MoneyHero x 富途證券 證券賬戶 - 推廣條款及細則 — 202611(「推廣活動」)

1. 新客戶於推廣期內，透過 MoneyHero 申請指定賬戶，並獲批准且完成此處列明的其他要求後，將獲得推廣獎賞(各自定義如下)。

2. 推廣期間

除非另有說明，推廣期間為 **2026/11/26, 6 PM** 至 **2026/11/30, 6 PM**，包括首尾兩日(「推廣期間」)。

3. 推廣條款

a. 「指定賬戶」指 富途證券戶口。

b. 「產品提供者」指 富途證券。

c. 「新客戶」指 於參與本推廣活動申請指定賬戶之前，從未開立富途證券賬戶的用戶。

d. 「指定優惠碼」指「**MHFUTU**」。

4. 合資格客戶

為獲得推廣獎賞並成為「合資格客戶」，客戶需:

a. 為新客戶，並且年滿18歲或以上、持有有效香港身份證及在香港有通訊地址;

b. 在被重定向到產品供應商網站前向 MoneyHero 提供有效的電子郵件地址;

c. 在推廣期間內透過 MoneyHero 使用指定連結 及指定優惠碼 完整填寫並提交指定賬戶的申請;

d. 在推廣期間內成功提交指定賬戶的申請後的 **7** 天內完整填寫並提交 MoneyHero 獎賞換領表格，並於「申請參考號碼」部分提供 Futu 賬戶 ID(8 位數字);

e. 其指定賬戶的申請需獲產品提供者批准，並在 **2026/11/30, 6 PM** 或之前完成開戶手續，以產品提供者的系統記錄為準;及

f. 按第5(a)條相關獎賞級別向指定賬戶存入指定金額、維持相應的每日日均資產水平，並完成相關級別所指定的留存期。

5. 推廣獎賞及兌換

a. 完成上述第4條規定條件的合資格客戶，根據所達成的條件(視供應情況而定)，可選擇以下「推廣獎賞」之一:

獎賞級別	推廣獎賞
成功開立指定賬戶，存入至少 HK$10,000並保持至少60天，並維持每日日均資產HK$10,000或以上:	● HK$1,200 Apple Store 禮品卡;或 ● HK$1,200 惠康購物現金券;或 ● HK$1,200 HKTVmall 電子購物禮券;或

獎賞級別	推廣獎賞
	• HK$1,200 富途現金券*；或 • Marshall Acton III 無線音箱 (價值HK$2,499)；或 • Apple AirPods 5 配備無線充電盒 (價值HK$1,249) + Kodak SlideTag 電子相框定位器鑰匙扣 隨機盲盒 (價值HK$268) (總值 HK$1,517)。
成功開立指定賬戶，存入至少HK$80,000並保持至少60天，並維持每日日均資產HK$80,000或以上：	• HK$2,200 Apple Store 禮品卡；或 • HK$2,200 惠康購物現金券；或 • HK$2,200 HKTVmall 電子購物禮券；或 • HK$2,200 富途現金券*；或 • Marshall Stanmore IV 藍牙家用喇叭 (價值HK$3,499)；或 • Dyson HD16 Supersonic Nural™ 風筒 (價值HK$3,980)；或 • Dyson Airwrap i.d.™智能吹風造型器 HS08 (價值HK$4,480)；或 • DELONGHI La Specialista Arte 半自動咖啡機 EC9155 (價值HK$7,818)；或 • Nintendo Switch 2 (以換購價HK$1,280兌換，價值HK$3,600)。
成功開立指定賬戶，月末之前存入至少HK$400,000並保持至少60天，並維持每日日均資產HK$400,000或以上：	• HK$2,200 Apple Store 禮品卡(60日)+ HK$2,000 富途現金券*(270日)^，總值HK$4,200；或 • HK$2,200 富途現金券*(60日)+ HK$2,000 富途現金券*(270日)^，總值 HK$4,200。 ^額外 HK$2,000 富途現金券*只會於完成270日留存後履行。如未完成 270 天留存，將不會獲得額外 HK$2,000 富途現金券*部分。

*「富途現金券」可用於股票等交易或提取現金，由產品供應商提供而非 MoneyHero 提供。任何有關此類優惠的查詢、投訴或其他通信應直接向產品供應商提出。詳情請查閱相關條款及細則。

b. 合資格客戶將最多獲得 **1** 個推廣獎賞。組合獎賞及第5(a)條獎賞級別 3 的分階段獎賞均各視為 **1** 個推廣獎賞，不可跨級別累加。 為免產生疑問，成為「合資格客戶」只需向指定賬戶注入指定金額，無需訂閱或購買任何證券、投資產品及/或進行任何證券或投資產品的交易或交易。

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。提供錯誤或不正確資料(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. 如果指定賬戶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，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. 如推廣獎賞為第三方商戶的現金券、禮品卡或實體禮品均不可退款或兌換現金或其他推廣獎賞。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. 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。

h. 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。任何有關推廣獎賞商品或服務的質素或表現或使用的查詢應直接向提供商或製造商進行，惟有關已發放禮券／禮品卡的有效性、餘額或技術問題，則須按本條款及細則所訂明的期限向 MoneyHero 提出。

i. 如推廣獎賞為第三方商戶的現金券或禮品卡（例如 **Apple Store** 禮品卡、**HKTVmall** 禮券、**Trip.com** 禮品卡），合資格客戶知悉並同意以下條款：

    i. 合資格客戶須全權負責於收到推廣獎賞後，盡快檢查其有效性及餘額。如發現任何問題（包括但不限於兌換碼無效、餘額不正確或技術問題），必須於 MoneyHero 發出獎賞兌換電郵後 **30** 個曆日內，透過 support@moneyhero.com.hk 通知 MoneyHero ；

    ii. 如於上述第 **(i)** 項的限期後才提出有關推廣獎賞的查詢， MoneyHero 並無義務審核、跟進或提供協助；及

    iii. 所有禮券／禮品卡均受其所屬商戶的條款及細則約束。對於第三方商戶、網站或服務供應商所提供的產品、服務，以及該等產品或服務的質素與表現， MoneyHero 概不負責。

j. 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。

k. 成功提交指定賬戶的申請並提交 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。

l. 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。

m. 在 MoneyHero 獎賞換領表格中提供錯誤或不正確資料的用戶（由 MoneyHero 絕對酌情決定）將無法獲得推廣獎賞。

n. 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。

o. 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。

p. 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。

q. 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。

r. 任何有關兌換的查詢或推廣獎賞兌換申請，如於推廣期間結束後超過 **6** 個月才收到，將不予處理，惟已在處理中的個案除外。上述 **6** 個月期限不適用於已發放禮券／禮品卡的有效性、餘額或技術問題；該等查詢須遵守上述第三方商戶禮券／禮品卡條款所訂明的 **30** 個曆日期限。

s. 所有 Apple 產品均為 Apple Inc. 的商標。Apple 並非本推廣活動的贊助商或參與者。

t. 推廣獎賞升級選項

i. 合資格客戶可選擇通過在 MoneyHero 獎賞換領表格中選擇獎賞升級並支付相應的額外費用（「獎賞升級費」）來獲得升級的推廣獎賞（「升級獎賞」）。

ii. 通過選擇升級獎賞，合資格客戶同意並承認：

a. 一旦選擇，升級獎賞不可更改，並且

b. 他們將僅獲得升級獎賞，而不是額外的推廣獎賞。

iii. 合資格客戶需向 MoneyHero 指定的兌換中心合作夥伴支付獎賞升級費，具體詳情請參見發送給合資格客戶的兌換郵件。合資格客戶需自行確保在兌換時支付正確的獎賞升級費。

iv. 合資格客戶應確保僅按照 MoneyHero 直接收到的兌換和支付獎賞升級費的指示進行。

v. 合資格客戶不得在兌換時選擇將升級獎賞更改為另一升級獎賞或反之亦然。合資格客戶不得在提交 MoneyHero 獎賞換領表格時選擇接收升級獎賞之外的任何時間點。

vi. 完成付款後，獎賞升級費不可退還。

vii. 選擇升級獎賞但未完成全額支付獎賞升級費的合資格客戶將無法在兌換中心獲得升級獎賞。

viii. 選擇升級獎賞的合資格客戶承認並同意 MoneyHero 對其支付或領取獎賞升級費引起的任何事項不承擔任何責任或義務。

u. 請參閱產品供應商的條款和細則以了解由產品供應商提供的迎新優惠。任何此類優惠均由富途證券單獨提供而非 MoneyHero 提供。任何有關此類優惠的查詢、投訴或其他通信應直接向產品供應商提出。

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 更新用戶申請指定賬戶的狀態，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資料與 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同意免除 MoneyHero 及其代理人的所有責任，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 努力保持其資料準確和最新。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資料有所不同。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. 本文中的任何內容均不得視為購買或出售證券、期貨或其他投資產品的要約、招攬或建議。所有類型的投資都有風險，投資者可能會遭受損失。網站上的所有信息和數據僅供參考。過去的表現並不保證未來的結果。此推廣活動未考慮投資目標、財務狀況或財務需求。

o. 這些條款及細則受香港法律管轄並按其解釋。

p. 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 Futu Securities Account Promotion — 202611 (the “Promotion”)

1. New Customers who apply for a Designated Account through MoneyHero during the Promotion Period, are approved for the same 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 **2026/11/26, 6 PM** to **2026/11/30, 6 PM**, both dates inclusive (the “Promotion Period”).

3. Promotion Terms

a. “Designated Account” means the **Futu Securities Account**.

b. “Product Provider” means Futu.

c. “New Customer” means Customers who have not opened a **Futu Securities Account** prior to their application for a Designated Securities Account as part of this Promotion.

d. “Designated Promotion Code” means “**MHFUTU**”.

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. Provide a valid email address to MoneyHero prior to being redirected to the Product Provider’s website;

c. Fully complete and submit an application for a Designated Account through MoneyHero using the designated link and Designated Promotion Code during the Promotion Period;

d. Fully complete and submit the MoneyHero Reward Redemption Form within **7 days** after successfully submitting the application for the Designated Account during the Promotion Period, including providing their Futu Account ID (8 digits) in the “Application Reference Number” section;

e. Have their application for the Designated Account approved by the Product Provider and complete the account opening procedure on or before **2026/11/30, 6 PM**, according to the Product Provider’s system records; and

f. Deposit the specified amount into the Designated Account, maintain the required daily average asset level and complete the retention period specified for the relevant reward tier under Clause 5(a).

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 criteria fulfilled, subject to availability:

Reward Tier	Promotion Reward
Successfully open a Designated Account, deposit at least HK$10,000 and maintain the same for at least 60 days, with daily average assets of HK$10,000 or above:	● HK$1,200 Apple Store Gift Card; OR ● HK$1,200 Wellcome Shopping Voucher; OR ● HK$1,200 HKTVmall e-Gift Voucher; OR ● HK$1,200 Futu Cash Voucher*; OR ● Marshall Acton III Wireless Speaker (valued at HK$2,499); OR ● Apple AirPods 5 with Wireless Charging Case (valued at HK$1,249) + Kodak SlideTag KeyChain Photo Display and Tracker Random Blind Box (valued at HK$268) (Total valued at HK$1,517).
Successfully open a Designated Account, deposit at least HK$80,000 and maintain the same for at least 60 days, with daily average assets of HK$80,000 or above:	● HK$2,200 Apple Store Gift Card; OR ● HK$2,200 Wellcome Shopping Voucher; OR ● HK$2,200 HKTVmall e-Gift Voucher; OR ● HK$2,200 Futu Cash Voucher*; OR ● Marshall Stanmore IV Bluetooth Home Speaker (valued at HK$3,499); OR ● Dyson HD16 Supersonic Nural™ Hair Dryer (valued at HK$3,980); OR ● Dyson Airwrap i.d.™ multi-styler Straight+Wavy HS08 (valued at HK$4,480); OR ● DELONGHI La Specialista Arte Semi-Automatic Coffee Machine EC9155 (valued at HK$7,818); OR ● Nintendo Switch 2 (redeem at HK$1,280; value HK$3,600).
Successfully open a Designated Account, deposit at least HK$400,000 by the end of the calendar month in which the account is opened and maintain the same for at least 60 days, with daily average assets of HK$400,000 or above:	● HK$2,200 Apple Store Gift Card (60 days) + HK$2,000 Futu Cash Voucher* (270 days)^, total HK$4,200; OR ● HK$2,200 Futu Cash Voucher* (60 days) + HK$2,000 Futu Cash Voucher* (270 days)^, total HK$4,200. ^The additional EXTRA HK$2,000 Futu Cash Voucher* component is fulfilled only after 270 days of deposit retention. Customers who do not complete 270 days of

Reward Tier	Promotion Reward
	deposit retention will not receive the additional EXTRA HK$2,000 Futu Cash Voucher component.

* “Futu Cash Voucher” is redeemable for securities transactions or cash withdrawal, and is provided separately and solely by the Product Provider and not MoneyHero. Any queries, complaints or other correspondence relating to the same should be directed to the Product Provider. Please refer to the relevant terms and conditions for details.

b. Eligible Customers will receive a maximum of **1 Promotion Reward**. A bundle or staged reward package under the reward tier 3 under Clause 5(a) constitutes one Promotion Reward; rewards across tiers cannot be accumulated. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the Designated Account with the specified amount and is not required to subscribe to or purchase any securities, investment products and/or initiate any transactions or dealings of securities or investment products.

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 Provider’s 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 Account 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. Where the Promotion Reward is a voucher, gift card or physical reward for a third-party merchant that is non-refundable and cannot be exchanged for cash or any other reward. 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. 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.

h. 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 quality, performance or use of goods or services relating to the Promotion Reward(s) should be directed to the provider or manufacturer, except for enquiries concerning the validity, balance or technical issues of vouchers or gift cards already issued, which must be directed to MoneyHero within the deadline specified in these Terms and Conditions.

i. Where the Promotion Reward is a voucher or gift card for a third-party merchant (e.g. **Apple Store Gift Cards, HKTVmall vouchers, Trip.com Gift Cards**), Eligible Customers acknowledge and agree that:

i. Eligible Customers are solely responsible for verifying the validity and balance of the Promotion Reward promptly upon receipt, and must notify MoneyHero at support@moneyhero.com.hk of any issues (including but not limited to invalid codes, incorrect balances or technical issues) within **30 calendar days** after MoneyHero sends the reward redemption email;

ii. MoneyHero shall have no obligation to review or assist with any queries relating to the Promotion Reward that are received after the deadline set out in **(i) above**; and

iii. 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.

j. 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.

k. Users who successfully apply for a Designated Account and submit the MoneyHero Reward Redemption Form but are not approved by the Product Provider will not be able to receive any Promotion Reward.

l. 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.

m. 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.

n. 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.

o. 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.

p. 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.

q. 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.

r. Any queries regarding redemption, or redemption submissions for the Promotion Reward, received more than **6 months** after the end of the Promotion Period will not be handled, except for those already in progress. This 6-month deadline does not apply to queries concerning the validity, balance or technical issues of vouchers or gift cards already issued; such queries are subject to the 30-calendar-day deadline set out in the third-party merchant voucher and gift card provisions above.

s. All Apple products are trademarks of Apple Inc. Apple is not a sponsor of, nor a participant in this promotion.

t. Promotion Reward Upgrade Options

i. Eligible Customers may select to receive an upgraded Promotion Reward (the “Upgraded Reward”) by selecting the reward upgrade in the MoneyHero Reward Redemption Form and paying the corresponding additional fee (“Reward Upgrade Fee”).

ii. By selecting an Upgraded Reward, Eligible Customers agree and acknowledge that:

    a. once selected, the Upgraded Reward cannot be changed, and

    b. they will only receive an Upgraded Reward and not any Promotion Reward in addition to the Upgrade Reward.

iii. Eligible Customers are required to make payment of the Reward Upgrade Fee to MoneyHero’s designated redemption centre partner as set out in the redemption email sent to the Eligible Customer. Eligible Customers are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.

iv. Eligible Customers should ensure that they only follow instructions received directly from MoneyHero in respect of redemption and payment of the Reward Upgrade Fee.

v. Eligible Customers may not choose to change the Upgraded Reward to another Upgraded Reward at the time of redemption or vice versa. Eligible Customers may not choose to receive the Upgraded Reward at any point other than when submitting the MoneyHero Reward Redemption Form.

vi. The Reward Upgrade Fee is non-refundable once payment has been completed.

vii. Eligible Customers who select an Upgraded Reward but do not complete payment of the Reward Upgrade Fee in full will not receive the Upgraded Reward at the redemption centre.

viii. Eligible Customers who select the Upgraded Reward acknowledge and agree that MoneyHero has no liability or responsibility to the Eligible Customer in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.

u. Please refer to Product Provider’s terms and conditions for welcome offers provided by Product Provider. Any such offers are provided separately and solely by Futu and not MoneyHero. Any queries, complaints or other correspondence relating to the same should be directed to the Product Provider.

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 Account, 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 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. No content herein shall be considered an offer, solicitation or recommendation for the purchase or sale of securities, futures, or other investment products. All types of investments are risky and

investors may suffer losses. All information and data on the website are for reference only. Past performance does not guarantee future results. This Promotion does not take into account investment objectives, financial situations or financial needs.

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

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