MoneyHero x WeLab 私人貸款條款及細則 - 202610 提取貸款優惠 (須提取貸款) (「推廣活動」)

1. 新或現有客戶凡在推廣期內通過MoneyHero成功申請指定貸款並完成以下要求的合資格客戶，將獲得推廣獎賞（定義見下文）。

2. 推廣期間

除非另有說明，推廣期間為 2026/10/01 10am 至 2026/11/02 10am（「推廣期間」）。

3.推廣條款

a. 「指定貸款」指 WeLab Bank 清卡數貸款。

b. 「產品提供者」指 WeLab Bank。

c. 「合資格客戶」、「你」或「你的」指於:

i. 新客戶（「新開戶」） 於推廣期內於「優惠／推薦碼」一欄填妥指定優惠碼「NLHERO」（「開戶優惠碼」）成功於 WeLab Bank Limited開立核心賬戶; 並已根據以下第3d條款，成功提交及提取 WeLab Bank 清卡數貸款，「新開戶」 指你在推廣期開始前的十二（12）個月內未曾終止和/或關閉你的 WeLab Bank 核心賬戶。或

ii. 「現有客戶」指持有效的 WeLab Bank 核心賬戶; 及根據下列第3d條款，成功提交及提取 WeLab Bank 清卡數貸款，並於「私人貸款優惠碼」一欄填妥指定優惠碼「NLHERO」（「貸款優惠碼」）

d. 合資格客戶於推廣期內成功根據WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則，於WeLab Bank以上述指定之開戶優惠碼或貸款優惠碼成功提交及提取清卡數貸款額達HKD200,001或以上（不適用於再借／加借私人貸款）及選擇24個月或以上還款期，可享以下推廣獎賞。

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:

a. 為18歲或以上，持有有效香港身份證且在香港有通訊地址的新客戶;

b. 最低年薪要求:HK$120,000;

c. 在推廣期內通過MoneyHero指定連結及指定優惠碼完整填寫並提交指定貸款的申請，還款期為24個月或以上;

d. 在推廣期間內成功提交指定貸款的申請後7天內完整提交MoneyHero獎賞換領表格;

e. 完成整個申請程序（包括查閱信貸報告）並交齊所需文件及資料（包括但不限於香港身份證副本、住址證明及符合WeLend要求的入息證明及/或其他審批所需文件等）並由產品提供者確認其指定貸款申請，並完成提取貸款;

f. 指定貸款賬戶須保持有效及良好狀態，且沒有任何逾期還款或提早還款紀錄;及

g. 如客戶之貸款申請經系統自動拒絕，導致未能提交所需證明文件，該申請將被視為未成功。在此情況下，客戶將不符合任何獎賞優惠之資格，而相關之獎賞資格亦將自動被取消。

5. 推廣獎賞及兌換

a. 完成上述條件的合資格客戶將根據貸款金額選擇以下「推廣獎賞」之一，視供應情況而定：

   i. 貸款額 HK$1,200,000 或以上 + 還款期 24 個月或以上：

      - HK$7,000 Apple Store 禮品卡; 或
      - HK$7,000 惠康購物現金券; 或
      - [現金獎賞] - HK$5,600現金 (直接存入FPS戶口).

   ii. 貸款額自 HK$800,000 至 HK$1,199,999 + 還款期 24 個月或以上：

      - HK$5,000 Apple Store 禮品卡; 或
      - HK$5,000 惠康購物現金券; 或
      - [現金獎賞] - HK$4,000現金 (直接存入FPS戶口).

   iii. 貸款額自 HK$600,000 至 HK$799,999 + 還款期 24 個月或以上：

      - HK$4,000 Apple Store 禮品卡; 或
      - HK$4,000 惠康購物現金券; 或
      - [現金獎賞] - HK$3,200現金 (直接存入FPS戶口).

   iv. 貸款額自 HK$500,001 至 HK$599,999 + 還款期 24 個月或以上：

      - HK$3,000 Apple Store 禮品卡; 或
      - HK$3,000 惠康購物現金券; 或
      - [現金獎賞] - HK$2,400現金 (直接存入FPS戶口).

   v. 貸款額自 HK$300,001 至 HK$500,000 + 還款期 24 個月或以上：

      - HK$2,000 Apple Store 禮品卡; 或
      - HK$2,000 惠康購物現金券; 或
      - [現金獎賞] - HK$1,600現金 (直接存入FPS戶口).

   vi. 貸款額自 HK$200,001 至 HK$300,000 + 還款期 24 個月或以上：

      - HK$1,000 Apple Store 禮品卡; 或
      - HK$1,000 惠康購物現金券; 或
      - [現金獎賞] - HK$800現金 (直接存入FPS戶口).

b. 合資格客戶將最多可獲得1個推廣獎賞。

c. 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。

d. 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。

e. 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、跟踪攔截器或隱身模式，則可能不會被視為有效，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。

f. 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。

g. 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。

h. 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。

i. 如果MoneyHero的供應商沒有提供推廣獎賞，或指定推廣獎賞不再能從官方渠道購買，MoneyHero保留用相似價值的替代品替換推廣獎賞的權利。

j. 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。

k. 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。

l. 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。

m. 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。

n. 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。

o. 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。

p. 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。

q. 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。

r. 兌換過程可能需要至少16週，從產品提供者確認資格之日起計，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。

s. 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。

t. 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個月內收到的將不予處理，已在處理中的除外。

u. Apple不是此推廣活動的參與者或贊助商。

6.一般推廣條款

a. 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。

b. 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。

c. MoneyHero保留隨時修改這些條款及細則的權利，包括更改推廣期或推廣獎賞或終止此推廣活動，無需事先通知或對用戶承擔任何責任。

d. 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。

e. 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及用戶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。

f. 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）。

g. 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。

h. 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。

i. 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。

j. 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）。

k. 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。

l. 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。

m. 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。

n. 這些條款及細則受香港法律管轄並按其解釋。

o. 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 x WeLab Personal Loan - Drawdown Offer (202610)

1. Eligible Customers who successfully apply for a Designated Loan through MoneyHero during the Promotion Period and complete the other requirements set out herein will receive a Promotion Reward (each as defined below).

2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from 2026/10/01 10am to 2026/11/02 10am, dates inclusive (the "**Promotion Period**").

3. For the purposes of this Promotion:

a. **"Designated Loan"** means the WeLab Bank Card Debt Consolidation Loan .

b. **"Product Provider"** means WeLab Bank.

c. "Eligible Customer(s)", "you" or "your" means:

   i. "New Customers" who have successfully opened a Core Account at WeLab Bank Limited ("WeLab Bank", "we", "us" or "our") using referral code "NLHERO" ("Referral Code") within the Promotion Period, and have successfully submitted and disbursed application for WeLab Bank Card Debt Consolidation Loan in accordance with Clauses 3d below (Note: To be a new WeLab Bank customer means you have not terminated and/or closed your WeLab Bank Core account in the twelve (12) months prior to the commencement of the Promotion Period); OR

   ii. "Existing Customers" who own a valid Core Account at WeLab Bank, and have successfully submitted and disbursed application for WeLab Bank Card Debt Consolidation Loan using the relevant promotion code "NLHERO" ("Promotion Code") within the Promotion Period and in accordance with Clauses 3d below.

d. Eligible Customers who successfully submitted and disbursed an application for a WeLab Bank Card Debt Consolidation Loan with loan amount of HKD200,001 or above (not applicable for reborrow/top-up of the Loan) and minimum tenor of 24 months using the above designated Referral Code or Promotion Code in accordance with the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions within the Promotion Period for the first time can enjoy a the below Promotion Reward.

4. Eligible Customers

In order to receive a Promotion Reward and to comprise "**Eligible Customers**", customers are required to:

a. Be a New Customer who is aged 18 or above, a holder of a valid Hong Kong Identity Card and with a correspondence address within Hong Kong;

b. Minimum annual salary requirement is HK$120,000;

c. Fully complete and submit an application for a Designated Loan through MoneyHero using the designated link and designated promo code during the Promotion Period, where the loan tenor is 24 months or above;

d. Fully complete and submit the MoneyHero Reward Redemption Form within 7 days after successfully submitting the application for the Designated Loan within the Promotion Period;

e. Have completed the entire application process (including checking of credit report) and have submitted all required documents and information (including but not limited to a copy of the Hong Kong ID, proof of address, and income proof meeting WeLend's requirements; and/or any other documents required for credit assessment and approval), and obtain confirmation from the product provider that the designated loan application has been duly accepted, and complete drawdown for the Designated Loan;

f. Maintain the account for the Designated Loan in a valid state and good condition without any late payments or early repayments; and

g. In the event that a customer's loan application is automatically declined by the system, resulting in the failure to submit the required supporting documents, such application shall be deemed unsuccessful. Under such circumstances, the customer shall not be eligible for any promotional offers, and any related eligibility shall be automatically forfeited.

5. Promotion Rewards and Redemption

a. Eligible Customers who complete the conditions set out in Clause 4 above will be able to select one of the following "Promotion Rewards", depending on the loan amount, subject to availability:

i. Loan amount from HK$1,200,000 or above + repayment period 24 months or above:

- HK$7,000 Apple Store Gift Card; OR
- HK$7,000 Wellcome Shopping Voucher; OR
- HK$5,600 (Deposited via FPS Account) ("Cash Reward").

ii. Loan amount from HK$800,000 to HK$1,199,999 + repayment period 24 months or above:

- HK$5,000 Apple Store Gift Card; OR
- HK$5,000 Wellcome Shopping Voucher; OR
- HK$4,000 (Deposited via FPS Account) ("Cash Reward").

iii. Loan amount from HK$600,000 to HK$799,999 + repayment period 24 months or above:

- HK$4,000 Apple Store Gift Card; OR
- HK$4,000 Wellcome Shopping Voucher; OR
- HK$3,200 (Deposited via FPS Account) ("Cash Reward").

iv. Loan amount from HK$500,001 to HK$599,999 + repayment period 24 months or above:

- HK$3,000 Apple Store Gift Card; OR
- HK$3,000 Wellcome Shopping Voucher; OR
- HK$2,400 (Deposited via FPS Account) ("Cash Reward").

v. Loan amount from HK$300,001 to HK$500,000 + repayment period 24 months or above:

- HK$2,000 Apple Store Gift Card; OR
- HK$2,000 Wellcome Shopping Voucher; OR
- HK$1,600 (Deposited via FPS Account) ("Cash Reward").

vi. Loan amount from HK$200,001 to HK$300,000 + repayment period 24 months or above:

- HK$1,000 Apple Store Gift Card; OR
- HK$1,000 Wellcome Shopping Voucher; OR
- HK$800 (Deposited via FPS Account) ("Cash Reward").

b. Eligible Customers will receive a maximum of 1 Promotion Reward.

c. 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.

d. Eligibility for the Promotion Reward will be based on MoneyHero and the Product Providers' internal records. 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.

e. 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, it may not be counted as valid 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.

f. 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.

g. 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.

h. 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.

i. In the event that a Promotion Reward is not available from MoneyHero's suppliers or the specified Promotion Reward can no longer be purchased from official channels, MoneyHero reserves the right to replace the Promotion Reward with an alternative of similar value.

j. 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.

k. Where the Promotion Reward is a voucher for a third-party merchant, all vouchers issued are subject to the terms and conditions of the vouchers' merchants. 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.

l. 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.

m. 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.

n. 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.

o. 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.

p. 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.

q. 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.

r. The redemption process may take at least 16 weeks starting from the date on which the eligibility is confirmed by the Product Provider, 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.

s. Any Promotion Reward(s) not claimed past the stipulated collection period (if any) 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.

t. 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.

u. Apple is not a participant in or sponsor of this Promotion.

6. General Promotion Terms

a. This Promotion is organised by MoneyHero Global Limited (“MoneyHero”). By participating in this Promotion, users agree to be bound by these Terms and Conditions.

b. 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.

c. MoneyHero reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or liability to users.

d. 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.

e. 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 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.

f. Users agree to regularly browse the MoneyHero website to review these Terms and Conditions to ensure that they are fully aware of any changes or 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.

g. 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.

h. MoneyHero accepts no responsibility 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.

i. 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.

j. 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).

k. 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.

l. 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 fulfilment.

m. 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.

n. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.

o. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.