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

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

推廣活動之推廣期為 即日起 至 2026/11/30 6pm，包括首尾兩日（以下稱「推廣期」）。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. 推廣活動相關定義

就本推廣活動而言，下列詞語具有以下涵義：

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. 成為年滿 18 歲或以上，持有有效香港身份證並擁有香港通訊地址之客戶；
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 指定之獎賞換領表格（「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. 成為年滿 18 歲或以上，持有有效香港身份證並擁有香港通訊地址之新客戶；
b. 於推廣期內透過 MoneyHero 指定連結及使用指定優惠碼「MHFUTU」申請指定賬戶；
c. 其指定賬戶之申請需獲產品供應商批准，並在 2026/11/30 6pm 或之前完成開戶手續，根據產品供應商之系統記錄為準；

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. Apple Inc. 並非本推廣活動之參與者或贊助者。Apple Store 禮品卡須受 Apple Inc. 之適用條款及細則約束；
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. 在推廣期結束後超過 6 個月收到的任何有關兌換或換領提交的查詢將不予處理。

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：
    - 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；
    - 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；
    - 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
    - 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 HK Referral Program (202611) (the "Terms & Conditions")

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

The Promotion will run from now to 2026/11/30 6pm, 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. Definitions

For the purposes of this Promotion

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 with a valid Hong Kong Identity Card and a Hong Kong correspondence address;
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 and accurately complete and submit the designated MoneyHero Referral Reward Redemption Form, in**cluding 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 aged 18 years or above with a valid Hong Kong Identity Card and a Hong Kong correspondence address;
b. Apply for the Designated Account via MoneyHero using the designated promotion code "MHFUTU" during the Promotion Period;
c. Be approved by the Product Provider and successfully complete the account opening procedure on or before 2026/11/30 6pm, as determined by 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. Apple Inc. is not a sponsor of, nor involved in, this Promotion. Apple Store Gift Cards are subject to Apple Inc.'s applicable terms and conditions;
h. Redemption may take at least sixteen (16) weeks from the date of eligibility confirmation, subject to fulfilment timelines;Any queries or claims received more than six (6) months after the end of the Promotion Period will not be entertained.

8. General Promotion Terms

a. This Promotion is organized by MoneyHero Global Limited. By participating in this Promotion, all participants agree to be bound by these Terms & 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.
i. 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.
j. 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.
k. 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).
l. 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.
m. 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.
n. By participating in this Promotion, participants consent to:
   (a) MoneyHero sharing their personal data with the Product Provider for verification, tracking, and eligibility determination;
   (b) the Product Provider providing MoneyHero with information regarding the status of applications and fulfilment of eligibility conditions;
   (c) MoneyHero sharing necessary personal data with its promotion or fulfilment partners for reward redemption; and
   (d) receiving communications relating to this Promotion from MoneyHero,
   in each case in accordance with MoneyHero's Privacy Policy.
o. 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.
p. 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.

q. 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.