發出現金券換領電郵，客戶須憑換領電郵在指定限期內到指定禮品換領中心領取現金券，逾時作廢。
7. 現金券的換領信會於推廣期結束後7個月內郵寄予合資格客戶，所需時間或會因批核、簽賬及其他實際情況變動。客戶須憑換領信到指定禮品換領中心領取現金券。現金券須按供應商所定的條款及細則使用。
8. 現金獎賞將通過 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 接收現金獎賞；
   (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，現金獎賞將不會重新發放。
9. 選擇現金獎賞，即表示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（包括任何現金獎賞）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。
10. 經核實為合資格申請DBS星展銀行債務整合貸款獎勵計劃的申請人，其申請參考編號將會發送給星展銀行作核實用途。
11. 如有任何爭議，MoneyHero保留最終決定權。
12. 如有任何查詢，請電郵至support@moneyhero.com.hk。
13. 如不合資格領獎，恕不另行通知。

MoneyHero X DBS Loan Rewards Redemption Programme (Application Incentive) Terms & Condition

1. **DBS Debt Consolidation Loan**

    - HK$800 Apple Store Gift Card; OR
    - HK$800 Wellcome Shopping Voucher; OR
    - HK$640 cash rewards (Deposited via FPS Account).

2. Each applicant can only enjoy this offer once.

3. You must apply for **DBS Debt Consolidation Loan** and complete the whole application progress on MoneyHero website and designated link in order to obtain qualification.

4. To successfully redeem the award, the applicant must fulfill the following conditions:

    - The loan application is completed within the promotional period: from 2026/08/17 10am to 2026/08/31 11:59pm. The first and last days are inclusive.

    - Submit all documents to the Product Provider and have their application for the Designated Loan confirmed by the Product Provider.

    - Fill in the rewards redemption form within 7 days of the loan approval date with valid information, including loan account number and contact information for eligibility reviewing and reward distributing purposes.

5. The applicant's reference number will be provided to DBS Bank for verification of eligibility to receive the MoneyHero exclusive reward.

6. MoneyHero will notify eligible customers through email confirmation on or before 2027/01/31; Customers must take the email confirmation letter to the designated rewards centre for redemption within valid dates. Otherwise, customers will lose the eligibility for the rewards.

7. A redemption letter will be sent to the eligible customer by mail within 7 months after the end of the Promotional Period for the customer to redeem the Coupons at the designated redemption center, and the time required may vary due to approval, billing, and other actual circumstances. Use of the Coupons is subject to the terms and conditions stipulated by the supplier.

8. The Cash Reward will be distributed via FPS to 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 Reward 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 in their own name; 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 Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers.

9. By selecting a Cash Reward, 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 Reward) 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.

10. Applicant reference numbers will be collected to DBS to verify the eligible applicants for the DBS Debt Consolidation Loan reward program.

11. In case of dispute, MoneyHero reserves the right of final decision on the interpretation of these Terms and Conditions.

12. For any inquiries, please email support@moneyhero.com.hk.

13. Please note that only eligible users will be notified by MoneyHero.