“QBE旅遊保險快閃優惠”　之條款及細則(「條款及細則」)(2026年11月)

1. 本推廣活動由 **MoneyHero Insurance Brokers Limited**(「**MoneyHero**」)代表**QBE**昆士蘭保險公司(「**QBE**」)舉辦。本推廣活動及獎品均由**QBE**提供。 **MoneyHero** 僅負責推廣活動的管理和獎品的發放。

2. 據本條款及細則，合資格用戶成功透過 MoneyHero x QBE投保網站投保指定旅遊保險產品，即有機會獲得 QBE 送出之比賽獎賞(定義如下)。

3. 推廣期
   推廣期為2026年11月2日中午12時至2026年11月23日中午12時(包括首尾兩天)舉行(「推廣期」)，並分為以下時段進行：
   a. 第一時段：11月2日中午12時 至 11月9日中午12時
   b. 第二時段：11月9日中午12時 至 11月16日中午12時
   c. 第三時段：11月16日中午12時 至 11月23日中午12時

4. 參加資格
   要成為可獲取第6條所列明之「推廣獎賞」的「合資格用戶」，客戶必須於推廣期內：
   a. 為18歲或以上的香港居民；及
   b. 在下文第 6 條規定的階段之一內，作為主要保單持有人透過 MHIBL 投保合資格產品，且確保所資付的保費達到規定的最低金額，並符合其中規定的獎賞配額；
   c. 客戶必須保持合資格產品處於有效狀態，並且不得取消或退款任何合資格產品。

5. 合資格產品及產品供應商
   a. 就此推廣活動而言，階段和合資格產品為：

產品類型	合資格產品	產品供應商
旅遊保險	單次旅遊保險 - 銀計劃 單次旅遊保險 - 金計劃	QBE昆士蘭

6. 推廣獎賞
   a. 推廣獎賞會以先到先得原則送出。此推廣活動並非講求運氣。獲得推廣獎賞的資格僅取決於MoneyHero的內部紀錄所顯示之遞交時間。
   b. 推廣獎賞如下：

合資格條件	獎賞

首30名於每推廣階段 期間成功投保合資格產品之合資格用戶。 全活動總共90名。	APPLE AirTag 第2代 (1個裝) (價值: HK$249)

c. 如有多於一名合資格用戶同時成功投保合資格產品，成為指定推廣期內最後的合資格客戶（如適用），其獲取推廣獎賞的資格將根據較高保費（折後金額）決定。
d. 每名合資格用戶可獲取多於一份推廣獎賞。
e. 獲取推廣獎賞資格將基於QBE內部記錄。如有任何爭議，QBE保留作出最終決定的權利，所有參賽者皆受約束。
f. MoneyHero及QBE並非推廣獎賞的供應或生產商，有關獎品的功能、外觀、保養、性能、質量、可用性，或在使用上之任何問題，MoneyHero及QBE概不負責。請直接聯絡供應商或生產商任何有關推廣獎賞的疑問。
g. 推廣獎賞不可轉讓、不可退款，且不可兌換為現金、積分或其他商品。若有任何推廣獎賞過期、遺失或被第三方盜用，MoneyHero及QBE將不負責重新發放。
h. 推廣獎賞之價值只供參考，有可能根據所屬供應商而調整，有關調整並非由MoneyHero及QBE控制或提出。
i. 假如推廣獎賞供應商停止提供相關推廣獎賞，或不能再從官方渠道購買推廣獎賞，MoneyHero及QBE保留權利以作出更改，並且以具有相似價值的替代品取代推廣獎賞。
j. 若推廣獎賞為第三方商家（例如HKTVmall, Wellcome）的禮券，則所有發出的禮券均受禮券商家的條款及細則約束。所有附加條款及細則將在推廣獎賞付運或履行時提供說明或在推廣獎賞上注明。附加條款及細則可能包括有效期、消費要求、適用或不涵蓋的產品以及其他條件。推廣獎賞的供應商保留權利，以在不論有否事先通知的情況下不時更改、取消、終止或暫停推廣獎賞或其他獎賞的訂單或其中任何部分或適用條款及細則的任何部分。MoneyHero及QBE不會以任何方式對任何第三方商家、網站或服務提供者提供的任何商品、服務或此類商品或服務的品質或效能承擔責任。對於因使用此類禮券而直接或間接產生的任何索賠、損害、損失、費用、責任或成本，MoneyHero及QBE不承擔任何責任。任何此類查詢、投訴或意見應直接聯繫相關第三方商家。

7. 推廣獎賞的兌換程序

a. 在MoneyHero網站上的兌換程序，將不適用於本推廣活動。推廣獎賞的兌換程序僅受本條款及細則約束。
b. 有關推廣獎賞之換領指引將於2027年3月31日或之前以電郵方式發送予每一位合資格用戶在透過MoneyHero購買合資格產品時向MoneyHero提供的電郵地址，當中可能會受制於推廣獎賞的付運時間及／或其他因素所影響。如合資格用戶提供了不準確或不正確的資料（由MoneyHero自行決定），將不合資格獲取任何推廣獎賞。

c. 於2027年4月30日後向MoneyHero提交任何有關兌換推廣獎賞的查詢，除非該查詢已經在處理中，否則恕不受理。
d. 若符合資格的客戶未於指定領取期限（如有）內領取獎賞，即視為自動放棄。獎賞一經放棄，MoneyHero 及 QBE 概不承擔任何責任，客戶亦無權要求任何補償或賠償的權利。

8. 一般推廣條款

a. 參加此推廣活動，即代表合資格用戶同意受本條款及細則約束。
b. 如出現任何爭議，MoneyHero及QBE將保留權利以在其絕對酌情權下，對所有推廣活動之參加者作出具有約束力之最終決定。
c. 如本條款及細則與本推廣活動相關的任何其他資料（例如市場推廣材料）之間存在任何不一致，則以本條款及細則為準。
d. MoneyHero及QBE保留權利以在其認為合適的情況下，不論有否事先通知，去隨時修訂本條款及細則的全部或任何部分，包括更改推廣期或推廣獎賞，又或取消、撤回、暫停、更換及／或終止本推廣活動。
e. 本推廣活動的參加者表示同意定期瀏覽MoneyHero網站以查閱本條款及細則，以確保貫徹了解MoneyHero and QBE可能對本條款及細則不時進行的任何更改或變更。本推廣活動的參加者亦同意，一旦繼續參加本推廣活動，將表示參加者（不時）接受本條款及細則 (包括不時更改或變更的版本)。
f. 對於MoneyHero及QBE就本推廣活動所作出的任何取消、撤回或暫停安排，參加者將無權因取消、終止、撤回或暫停安排而直接或間接導致參加者遭受或招致的任何及所有損失或損害，而向 MoneyHero及QBE索取任何賠償。
g. MoneyHero及QBE不會對推廣獎賞的任何方面承擔任何法律責任，包括但不限於推廣獎賞的提供或付運。
h. 推廣獎賞不可退還，也不可兌換現金或其他獎賞。所有與推廣活動相關的產品和服務均存貨有限，售完為止。合資格的用戶有責任在兌換推廣獎賞時檢查推廣獎賞的品質。MoneyHero及QBE對推廣獎賞的任何方面不承擔任何法律責任，包括但不限於其品質、供應、付運和維護。
i. 超過規定領取期間（如有）仍未領取的推廣獎賞將被沒收。
j. 參與此推廣活動即表示參與者聲明並保證將遵守所有適用的香港法律法規，且不會將此推廣活動用於任何非法或欺詐目的。如MoneyHero或QBE懷疑參與者參與任何形式的非法活動或欺詐，或懷疑任何非法活動或欺詐正在發生或已發生於與此推廣活動或推廣獎勵相關的任何非法活動或欺詐，MoneyHero或QBE可將此等活動或懷疑報告給警方或相關部門，並要求參與者採取任何合理措施協助 MoneyHero 或QBE進行調查。
k. 對於參加者因參加本推廣活動而招致或遭受的任何損害、損失、責任、傷害或失望，MoneyHero及QBE概不負責。參加者在參與本推廣活動時免除MoneyHero、其代理人及QBE的所有責任，包括但不限於與本推廣活動及推廣獎賞有關的責任。
l. 一旦發現參加者參與或有理由懷疑其參與任何形式的欺詐行為（包括但不限於使用虛假身份、篡改圖像、蓄意發送垃圾訊息，或操控任何MoneyHero的程序或網

站），MoneyHero保留權利以取消任何參加者的資格，以及全部或部分地拒絕提供或扣壓任何獎賞。

m. 如用戶於推廣期內成功投保合資格產品，但因任何原因取消保單，將不可獲得任何推廣獎賞。

n. 如保單持有人於推廣獎賞發放後取消合資格產品之保單，MoneyHero及QBE保留討回推廣獎賞或同等價值的現金之權利。

o. MoneyHero及QBE就本推廣活動所作出的各方面決定，包括但不限於合資格用戶的定義，在任何情況下均須視為最終和具結論性的決定，任何進一步之上訴、查詢及／或通信均不會予以處理。

p. 透過參與本推廣活動，客戶同意允許QBE向MoneyHero更新有關其申請狀態的信息，包括所述申請是否成功以及客戶是否已滿足接收推廣獎賞所需的所有條件、驗證參加者是否合資格獲得推廣獎賞的目的。

q. 參加本推廣活動即表示參與者同意 (i) MoneyHero與QBE分享其個人詳細資訊，以便準確追蹤申請，並確認參加者是否合資格獲得任何推廣獎賞，(ii) MoneyHero與推廣獎賞之供應商分享兌換推廣獎賞所需之資訊，以及 (iii) 透過電子郵件接收MoneyHero與本推廣活動相關的通訊，每項通訊均符合MoneyHero的私隱政策。

r. MoneyHero努力保持其資訊的準確性和最新性。然而，這有時可能與產品提供者、金融機構、服務提供者或特定產品網站上提供的資訊有所不同。合資格客戶應參閱產品提供者的網站，以了解相關產品的最新費率/費用/條款及細則。

s. 本條款及細則受香港法律管轄並據其解釋。

t. 如本條款及細則的中文及英文版本之間出現差異，概以英文版本為準。

u. MoneyHero Insurance Brokers Limited 是一家獲得香港保險業監管局許可的保險經紀公司，牌照號碼為 FB1740，其業務是為客戶安排保險產品和服務。

“QBE Travel Insurance Flash Campaign” Campaign Terms & Conditions (the “Terms & Conditions”) (Nov 2026)

1. The QBE Flash Promotion (“**Promotion**”) is carried out by MoneyHero Insurance Brokers Limited (“**MoneyHero**”) on behalf of QBE Insurance Limited (“**QBE**”). This Promotion and the Promotion Rewards are offered by QBE. MoneyHero is only responsible for administration of the Promotion and fulfilment of the Promotion Reward.

2. Eligible Customers who successfully purchase a travel insurance product from QBE through MoneyHero Insurance Brokers Limited (“**MHIBL**”) during the Promotion Period will receive a Promotion Reward (each as defined below) from QBE, subject to the quotas set out herein.

3. **Promotion Period**
   The Promotion Period runs from November 2, 2026 (12:00 nn) to November 23, 2026 (12:00 nn), both dates inclusive (the “**Promotion Period**”), and is divided into the following phases:
   - Phase 1: November 2, 2026 (12:00 nn) to November 9, 2026 (12:00 nn)
   - Phase 2: November 9, 2026 (12:00 nn) to November 16, 2026 (12:00 nn)
   - Phase 3: November 16, 2026 (12:00 nn) to November 23, 2026 (12:00 nn)

4. **Eligible Customers**
   In order to receive a Promotion Reward as set out in Clause 6 below and to comprise "Eligible Customers", customers are required to, during the Promotion Period:
   a. Be a resident of Hong Kong aged 18 or above;
   b. Complete a purchase of an Eligible Product through MHIBL during one of the Phases set out in Clause 6 below as a primary policyholder, where the premium payable meets the specified minimum amount, subject to the Promotion Reward quotas set out therein;
   c. Maintain the Eligible Product purchased in force and not cancel nor request any refund for the Eligible Product.

5. **Eligible Products and Product Providers**

   a. For the purposes of this Promotion, the Phases, the Eligible Products are:

Insurance Type	**Eligible Product**	**Product Provider**
Travel Insurance	Single Trip Travel Insurance- Silver Single Trip Travel Insurance- Gold	QBE

6. **Promotion Reward**
    a. The Promotion Rewards are offered on a first come, first serve basis per Phase. This Promotion is not based on luck. Eligibility to receive a Promotion Reward is based solely on the time at which the purchase is completed.
    b. The Promotion Rewards are as follows:

Eligibility Requirement	**Promotion Reward**
The **first 30** Eligible Customers who complete a purchase of an Eligible Product during each Phase. Total 90 qty.	APPLE AirTag 2nd Generation (1 pack) (Valued at HK$249, total 90pcs)

    c. In the event that more than one Eligible Customer successfully purchased the eligible product at the same time to become the last Eligible Customer for that Phase (as applicable), eligibility for the Promotion Reward will be based on the higher premium paid (after applying any discounts).
    d. Eligible Customers who successfully purchase more than one Eligible Product can receive more than one Promotion Reward.
    e. Eligibility for the Promotion Reward will be based on QBE's internal records. In the event of any disputes, QBE reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
    f. MoneyHero and QBE are not associated with the providers or manufacturers of the Promotion Rewards and are not responsible for any issues related to their quality/usage/fitness for a particular purpose of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacturer of the Promotion Reward.
    g. The Promotion Reward(s) are non-transferable, non-refundable, and may not be redeemed for cash, credit or other merchandise. MoneyHero and QBE will not be responsible for re-issuing any Promotion Reward(s) if they expire, are lost or are misappropriated by a third party.
    h. The recommended retail values of the Promotion Rewards are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero and QBE have no control.
    i. If the provider of the Promotion Reward(s) stops supplying the relevant Promotion Reward(s) or the Promotion Reward(s) can no longer be purchased from official channels, MoneyHero reserves the right to change the relevant Promotion Reward and replace it with an alternative of similar value.
    j. Where the Promotion Reward is a voucher for a third-party merchant (e.g HKTVmall, Wellcome), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. All additional terms and conditions will be explained at the time of shipment or fulfillment of the Promotion Reward(s) or

noted on the Promotion Reward(s). Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. The supplier of Promotion Reward(s) reserves the right to change, cancel, terminate or suspend the order for Promotion Reward(s) or other Rewards or any part thereof or any part of the applicable Terms and Conditions from time to time with or without prior notice. MoneyHero and QBE 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. MoneyHero and QBE are not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.

7. **Redemption Process for the Promotion Reward**
    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. Redemption instructions will be sent via email to the email address provided by the Eligible Customers during the purchase of their Eligible Product by March 31, 2027, subject to vendor's delivery time or other factors that may affect the fulfillment time of the Promotion Reward. 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.
    c. Any queries regarding redemption, or redemption submissions of the Promotion Reward that are received after April 30, 2027 will not be handled, except for those already in progress.
    d. Any Promotion Reward(s) not claimed past the stipulated collection period (if any) be forfeited without any liability on the part of MoneyHero or QBE 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 or QBE.

8. **General Promotion Terms**
    a. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
    b. In case of any disputes, MoneyHero and QBE reserve the right to make the final decision in its absolute discretion, which shall be binding on all participants.
    c. 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.
    d. MoneyHero and QBE reserve 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.

e. Participants of this Promotion 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 and QBE may make to these Terms and Conditions from time to time. Participants of this Promotion 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.
f. For any cancellation, withdrawal or suspension arrangement made by MoneyHero and QBE in connection with this Promotion, the participant will not be entitled to any and all losses or damages suffered or incurred by the participant directly or indirectly as a result of the cancellation, termination, withdrawal or suspension arrangement, and claim any compensation from MoneyHero and QBE.
g. MoneyHero and QBE do not assume any legal responsibility for any aspect of Promotion Reward(s), including but not limited to the provision or delivery of Promotion Reward(s).
h. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. MoneyHero and QBE shall have no legal liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.
i. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
j. By participating in this Promotion, participants 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.Where MoneyHero or QBE suspect a participant is participating in any form of unlawful activity or fraud or that any unlawful activity or fraud is occurring or has occurred in connection with this Promotion or the Promotion Reward, MoneyHero or QBE may report such activity or suspicions to the police or relevant authorities and request that a participant takes any reasonable steps to assist MoneyHero in connection with the same.
k. MoneyHero and QBE accept no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Promotion. By participating in this Promotion, participants release MoneyHero,its agents and QBE from all liability, including, without limitation, with respect to this Promotion and the Promotion Rewards.
l. MoneyHero and QBE reserve the right to disqualify any participant and withhold or confiscate in full or part any Promotion rewards if the participant 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).

m. If an Eligible Customer successfully purchases an Eligible Product during the Promotion Period but cancels the policy due for any reason, they will not be eligible to receive any Promotion Reward(s).
n. MoneyHero and QBE reserves the right to claw back or otherwise demand a return of the Promotion Reward(s) or equivalent value of cash if the policy holder cancels the policy for the Eligible Product applied for after receiving the Promotion Reward(s).
o. MoneyHero and QBE's decisions on all aspects of this Promotion, including but not limited to the definition of eligible users, shall in any case be deemed final and conclusive and any further appeals, inquiries and/or correspondence shall not be considered will be dealt with.
p. By participating in this Promotion, customers agree to allow QBE to update MoneyHero with information regarding the status of their application, including whether or not said application is successful and whether the customer has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.
q. By participating in this Promotion, participants consent to (i) MoneyHero sharing their personal details with QBE in order to accurately track the number of applications and/or approvals, as well as to confirm whether a participant is eligible to receive any Promotion Reward, (ii) MoneyHero sharing the details required to facilitate redemption of the Promotion Reward with MoneyHero's promotion partners, and (iii) receiving communications in relation to this Promotion from MoneyHero via email, each in accordance with MoneyHero's Privacy Policy.
r. 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. Eligible Customers should refer to the Product Provider's website for the most updated rates/fees/T&Cs on the relevant product.
s. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
t. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
u. MoneyHero Insurance Brokers Limited is an insurance broker licensed by the Insurance Authority of Hong Kong with License Number FB1740 whose business it is to arrange insurance products and services for its clients.