【MoneyHero - Home Insurance/ Domestic Helper Insurance Creative Answer Campaign (Nov 2026)】(「推廣活動」)條款及細則

1. 符合資格的參加者於 MoneyHero 網站成功申請合資格產品和參與本推廣，並遵守本條款及細則，即有機會獲得獎品(定義見下文)。

2. 推廣間

除特別註明外，此次推廣期由2026年11月2日中午12點開始至2026年11月30日中午12點。首尾兩日均包括在內(「推廣期」)。

3. 參加資格

參加本推廣並成為「合資格參加者」，並於推廣期間，參加者必須符合以下條件：

a. 持有有效的香港身份證，並為年滿18歲或以上的香港居民；
b. 透過 MoneyHero 指定網頁，使用MoneyHero優惠碼(如需要)，成功投保「合資格產品」(包括繳付保費)。倘若客戶並非透過指定連結申請或購買產品，或在申請或購買時啟用了廣告攔截器、追蹤攔截器或無痕模式，有關申請或購買可能無法被追蹤或記錄，並可能不被視為有效，並可能導致客戶未能符合參與此推廣活動的資格。倘MoneyHero的記錄顯示申請並非根據本條款及細則透過MoneyHero提交，MoneyHero保留全權及絕對酌情權拒絕、取消或撤回任何獎賞資格的權利；
c. 在推廣活動內，投保後填寫MoneyHero獎賞表格並發揮創意回答指定問題：[如果唔理預算同物理限制，你最想喺屋企加一件乜嘢"完全不切實際"嘅夢幻裝備/設施，點解呢？ (例：迴轉壽司帶) ?]
d. 維持「合資格產品」的有效狀態，並且沒有取消或申請退款，且於獎品發放時仍維持有效狀態；
e. 確保所有作為本推廣一部分提交的 MoneyHero 比賽問題表格或保險投保資料，所填寫的聯絡資料一致，包括但不限於聯絡電話號碼及電郵地址。

4. 指定產品及產品供應商

產品類型	產品提供者	合資格產品
家居保險	OneDegree	OneDegree 家居保險 (標準計劃) OneDegree 家居保險 (加強計劃) OneDegree 家居保險 (尊尚計劃)
	Dah Sing 大新	「樂加家」家居保障計劃A

		「樂加家」家居保障計劃B 「樂加家」家居保障計劃C
	MSIG	iHome家居保險 計劃A
家傭保險	Allied World	持家樂計劃一（一年） 持家樂計劃一（兩年） 持家樂計劃二（一年） 持家樂計劃二（兩年） 持家樂計劃三（一年） 持家樂計劃三（兩年）
	Dah Sing 大新	「樂融傭」家傭保障計劃 - 綜合計劃（一年） 「樂融傭」家傭保障計劃 - 僱員補償保障計劃【本地家務助理】（一年） 「樂融傭」家傭保障計劃 - 基本計劃（一年） 「樂融傭」家傭保障計劃 - 僱員補償保障計劃【本地家務助理】（兩年） 「樂融傭」家傭保障計劃 - 基本計劃（兩年） 「樂融傭」家傭保障計劃 - 綜合計劃（兩年）

5. 活動規則

合資格參加者須透過指定的 MoneyHero 推廣網頁提交問題答案於比賽問題表格。此推廣活動為技巧遊戲，非靠機會或運氣決定。

a. 答案必須以中文提交，且不得超過100字。
b. MoneyHero 評審團將審核參賽作品，於推廣期內選出十（10）個最具創意的合資格參加者答案作為比賽得獎者（「得獎者」）。含有不道德、淫穢或冒犯性內容的提交（由 MoneyHero 全權決定）將不予考慮。
c. 評審團的決定為最終決定，且不可提出異議。評審團無須就決定提供具體解釋，亦不會就決定進行任何對話或通信。
d. 提交比賽答案並不保證可獲得任何獎品。
e. 符合第4條和第5條(h)所列條件的合資格參加者，於本推廣中每申請或購買一項合資格產品，可提交一份 MoneyHero 比賽問題答案，無論總共申請或購買多少合資格產品。參賽作品的有效性將僅根據 MoneyHero 內部記錄判定。

f. 超出上述限制的任何 MoneyHero 比賽答案提交將不獲考慮。
g. 同一合資格參加者對同一合資格產品申請重複提交 MoneyHero 獎賞換領表格或比賽問題表格，不會視為額外參賽作品。每項合資格產品僅考慮首次提交的換領表格（只以 MoneyHero 內部記錄的提交時間為準）。
h. 每位合資格參加者於本推廣中最多只能成為一次得獎者並獲得一次獎品，無論提交多少參賽作品。如 MoneyHero 發現同一合資格參加者嘗試兌換或已兌換多個獎品，該參加者僅可獲得一份獎品，即使其有兩份作品被選為得獎作品，MoneyHero保留選擇替代得獎者的權利。

6. 比賽獎品

a. 每位得獎者將獲得一部Apple TV 4K Wi-Fi + Ethernet 型號配備 128GB 儲存空間 (價值: HK$1,199) (「獎品」)
b. 獎品兌換條款
    i. MoneyHero 將於2027年2月28日前，透過得獎者提供的電郵地址發送「獎賞通知電郵」，告知獎品兌換詳情。合資格參加者應檢查所有電郵收件箱，包括垃圾郵件及廣告郵件夾。
    ii. 得獎者須按照電郵指示於指定期限內完成兌換程序，否則將被視為自動放棄獎品。
    iii. 如因得獎者提供的聯絡資料錯誤或其他非 MoneyHero 可控制的原因導致電郵無法送達，或得獎者未回覆獎賞通知電郵，MoneyHero不承擔對參加者的任何責任，且不會作進一步聯絡。
    iv. 若被選為得獎者的合資格參加者參賽作品被發現於推廣期外提交、涉及疑似欺詐行為、違反比賽精神或未遵守條款細則，MoneyHero有權拒絕該獎品兌換。任何爭議，MoneyHero 的決定為最終決定。
    v. MoneyHero保留取消違反條款細則參加者資格、選出替代得獎者，或以其認為合適的方式處理獎品的權利。
c. 提交獎賞換領表格或比賽答案並不保證可獲得獎品。
d. MoneyHero非獎品供應商，對獎品的功能、外觀、維護、性能、質量、供應或使用不負責。任何獎品相關問題應直接向供應商或製造商查詢。
e. 獎品價值僅供參考，可能由供應商調整，MoneyHero 無法控制。
f. 如兌換過程中，供應商停止生產或官方渠道不再供應該獎品型號，MoneyHero有權單方面更換獎品。
g. 得獎資格將僅根據 MoneyHero 內部記錄判定。任何爭議，MoneyHero 保留最終決定權，該決定對所有參加者具約束力。
h. 得獎者同意並確認：(i) 獎品可能不包括任何產品保養；(ii) MoneyHero 及產品供應商均不保證任何比賽獎品享有保養。如獎品享有供應商保養，保養期可能自 MoneyHero 向供應商購買日起計，而非得獎者兌換日。MoneyHero 不提供任何產品保養。
i. 如獎品有多種顏色或款式，得獎者不可選擇，將隨機獲得其中一款。
j. 任何得獎者於得獎名單公布後三個月內未兌換獎品，將被視為自動放棄獎品，MoneyHero 不作任何賠償，亦不承擔任何責任。
k. 為免存疑，參加本推廣不影響合資格參加者（包括得獎者）就同一合資格產品申請，符合相關條件下獲得 MoneyHero 其他獎勵（如有）的資格。
l. MoneyHero網站上的一般換領程序不適用於本推廣活動。此禮品換領程序僅受本推廣活動的條款及細則約束。

7. 附加資格要求

a. MoneyHero長期或合約員工及其配偶、兄弟姐妹、父母、子女、祖父母和孫子女(無論是否在法律上有親屬關係;或所屬關係是基於過往婚姻、再婚、收養、同居或其他家庭成員),或其他同住人士 (無論是否有親屬關係), 均不合符參賽資格。
b. 如果參賽者不符合上述第 3條的資格要求或屬於上述人士之一, MoneyHero 保留取消該參賽者比賽資格的權利。

8. 一般條款及細則

a. 本推廣由MoneyHero主辦。所有與本推廣有關的查詢或爭議, 應直接向 MoneyHero 提出。MoneyHero 對合資格參加者因參與本推廣及/或獎賞而可能蒙受的任何損失或損害概不負責。
b. 參加本推廣即表示合資格參加者同意受本條款及細則約束。
c. 參加本推廣的參加者同意根據MoneyHero私隱政策(https://www.moneyhero.com.hk/zh/privacy-policy)透過電郵接收 MoneyHero 有關本推廣的通訊。
d. 得獎者同意並授權 MoneyHero 為宣傳目的, 使用其比賽答案、姓名及肖像(包括文字、圖像或照片形式), MoneyHero 保留權利在法律允許範圍內, 對得獎者的照片及/或聲明進行編輯及使用, 且無需另行支付報酬。
e. 一旦提交參賽作品, 即表示參加者授予 MoneyHero 一項全球性、免版權費、永久、不可撤銷的許可, 以使用、複製、編輯、發布和展示其參賽作品作營銷和推廣目的。
f. 如有任何爭議, MoneyHero 保留絕對酌情權作出最終決定, 該決定對所有參加者具約束力。
g. MoneyHero保留隨時修改本條款及細則的權利, 包括更改推廣期或推廣日期, 如推廣推出延遲, MoneyHero 不承擔任何責任。
h. 獎品不可轉讓、不可退款, 亦不可兌換現金或其他獎賞。所有與本推廣相關的產品及服務均以存貨為準。得獎者須於兌換時檢查獎品的質素及有效期。MoneyHero對獎品的質量、供應、交付及維護等任何方面概不負責。
i. 參加本推廣即表示參加者聲明並保證其將遵守所有適用的香港法律及規例, 不會將本推廣用於任何非法或欺詐目的。若 MoneyHero 懷疑參加者涉及任何非法活動或欺詐行為, 保留向警方或相關當局報告的權利。
j. 如得獎者於MoneyHero獎賞換領表格或與本推廣活動相關的其他表格提供不準確或錯誤資料(由MoneyHero全權裁定), 將無法獲取獎品。
k. 所有於2027年3月31日後收到的有關本推廣或獎品兌換的查詢, 除正在處理中的個案外, 將不予處理。
l. 如參加者被發現或合理懷疑涉及任何形式的欺詐行為(包括但不限於虛假身份、篡改圖片、故意垃圾郵件或操控 MoneyHero 流程或網站), MoneyHero 有權取消其參加資格, 並全部或部分扣留或沒收獎品。
m. 得獎者同意並授權MoneyHero根據私隱政策(https://www.moneyhero.com.hk/zh/privacy-policy)將其於指定推廣表格中提供的相關資料發送予 MoneyHero 推廣合作夥伴, 以協助獎品兌換。

n. 得獎者同意允許產品供應商向 MoneyHero 更新其合資格產品申請狀態，包括申請是否成功及是否符合領取獎品的所有條件，以核實其領獎資格。
o. MoneyHero不承擔因參加本推廣而引致的任何損害、損失、責任、受傷或失望，包括但不限於技術硬件或軟件故障、網絡連接中斷或電子傳輸失敗、延誤等情況。參加本推廣即表示合資格參加者同意免除 MoneyHero 及其代理的所有相關責任。
p. 參加本推廣的合資格參加者同意並承諾，對因其參與本推廣及/或違反本條款及細則及/或適用法律而引起或導致的所有損失（包括直接、間接、附帶及/或後果性損失）、損害（包括一般、特別及/或懲罰性損害賠償）、索償、費用、罰款、利息及費用（包括所有律師費用，不論是否涉及實際或預期的法律程序），均對 MoneyHero 及其僱員作出賠償及保障。
q. 本推廣所使用的任何商標、圖形符號、標誌或知識產權均屬其各自擁有人所有。
r. MoneyHero未行使本條款及細則下任何權利或補救措施，並不構成該權利或補救措施的放棄。
s. 本條款及細則受香港法律管轄，所有參加者同意接受香港法院的專屬管轄權。
t. 如本條款及細則的英文版本與中文版本有任何不一致或歧義，概以英文版本為準。
u. 本推廣僅限香港參加者參與。

9. MoneyHero 私隱政策

我們的目標是在處理您的個人資料時，維持您的信任與信心。保障您的個人資料安全是我們的首要任務。我們透過採取符合香港個人資料（私隱）條例（PCPD）法律規定的保障措施來保護您的資料。我們亦會培訓員工妥善處理個人資料。當我們委託其他公司為我們提供服務時，亦會要求他們保護所接收個人資料的機密性。

【MoneyHero - Home Insurance/ Domestic Helper Insurance Creative Answer Campaign (Nov 2026)】(“Promotion”) Terms and Conditions

1. Eligible Participants who successfully apply for Eligible Products through the MoneyHero website and participate in this Promotion in accordance with these Terms and Conditions will have a chance to receive a Prize (each as defined herein).

2. Promotion Period

Unless otherwise specified, the Promotion Period is from 12:00 PM on 2 November 2026 to 12:00 PM on 30 November 2026, both dates inclusive.

3. Eligibility and Basic Rules of the Promotion

To participate in this Promotion and be considered “Eligible Participants”, participants must, during the Promotion Period:

a. Hold a valid Hong Kong Identity Card and be a resident of Hong Kong aged 18 or above;
b. Purchase an Eligible Product through MoneyHero through the designated MoneyHero page, using the MoneyHero promo code (if required), during the Promotion Period (including payment of the premium). If the application or purchase is not made via the designated link, or an Ad-blocker, tracking blocker or incognito mode is enabled during the application or purchase, it may not be counted as valid and may lead to the participant not being eligible for this Promotion. MoneyHero reserves the right to withhold any Prize where, according to its records, the application is not made through MoneyHero in accordance with these Terms and Conditions;
c. Provide an answer to the Promotion Question in the Promotion Question form: [If you could have anything you wanted at home, with zero budget or practicality limits, what unrealistic dream feature would you want, and why? (e.g. a conveyor belt sushi bar)?]
d. Maintain the Eligible Product in a valid state and not cancel nor be refunded for the Eligible Product; and
e. Ensure all MoneyHero Contest Question form and/or insurance purchase details submitted as part of this Promotion contain consistent contact information, including but not limited to contact phone number and email address.

4. Designated Products and Product Providers

Product Type	**Product Provider**	**Eligible Product**
Home Insurance (Only during the MoneyHero exclusive offer period for the Eligible Product)	OneDegree	OneDegree Home Insurance (Standard Plan) OneDegree Home Insurance (Plus Plan) OneDegree Home Insurance (Prestige Plan)
	Dah Sing	HomeSure Household Insurance Plan A HomeSure Household Insurance Plan B HomeSure Household Insurance Plan C
	MSIG	iHome Insurance Plan A
Domestic Helper Insurance (Only during the MoneyHero exclusive offer period for the Eligible Product)	Allied World	MaidGuard Plan 1 (1 Year) MaidGuard Plan 1 (2 Years) MaidGuard Plan 2 (1 Year) MaidGuard Plan 2 (2 Years) MaidGuard Plan 3 (1 Year) MaidGuard Plan 3 (2 Years)
	Dah Sing	MaidSure Domestic Helper Insurance - Comprehensive Plan (1 Year) MaidSure Domestic Helper Insurance - Employees' Compensation (Local domestic helper) (1 Year) MaidSure Domestic Helper Insurance - Standard Plan (1 Year) MaidSure Domestic Helper Insurance - Employees' Compensation (Local domestic helper) (2 Years) MaidSure Domestic Helper Insurance - Standard Plan (2 Years) MaidSure Domestic Helper Insurance -

		Comprehensive Plan (2 Years)

5. Conduct of Promotion

Eligible Participants must submit answers to the competition question via the Contest Question form available on the designated MoneyHero Promotion webpage. This Promotion is a game of skill, not chance or luck. Winners will be selected based on creativity, originality and relevance of their answers as determined by the judging panel.

a. Answers must be in Chinese and not exceed 100 characters.
b. The MoneyHero judging panel will review Contest Question submissions and select the ten (10) most creative answers submitted by Eligible Participants during the Promotion Period as competition winners ("**Winners**"). Submissions containing immoral, obscene, or offensive content (as determined by MoneyHero in its sole discretion) will not be considered.
c. The judging panel's decisions are final and binding, and not subject to appeal. The judges are not obliged to provide specific explanations for its decisions or engage in any dialogue or correspondence regarding its decisions.
d. Submitting an answer to the Contest Question does not guarantee receipt of any Prize.
e. Subject to meeting the criteria set out in Clause 4 and Clause 5(h), Eligible Participants may submit one MoneyHero Contest Question answer per Eligible Product applied for or purchased as part of this Promotion, regardless of how many Eligible Products are applied for or purchased in total.The validity of entries will be determined based solely on MoneyHero's internal records.
f. Any MoneyHero Contest Question responses submitted by the same Eligible Participant beyond the above limit will not be considered for the Promotion.
g. Repeated submissions of the MoneyHero Reward Redemption Form or Contest Question form in respect of the same application for the same Eligible Product by the same Eligible Participant will not be considered as additional entries. Only the first submission for each Eligible Product will be considered for the Promotion, based solely on the submission timestamp of the MoneyHero Reward Redemption Form in MoneyHero's internal records.
h. Each Eligible Participant may only be selected as a Winner and receive a Prize once as part of this Promotion, regardless of the number of entries submitted. If MoneyHero finds that a single Eligible Participant is redeeming or attempting to redeem multiple Prizes, that Eligible Participant will only receive one (1) Prize, even if they have two separate entries selected as winning entries, and MoneyHero reserves the right to select an alternative Winner.

6. Prizes

a. Each Winner will receive a Apple TV 4K Wi-Fi + Ethernet with 128GB storage

b. (valued at HK$1,199) (the “**Prize**”).
c. Prize Redemption Terms
    i. MoneyHero will contact Winners by 28 February 2027 via the email address provided by the Winner (“Reward Notification Email”) with details on redeeming the Prize. Eligible Participants are advised to check all email inboxes, including spam/junk folders.
    ii. Winners must complete the redemption process according to the email instructions within the specified period, otherwise they will be deemed to have automatically forfeited the Prize.
    iii. MoneyHero shall have no liability to any participant if the email cannot be delivered due to incorrect contact information provided by the Winner or other reasons outside of MoneyHero’s control, or if the Winner is not responsive to the Reward Notification Email, and will not make further attempts to contact the Winner if there is no response.
    iv. If an Eligible Participant’s Contest Question entry is found to have been submitted outside the Promotion Period, involves suspected fraudulent activity, contravenes the spirit of the competition, or otherwise fails to comply with these Terms and Conditions, MoneyHero reserves the right to refuse redemption of the Prize, if such Eligible Participant is selected as a Winner. In case of disputes, MoneyHero’s decision is final.
    v. Winners who are found to have breached these Terms and Conditions will be disqualified by MoneyHero and MoneyHero reserves the right to select a replacement Winner, or otherwise handle the Prize in any manner it deems appropriate.
d. Submitting a Reward Redemption Form in respect of an Eligible Product applied for, or a Contest Question response, does not guarantee receipt of a Prize.
e. MoneyHero is not the supplier of the Prizes and is not responsible for any issues related to the Prizes’ functionality, appearance, maintenance, performance, quality, availability, or use. Any questions regarding the Prizes should be directed to the supplier or manufacturer of the Prize.
f. The value of the Prizes is for reference only and may be adjusted by the respective supplier, which is beyond MoneyHero’s control.
g. If, during the Prize redemption process, the supplier discontinues the specific model/product or it is no longer available through official channels, MoneyHero reserves the right to replace the Prize with another item of similar value
h. Eligibility for the Prize will be based solely on MoneyHero’s internal records. In case of any disputes, MoneyHero reserves the right to make the final decision, which will be binding on all participants.
i. Winners agree and acknowledge that (i) Prizes may not include any product warranty, and (ii) neither MoneyHero nor the product supplier guarantees that any competition prize remains under warranty. If a supplier warranty applies to a Prize, the warranty period may start from the date MoneyHero purchases the Prize from the supplier and not from the date the Winner redeems the Prize. MoneyHero does not provide any product warranty in respect of any Prize.

j. If a Prize is available in multiple colours or styles, Winners will not be able to choose a colour or style and will receive one at random.
k. Any Winner who fails to redeem their Prize within three (3) months after the announcement of the Winners will be deemed to have forfeited their Prize without any compensation from MoneyHero. MoneyHero shall have no liability to any Winner who is deemed to have forfeit their Prize.
l. For the avoidance of doubt, participation in this Promotion does not affect the eligibility of Eligible Participants (including Winners) from receiving other rewards offered by MoneyHero (if any) related to the same application for the same Eligible Product, provided the relevant conditions are met.
m. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Prize shall be governed solely by the Terms and Conditions of this Promotion.

7. Additional Eligibility Requirements

a. Permanent or contract employees of MoneyHero, their spouses, siblings, parents, children, grandparents, and grandchildren (whether related by law, past marriage, remarriage, adoption, cohabitation, or other family ties), or other cohabitants (whether related or not), are not eligible to participate in this Promotion.
b. Participants who do not meet the eligibility requirements in Clause 3 above or fall under the categories mentioned above will be disqualified from participating in this Promotion.

8. General Terms and Conditions

a. This is a MoneyHero Promotion. All queries/disputes relating to the Promotion should be directed to MoneyHero. MoneyHero shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Promotion and/or the Prize.
b. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.
c. By participating in this Promotion, participants agree to receive communications regarding the Promotion from MoneyHero via email, in accordance with MoneyHero's Privacy Policy (https://www.moneyhero.com.hk/en/privacy-policy).
d. Winners agree and consent to allow their competition question answers, names and likenesses in the form of text, images or photographs to be edited/used by MoneyHero for publicity reasons. MoneyHero reserves the rights to publish and adjust photograph(s) and/or statements from the Winners without further compensation except where prohibited by law.
e. By submitting an entry, participants grant MoneyHero a worldwide, royalty-free, perpetual, irrevocable licence to use, reproduce, edit, publish and display their submissions for marketing and promotional purposes.
f. 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 participants.

g. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period or date of the Promotion if the launch of the Promotion is delayed and shall have no liability for the same.
h. Prizes are not transferrable, refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Winners are responsible for checking the quality and expiry date of the Prize at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Prize including but not limited to their quality, supply, delivery and maintenance.
i. 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 suspects a participant is participating in any form of unlawful activity or fraud, MoneyHero reserves the right to report such activity or suspicions to the police or relevant authorities.
j. Winners who provide inaccurate or incorrect information in the MoneyHero Reward Redemption Form or other forms in connection with this Promotion (as determined by MoneyHero acting in its absolute discretion) will not be able to receive the Prize.
k. Any queries regarding this Promotion or redemption of the Prize that are received after 31 March, 2027 will not be handled, except for those already in progress.
l. MoneyHero reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Prize 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, wilful spamming or manipulation of any MoneyHero's processes, or website).
m. By participating in this Promotion, Winners agree and consent to MoneyHero sending relevant information provided in the designated Promotion form to MoneyHero's promotion partners to facilitate the Winner's redemption of the Prize, in accordance with MoneyHero's Privacy Policy (https://www.moneyhero.com.hk/en/privacy-policy).
n. By participating in this Promotion, Winners agree to allow the Product Provider to update MoneyHero with information regarding the status of their application for an Eligible Product, including whether or not said application is successful and whether the Winner has fulfilled all the conditions required to receive the Prize, for the purposes of verifying a Winner's eligibility for the Prize.
o. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Participants as a result of their participation in this Promotion, including circumstances which may limit an Eligible Participant's ability to participate in the Promotion (including but not limited to technical hardware or software failures of any kind, lost or unavailable network connections or failed, incomplete, garbled or delayed electronic transmission). By participating in this Promotion, Eligible Participants release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Prize.
p. By participating in this Promotion, Eligible Participants agree and undertake to, at all times, indemnify, keep indemnified, and hold MoneyHero and their employees harmless against all losses (including direct, indirect, incidental and/or consequential losses),

damages(including general, special and/or punitive damages), demands, injuries (other than personal injuries caused by the negligence of MoneyHero), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, the Eligible Participant's participation in the Promotion and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.

q. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion are the property of their respective owners.
r. Failure by MoneyHero to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
s. The Terms and Conditions shall be governed by the laws of Hong Kong and all participants agree to submit to the exclusive jurisdiction of the courts of Hong Kong.
t. In case of any inconsistency or discrepancy between the English version and Chinese version of the Terms and Conditions, the English version shall prevail.
u. The Promotion is for participants in Hong Kong only.

9. MoneyHero Privacy Policy

Our goal is to maintain your trust and confidence when handling your personal information. The security of your personal information is our top priority. We protect this information by maintaining safeguards that comply with Hong Kong's PCPD (Personal Data (Privacy) Ordinance) laws. We train our employees to handle personal information appropriately. When we use other companies to provide services for us, we require them to protect the confidentiality of the personal information they receive.