MoneyHero x 富途證券「好友推薦」獎賞活動 - 推廣條款及細則 202611（「推廣活動」）

1. 推廣活動概覽

「**MoneyHero x** 富途證券好友推薦推廣活動」（以下稱「推廣活動」）由 **MoneyHero Global Limited**（以下稱「**MoneyHero**」）主辦。於推廣期內，符合本條款及細則規定之富途證券現有客戶（「邀請人」）成功推薦新客戶（「被邀請人」）透過 MoneyHero 平台申請指定之富途證券賬戶。於符合所有資格要求及本條款及細則之前提下，合資格邀請人可獲得推薦獎賞（各自定義如下）名額有限，先到先得，送完即止。

2. 推廣期

除非另有說明，推廣期間為 即日起 至 **2026/11/30, 6 PM**（香港時間），包括首尾兩日（「推廣期間」）。MoneyHero 保留於毋須事先通知的情況下，隨時縮短、延長、暫停或終止推廣期之權利。

3. 推廣條款

a. 「指定賬戶」：指透過 MoneyHero 平台成功向富途證券申請並開立之富途證券賬戶。

b. 「邀請人」：指符合本條款及細則所列資格要求之富途證券現有客戶。

c. 「被邀請人」：指於推廣期前從未持有任何富途證券賬戶之新客戶。

d. 「指定優惠碼」：指「**MHFUTU**」。

e. 「推廣獎賞」：指每宗成功推薦可獲得之 **HK$200 Apple Store** 禮品卡。

4. 邀請人（**Referrer**）合資格要求

於推廣期內，邀請人須同時符合以下所有條件，方可成為合資格邀請人並獲得推廣獎賞：

a. 為年滿18歲或以上、並持有有效香港身份證及在香港有通訊地址；

b. 為富途證券之現有客戶（必須能提供正確之邀請人富途證券 ID）；

c. 填寫獎賞換領表格：邀請人須於被邀請人成功開立指定賬戶後之 **7** 天內，完整準確地填寫並提交 MoneyHero 指定獎賞換領表格（「好友推薦換領表格」）包括被邀請人之富途證券賬戶號碼及其申請日期；

d. 確保所提交之一切資料均為真實、準確及完整。任何不正確、不完整或具誤導性之資料，均可能導致其資格被取消；及

e. 每名邀請人可推薦多名合資格被邀請人，推薦次數不設上限。

5. 被邀請人（**Referee**）合資格要求

邀請人獲得推廣獎賞之資格，須以被邀請人符合以下所有條件為前提。於推廣期內，被邀請人須同時符合以下所有條件，方可成為合資格被邀請人：

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

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

d. 需在指定賬戶中存入至少 **HK$10,000** 並保持至少 **60** 天，並獲產品供應商核實其為經 MoneyHero 開戶及其本身 MoneyHero 獨家迎新獎賞之領獎資格；

e. 每名被邀請人只可接受（**1**）名邀請人 之推薦。如就同一被邀請人出現重複推薦，將以 MoneyHero 系統接收「好友推薦獎賞換領表格」之時間先後次序作準。

6. 推廣獎賞

凡完成並符合本條款及細則第 4 及第 5 條所載全部條件之合資格邀請人，每成功推薦一名合資格被邀請人，即可獲得：

- **HK$200 Apple Store** 禮品卡

推廣獎賞名額有限，先到先得，送完即止。

7. 推廣獎賞及兌換細則

a. MoneyHero 網站所載之一般獎賞兌換流程不適用於本推廣活動；本推廣活動之獎賞兌換流程將僅受本條款及細則所規管；

b. 獎賞兌換流程將於邀請人提交其「好友推薦換領表格」之時間為起始。

c. 經確認資格後，兌換指示將通過電子郵件發送至邀請人在 MoneyHero 提供的電郵地址。提供不準確或錯誤信息的合資格客戶（由 MoneyHero 自行全權決定）將無法獲得任何推廣獎賞。

d. 推廣獎賞的資格將根據 MoneyHero 和產品供應商的內部記錄。如有任何爭議，MoneyHero 保留在其全權酌情下作出最終決定的權利。

e. 推廣獎賞不可退款或兌換現金或其他獎賞。所有獎賞均在庫存有限的情況下提供。合資格客戶有責任在兌換時檢查獎賞質量。MoneyHero 對獎賞的質量、供應、交付或維護均不承擔法律責任。

f. 如果 MoneyHero 的供應商無法提供推廣獎賞，MoneyHero 保留以類似價值的替代品取代之權利。

g. 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。

h. 在指定期限內未提交獎賞換領表格的用戶，即使滿足所有其他條件，也無法獲得推廣獎賞。

i. 從產品供應商確認資格之日起，兌換流程可能需要至少 **16** 週，具體取決於確認進度及交付安排。

j. 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. 你有責任在收到獎賞後，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），必須於我們向你發出獎賞電郵起的 30 天內，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 將未能跟進或提供協助；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。

k. 任何有關換領的查詢或推廣獎賞換領申請，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。

8. 一般推廣條款

a. 此推廣活動由 **MoneyHero Global Limited**（「**MoneyHero**」）主辦。參與此推廣活動即表示所有參與者同意受本條款及細則約束。

b. 如本條款及細則與任何其他有關本推廣活動之資料（包括但不限於市場推廣或宣傳資料）有任何不一致之處，概以本條款及細則為準。

c. MoneyHero 保留於其唯一及絕對酌情權下，隨時修訂、變更、補充、暫停、撤回或終止本推廣活動及／或本條款及細則之權利，包括更改推廣期或推廣獎賞，而毋須事先通知。

d. 參與者同意定期瀏覽 MoneyHero 網站以查閱本條款及細則之任何更新。參與者於本推廣活動之持續參與，將被視為其接受當時有效之本條款及細則。

e. 如就本推廣活動引起或與之有關的任何爭議，MoneyHero 保留於其絕對酌情權下作出最終決定之權利，而該決定對所有參與者均具最終及約束力。任何上訴、查詢或通訊概不受理。

f. MoneyHero 對因本推廣活動之取消、暫停、撤回或終止而直接或間接引致之任何損失、損害或賠償概不承擔任何責任，參與者亦不得就此向 MoneyHero 提出任何索償。

g. 推廣獎賞不可退款、不可兌換、不可兌換現金或其他獎賞（不論全部或部分），並須視乎供應情況而定，先到先得，送完即止。任何於指定兌換或領取期限（如有）後仍未領取之推廣獎賞，將被沒收而不作任何補償。

h. MoneyHero 對推廣獎賞之任何方面（包括但不限於其質量、供應、交付、表現或維護）概不承擔任何法律責任。參與者有責任於兌換時自行檢查推廣獎賞。

i. MoneyHero 對參與者因參與本推廣活動或使用任何推廣獎賞而遭受或蒙受之任何損害、損失、責任、傷害或失望概不承擔任何責任。參與本推廣活動即表示參與者同意解除 MoneyHero 及其代理人之一切責任，並同意就因其違反本條款及細則而引致之任何索償、損失、損害、費用及開支，向 MoneyHero 作出彌償。

j. MoneyHero 保留權利，如發現或合理懷疑任何參與者涉及欺詐、不當、操縱或非法行為（包括但不限於虛假身份、失實陳述、濫發訊息、或操縱 MoneyHero 系統或程序），可即時取消其資格，並保留扣留、取消或追討（全部或部分）任何已發放之推廣獎賞之權利。

k. 如被邀請人於成功開戶後取消、終止或未能維持指定賬戶，或未能符合任何資格要求，MoneyHero 保留向邀請人扣留、追討或要求退還已發放之推廣獎賞或其等值現金之權利。

l. 任何產品或賬戶之最終批核，均由產品供應商按其內部信貸、風險及合規準則，在其絕對酌情權下決定。參與本推廣活動並不保證任何申請必然獲得批核，MoneyHero 亦不保證任何產品申請之成功。

m. 參與本推廣活動即表示參與者同意：

i. MoneyHero 為核實、追蹤及確定資格而向產品供應商分享其個人資料；

ii. 產品供應商向 MoneyHero 提供有關申請狀態及資格履行情況之資料；

iii. MoneyHero 為推廣獎賞兌換目的而向其推廣或履約合作夥伴分享所需之個人資料；及

iv. 根據 MoneyHero 的私隱政策，接收與本推廣活動有關之通訊。

n. 參與者聲明及保證，其於參與本推廣活動期間將遵守所有適用之香港法律及法規，且不會將本推廣活動用於任何非法或欺詐用途。

o. MoneyHero 致力確保其平台上之資料準確及最新，惟該等資料可能與產品供應商網站所載資料有所不同。參與者應參閱產品供應商網站，以獲取有關產品之最新資料、費用及條款。

p. 本條款及細則須受香港法律管轄並按其解釋。如本條款及細則之英文版本與中文版本有任何歧義或不一致之處，概以英文版本為準。

Terms and Conditions of MoneyHero x Futu Securities Referral Program Offer - 202611 (the “Promotion”)

1. Promotion Overview

The **“MoneyHero x Futu HK Referral Promotion”** (the “**Promotion**”) is organised by MoneyHero Global Limited (“**MoneyHero**”). Under this Promotion, **eligible existing customers** (“**Referrer**”) of Futu Securities (“**Futu**” or the “**Product Provider**”) may refer **new customers** (“**Referee**”) to apply for a designated Futu Securities account via the MoneyHero platform. Subject to fulfilment of all eligibility requirements and these Terms and Conditions, eligible referrers will be entitled to receive a referral reward (“**Promotion Reward**”) on a first-come, first-served basis, while stocks last.

2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from **now** to **2026/11/30, 6 PM (Hong Kong time)**, both dates inclusive (the “Promotion Period”). MoneyHero reserves the right to shorten, extend, suspend, or terminate the Promotion Period at any time without prior notice.

3. Promotion Terms

a. **“Designated Account”** means a **Futu Securities account** successfully opened with Futu via the MoneyHero platform.

b. **“Referrer”** means an **existing Futu customer** who satisfies all eligibility requirements set out in these Terms and Conditions.

c. “**Referee**” means a **new customer** who has not previously held any Futu Securities account prior to the Promotion Period.

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

e. **“Promotion Reward”** means **HK$200 Apple Store Gift Card** for each successful referral.

4. Referrer Eligibility and Requirements

To qualify as an Eligible Referrer under this Promotion, a user must during the Promotion Period::

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

b. Be an existing customer of Futu Securities (must have a valid Referrer's Futu Account ID);

c. Submit the Redemption Form: Within **7 calendar days** after the Referee successfully opens an Designated Account**, fully complete and submit the designated MoneyHero Referral Reward Redemption Form**, including the Referee’s Futu Account ID and application date;

d. Ensure that all information submitted is accurate, and complete. Any incorrect, incomplete, or misleading information may result in disqualification; and

e. A Referrer may refer multiple eligible Referees, with no limit on the number of referrals.

5. Referee Eligibility and Requirements

The Referrer's eligibility for the Promotion Reward is expressly contingent upon the Referee fulfilling all of the eligibility requirements set out below. To qualify as an Eligible Referee under this Promotion, a user must, during the Promotion Period:

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

c. 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 (Hong Kong time)**, according to the Product Provider's system records;

d. Deposit at least **HK$10,000** into the Designated Account and maintain such funds for **at least 60 consecutive days**, and be verified by the Product Provider as eligible for MoneyHero's exclusive welcome reward;

e. Be referred by **only one (1) Referrer**. In case of duplicate claims, eligibility shall be determined based on the submission time of the Referrer's Reward Redemption Form, as recorded by MoneyHero.

6. Promotion Reward

Eligible Referrers who fulfill the conditions set out in Clauses 4 and 5 shall be entitled to receive:

a. **HK$200 Apple Store Gift Card** for each successful referral.

Promotion Rewards are available on a first-come, first-served basis, while stocks last.

7. Promotion Reward and Redemption Terms

a. 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.

b. The redemption process shall commence only upon the Referrer's submission of the Referral Reward Redemption Form.

c. Upon confirmation of eligibility, redemption instructions will be sent to the email provided to MoneyHero. Submission of inaccurate or incorrect information may result in forfeiture of the Promotion Reward.

d. Eligibility for the Promotion Reward shall be determined based on the internal records of MoneyHero and the Product Provider. In the event of dispute, MoneyHero's decision shall be final and binding.

e. Promotion Rewards are non-refundable, non-exchangeable, and available while stocks last. MoneyHero is not liable for the quality, supply, or maintenance of the Promotion Rewards.

f. MoneyHero reserves the right to replace the reward with an alternative reward of similar value without prior notice.

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

h. Redemption may take **at least sixteen (16) weeks** from the date of eligibility confirmation, subject to fulfilment timelines.

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. You 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 we send you 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. 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.

8. 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 inconsistency between these Terms & Conditions and any other materials relating to this Promotion (including but not limited to marketing or promotional materials), these Terms & Conditions shall prevail.

c. MoneyHero reserves the right, at its sole and absolute discretion, to amend, vary, supplement, suspend, withdraw, or terminate this Promotion and/or these Terms & Conditions at any time, including changes to the Promotion Period or Promotion Reward, with or without prior notice.

d. Participants agree to regularly review the MoneyHero website for updates to these Terms & Conditions. Continued participation in the Promotion shall constitute acceptance of the prevailing version of these Terms & Conditions.

e. In the event of any dispute arising out of or in connection with this Promotion, MoneyHero reserves the right to make the final decision in its absolute discretion, which shall be final and binding on all participants. No appeals, enquiries, or correspondence shall be entertained.

f. MoneyHero shall not be responsible or liable for any cancellation, suspension, withdrawal, or termination of the Promotion, and participants shall not be entitled to any compensation, damages, or losses arising directly or indirectly therefrom.

g. Promotion Rewards are not refundable, not exchangeable, and not redeemable for cash or other rewards, whether in whole or in part, and are available on a first-come, first-served basis while stocks last. Any Promotion Reward that remains unclaimed past the stipulated redemption or collection period (if any) shall be forfeited without compensation.

h. MoneyHero does not assume any legal responsibility for any aspect of the Promotion Rewards, including but not limited to their quality, supply, delivery, performance, or maintenance. Participants are responsible for checking the Promotion Rewards upon redemption.

i. MoneyHero accepts no responsibility for any damage, loss, liability, injury, or disappointment suffered or incurred by participants arising from or in connection with their participation in this Promotion or the use of any Promotion Reward. By participating, participants agree to release and indemnify MoneyHero and its agents against all claims, losses, damages, costs, and expenses arising from any breach of these Terms & Conditions.

j. MoneyHero reserves the right to disqualify any participant and withhold, cancel, or claw back (in full or in part) any Promotion Reward if the participant is found to be, or reasonably suspected of, engaging in any fraudulent, abusive, manipulative, or unlawful conduct (including but not limited to false identities, misrepresentation, spamming, or manipulation of MoneyHero's systems or processes).

k. Where a Referee cancels, terminates, or otherwise fails to maintain the Designated Account or fulfil the eligibility requirements after account opening, MoneyHero reserves the right to withhold, claw back, or demand the return of the Promotion Reward or its equivalent cash value from the Referrer.

l. Final approval of any product or account is determined solely by the Product Provider in its absolute discretion and subject to its internal credit, risk, and compliance criteria. Participation in this Promotion does not guarantee approval of any application, and MoneyHero does not guarantee the approval of any product applied for.

m. By participating in this Promotion, participants consent to:

    i. MoneyHero sharing their personal data with the Product Provider for verification, tracking, and eligibility determination;

    ii. the Product Provider providing MoneyHero with information regarding the status of applications and fulfilment of eligibility conditions;

    iii. MoneyHero sharing necessary personal data with its promotion or fulfilment partners for reward redemption; and

    iv. receiving communications relating to this Promotion from MoneyHero, in each case in accordance with MoneyHero's Privacy Policy.

n. Participants represent and warrant that they will comply with all applicable Hong Kong laws and regulations and will not use this Promotion for any unlawful or fraudulent purpose.

o. MoneyHero strives to ensure that information on its platform is accurate and up to date; however, such information may differ from that provided on the Product Provider's website. Participants should refer to the Product Provider's website for the most current product information, fees, and terms.

p. These Terms & Conditions shall be governed by and construed in accordance with the laws of Hong Kong. In the event of any discrepancy between the English and Chinese versions of these Terms & Conditions, the English version shall prevail.