

“MoneyHero 全城大抽獎” 條款及細則 (「條款及細則」)

1. 「MoneyHero 全城大抽獎」(「推廣活動」)由 MoneyHero Insurance Brokers Limited(「MoneyHero」)舉辦。於推廣期內,合資格參加者(定義如下)如透過 MoneyHero 申請並完成投保指定保險產品,並完成本條款及細則所列明的要求;或提交 MoneyHero 保險問卷(定義如下),將可獲得抽獎機會,以參加本推廣活動並有機會贏取推廣獎品(定義如下)。
2. 推廣期
本推廣活動之推廣期為2026年7月20日下午6時至2026年9月30日下午6時(包括首尾兩天)(「推廣期」)。
3. 參加資格
 - a. 為符合參加資格並成為「合資格參加者」,參加者須於推廣期內符合以下其中一項條件
 - i. 透過 MoneyHero 申請並完成投保一份指定保險產品,並完成第 7 條所列明的所須步驟(部分指定保險產品須按第 6 條提交獎賞換領表格,提交獎賞換領表格的截止日期為2026年10月1日下午6時);或
 - ii. 提交【MoneyHero 保險問卷】(「問卷」)。透過問卷參加本推廣活動毋須購買指定保險產品。
 - b. 參加者必須為年滿 18 歲或以上的香港居民,並提供完整、準確及有效的資料,包括姓名、聯絡電話、電郵地址、申請參考編號。如根據 MoneyHero 的記錄,未滿18歲或以上的香港居民、任何資料為無效、不完整、不準確或不一致,其得獎資格將會被取消,並由候補得獎者補上。
 - c. MoneyHero 將以參加者提供的手提電話號碼作為識別,每個手提電話號碼只能透過上述第 3(a) 條所列其中一種方式參加本推廣活動。如參加者同時完成投保指定保險產品及提交問卷,則只會計算與購買指定保險產品相關的抽獎參加資格。
 - d. 為免生疑問,每個手提電話號碼就同一指定保險產品的購買,只能提交一份 MoneyHero 抽獎報名表格。每個申請參考編號僅可提交一次。
 - e. MoneyHero 保留權利排除就同一指定保險產品重複提交的申請。
 - f. 如指定保險產品並非透過 MoneyHero 申請或購買、未有使用 MoneyHero 指定推廣代碼(如適用)、因廣告攔截器、追蹤阻擋器或無痕模式等原因未能成功追蹤,或相關

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申請、購買、保單或付款其後被取消、退款、撤銷、無效、拒付或未能成功簽發，相關申請或購買將不符合本推廣活動資格。

4. 抽獎機會及得獎安排

- a. 完成上述所規定的步驟的合資格參加者，將按以下方式獲得抽獎機會。
 - i. 申請並完成投保一份綜合汽車保險保單並完成所須步驟的合資格參加者可獲得六(6)次抽獎機會。
 - ii. 申請並完成投保一份其他指定保險產品並完成所須步驟的合資格參加者，可獲三(3)次抽獎機會；及
 - iii. 提交 MoneyHero 保險問卷的合資格參加者，可獲一(1)次抽獎機會。
- b. 為免生疑問，申請並完成投保一份綜合汽車保險保單的合資格參加者只會獲得六(6)次抽獎機會，不會另行獲得申請並完成投保其他指定保險產品所對應的三(3)次抽獎機會。
- c. 抽獎機會將以 MoneyHero 的內部記錄為準。如有任何爭議，MoneyHero 保留最終決定權。
- d. 抽獎將於2026年11月2日透過電腦系統隨機抽出，並由獨立見證人或審核人員監察。
- e. 抽獎將由最高獎品級別開始抽出，直至最低獎品級別。每個合資格電郵地址最多只可獲得一(1)份推廣獎品。如同一合資格電郵地址被抽中多於一次，其後被抽中的結果將不予計算，並將重新抽出另一名得獎者。
- f. 得獎者名單將於 2026 年 11 月 10 日在《星島日報》及《英文虎報》刊登，並於 MoneyHero 活動網站公布得獎結果。

5. 推廣獎品如下：

獎品級別	獎品	名額
大獎	Lexus LBX Active+油電車	1
二獎	Leica SL2-S 相機	1
三獎	Trip.com 電子禮品卡 (價值HK\$12,000)	2

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四獎	iPhone 17 Pro Max 512GB	5
五獎	Samsung 27" The Movingstyle LSM7F QHD 觸控式便攜螢幕	1
六獎	Apple MacBook Air M5 (13", 10 CPU, 8 GPU, 16GB RAM, 512GB SSD, 40W adapter)	5
七獎	Roborock Saros 10R 掃地機械人	2
八獎	PS5 Pro	5
九獎	Dyson Airwrap Co-anda2x™ 全效吹風造型器 HS09	5
十獎	Dyson HD16 Supersonic Nural™ 風筒	5
十一獎	DELONGHI DEDICA DUO EC890 半自動咖啡機	2
十二獎	RASONIC RDW-J6W 座檯式洗碗碟機	5
十三獎	Nintendo Switch 2	5
十四獎	Ravilam Face Care+ 煥膚彩光美容儀	5
十五獎	Philips ADD6910/90 RO純淨飲水機	5
十六獎	Dyson Cool 風扇CF1	5
十七獎	AirPods Pro 3	10
十八獎	HKTVMall 禮券 (價值HK\$100)	50

- a. Lexus LBX Active+ 油電車獎品不包括車輛保險、首次登記稅、牌照費、登記費、過戶費、燃油費、保養費、泊車費、隧道費、罰款、額外配件或任何其他相關費用，除非 MoneyHero 另行書面列明。得獎者須自行負責所有相關費用及完成車輛登記、過戶、保險及領取安排。

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- b. 電子禮券及其他由第三方供應商或商戶提供的獎品，均受相關供應商、航空公司、平台、發行商或商戶的條款及細則約束，包括但不限於有效期、使用限制、不適用日期、預訂限制、兌換流程。
- c. MoneyHero 並非推廣獎品的製造商、供應商、發行商或服務提供者，對推廣獎品的質素、適用性、保養、供應、交付、維修或使用情況概不負責。任何有關推廣獎品的查詢、投訴、保養或索償，應直接向相關製造商、供應商、發行商或商戶提出。

6. 獎賞換領表格

- a. 需要提交獎賞換領表格的合資格參加者，必須在獎賞換領表格中提供以下資訊：
 - (a) 保單持有人英文姓名 (跟HKID相同)；
 - (b) 申請保單時所提供之電郵地址；
 - (c) 聯絡手提電話；
 - (d) 申請日期；及
 - (e) 已申請的保險之保單號碼或申請參考編號。
- b. 合資格參加者有責任確保所提供的資訊正確無誤。提交抽獎報名表格並不代表相關指定保險產品已透過 MoneyHero 申請或購買，亦不代表合資格參加者已符合本推廣活動資格。
- c. 申請指定保險產品並完成所須步驟並不會自動令合資格參加者獲得推廣獎品。
- d. 就同一指定保險產品的申請紀錄重複提交的抽獎報名表格將不予計算。MoneyHero 不會審查或回覆任何有關遺漏、錯誤及／或延遲提交表格的查詢。

7. 指定保險產品及保險產品供應商

就本推廣活動而言，指定保險產品、保險產品供應商及所須步驟如下：

a. 旅遊保險：

保險產品供應商	指定保險產品	所須步驟
Allianz 保險	安聯標準計劃 安聯尊貴計劃 安聯優越計劃 安聯全年旅遊保險 銀計劃 安聯全年旅遊保險 金計劃	完成投保

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Allied World 世聯保險	優悠樂旅遊保險 - 計劃 II 優悠樂旅遊保險 - 計劃 I (全年計劃) 優悠樂旅遊保險 - 計劃 II (全年計劃)	完成投保
BOCGI 保險	環宇遨翔旅遊保障計劃 - 金計劃(基本保障) 環宇遨翔旅遊保障計劃 - 鑽石計劃(基本保障) 環宇遨翔旅遊保障計劃 - 銀計劃(基本保障) 環宇遨翔旅遊保障計劃 - 金計劃(升級保障)(全年計劃) 環宇遨翔旅遊保障計劃 - 鑽石計劃(升級保障)(全年計劃)	完成投保並遞交獎賞換領表格
bolttech Insurance 保特保險	保特保險 旅遊保險 - 優質計劃 保特保險 全年旅遊保險 - 優質計劃	完成投保
Generali 忠意保險	忠意「旅途安心保」- 標準 (單次) 忠意「旅途安心保」- 特級 (單次) 忠意「旅途安心保」- 標準 (全年) 忠意「旅途安心保」- 特級 (全年)	完成投保
MSIG 三井住友保險	i-Travel Go 單次旅遊 計劃A i-Travel Go 單次旅遊 計劃B i-Travel Go 單次旅遊 計劃C i-Travel Go 全年旅遊 計劃A i-Travel Go 全年旅遊 計劃B i-Travel Go 全年旅遊 計劃C	完成投保並遞交獎賞換領表格
QBE 昆士蘭保險	單次旅遊保險 - 金計劃 單次旅遊保險 - 銀計劃 全年旅遊保險 (鑽石計劃) (全球) 全年旅遊保險 (金計劃) (全球)	完成投保
Starr Companies 旅遊保險	「卓悅遊・尊尚保」旅遊保險 - 非凡 「卓悅遊・尊尚保」旅遊保險 - 尊貴 「卓悅遊」旅遊保險 - 標準 (全年旅遊) 「卓悅遊」旅遊保險 - 非凡 (全年旅遊) 「卓悅遊」旅遊保險 - 尊貴 (全年旅遊)	完成投保
Zurich 蘇黎世保險	「易起行+」旅遊保險計劃 - 簡易計劃 「易起行+」旅遊保險計劃 - 綜合計劃 「易起行+」旅遊保險計劃 - 優越計劃 「易起行+」旅遊保險計劃 - 綜合計劃(全年計劃) 「易起行+」旅遊保險計劃 - 優越計劃(全年計劃)	完成投保並遞交獎賞換領表格

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FWD 富衛	自寫意旅遊保 - 經濟計劃 自寫意旅遊保 - 特選計劃 自寫意旅遊保 - 頭等計劃 自寫意旅遊保 - 經濟計劃 (全年計劃) 自寫意旅遊保 - 特選計劃 (全年計劃) 自寫意旅遊保 - 頭等計劃 (全年計劃)	完成投保並遞交獎賞換領表格
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b. 汽車保險：

保險產品供應商	指定保險產品	所須步驟
Allianz 保險	Allianz 綜合保險 Allianz 第三者保險	完成投保並遞交獎賞換領表格
Blue Cross 藍十字	藍十字智駕樂 - 綜合保險 藍十字智駕樂 - 第三者保險	完成投保並遞交獎賞換領表格
BOCGI 保險	BOCGI 汽車保險 - 綜合保險 BOCGI 汽車保險 - 第三者責任保險	完成投保並遞交獎賞換領表格
Bolttech 保險	Bolttech Insurance 智駕保Plus汽車綜合保險 Bolttech Insurance 智駕保Plus汽車第三者保險	完成投保並遞交獎賞換領表格
Dah Sing 大新保險	大新保險 - 私家車汽車綜合保險 大新保險 - 私家車汽車第三者責任保險	完成投保並遞交獎賞換領表格
QBE 保險	QBE汽車超級保險 - 綜合保險 QBE汽車超級保險 - 第三者保險	完成投保並遞交獎賞換領表格
Zurich 蘇黎世保險	Zurich 蘇黎世保險(香港)私家車汽車保險計劃 - 綜合保險 Zurich 蘇黎世保險(香港)私家車汽車保險計劃 - 第三者保險	完成投保並遞交獎賞換領表格

c. 家居、家傭保險、寵物保險及火險：

保險產品供應商	指定保險產品	所須步驟
Allianz 保險	安聯家居保險 白金計劃 安聯家居保險 金計劃	完成投保並遞交獎賞換領表格
Allied World 世聯保險	家居樂 - 計劃 I 家居樂 - 計劃 II 持家樂計劃一 (一年)	完成投保並遞交獎賞換領表格

	持家樂計劃二 (一年) 持家樂計劃三 (一年) 持家樂計劃一 (兩年) 持家樂計劃二 (兩年) 持家樂計劃三 (兩年)	
Blue Cross 藍十字	藍十字 愛寵物 計劃 A	完成投保並遞交獎賞換領表格
BOCGI 保險	周全家居綜合險 計劃 I 周全家居綜合險 計劃 II 周全家居綜合險 計劃 III 中銀集團保險 智幫手家傭保障計劃 - 本地家務助理計劃 中銀集團保險 智幫手家傭保障計劃 - 全面計劃 (一年) 中銀集團保險 智幫手家傭保障計劃 - 精選計劃 (一年) 中銀集團保險 智幫手家傭保障計劃 - 全面計劃 (兩年) 中銀集團保險 智幫手家傭保障計劃 - 精選計劃 (兩年)	完成投保並遞交獎賞換領表格
bolttech Insurance 保特保險	bolttech 毛孩寵物保計劃 III	完成投保並遞交獎賞換領表格
China Ping An 中國平安保險	中國平安按揭火險	完成投保並遞交獎賞換領表格
Dah Sing 大新保險	「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 「樂融傭」家傭保障計劃 - 綜合計劃 (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】(一年) 「樂融傭」家傭保障計劃 - 綜合計劃 (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 - 僱員補償保障計劃【本地家務助理】(兩年)	完成投保並遞交獎賞換領表格
Generali 忠意保險	家居綜合保險 忠意 家庭僱傭保險 (不包括門診保障)	完成投保並遞交獎賞換領表格

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	忠意 家庭僱傭保險 一年計劃(包括門診保障) 忠意 家庭僱傭保險 兩年計劃(包括門診保障) 忠意 火險保障計劃	
MSIG 三井住友	iHome 家居保險 計劃A iHelper 家庭傭工保險 - 優進計劃 (一年) iHelper 家庭傭工保險 - 標準計劃 (一年) iHelper 家庭傭工保險 - 優進計劃 (兩年) iHelper 家庭傭工保險 - 標準計劃 (兩年)	完成投保並遞交獎賞換領表格
OneDegree 保險	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) OneDegree 樓宇火險 OneDegree 寵物CEO Plan® 尊寵	完成投保並遞交獎賞換領表格
Prudential 保誠保險	保誠 精選寵愛寶 B	完成投保並遞交獎賞換領表格
QBE 昆士蘭保險	家居綜合保險 住客 (尊貴) 家居綜合保險 住客 (卓越) 家居綜合保險 住客 (基本)	完成投保並遞交獎賞換領表格
Zurich 蘇黎世保險	「自在家居」- 綜合計劃 「自在家居」- 基本計劃 蘇黎世「傭易保」家傭保障計劃(一年) 蘇黎世「傭易保」家傭保障計劃(兩年) 僱員補償保險計劃	完成投保並遞交獎賞換領表格

就本條款及細則而言,「投保」是指相關指定保險產品已透過 MoneyHero 申請或購買,且在兌換推廣獎品前未被取消、退款、撤銷、無效或拒付。

所有有關指定保險產品的申請、批核、簽發、保費、保障利益、受保範圍、除外責任、續保、取消、退款及其他產品相關事宜,均由相關保險產品供應商全權決定,並受其適用的條款及細則、承保準則、付款要求及保單條款約束。MoneyHero 不保證任何指定保險產品的申請會獲批核、接受或簽發。

8. 推廣獎品的兌換程序

- MoneyHero網站上的一般兌換程序,將不適用於本推廣活動。本推廣活動的推廣獎品兌換程序僅受本條款及細則約束。

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- b. 推廣獎品之換領指引將於**2027年1月31日**或之前，以電郵形式發送至得獎者於申請指定保險產品、提交 MoneyHero 保險問卷或提交獎賞換領表格時所提供的電郵地址。此時間僅供參考，實際時間可能受推廣獎品供應商的交付時間或其他 MoneyHero 無法控制的因素影響。若得獎者向 MoneyHero 提供不準確或錯誤的資料(由 MoneyHero 全權酌情決定)，將無法獲得推廣獎品。
- c. 若得獎者於兌換推廣獎品前取消、退款、撤銷或未能維持相關指定保險產品有效，得獎者將被取消資格，相關推廣獎品將被視為自動放棄。
- d. 得獎者如未能於 MoneyHero 發出的通知電郵指定期限內回覆，或未能於規定的領取期限內(如有)領取推廣獎品，相關推廣獎品將被視為自動放棄，MoneyHero對此不承擔任何責任。被沒收推廣獎品的得獎者，將無權向 MoneyHero 索取任何賠償或補償。
- e. 任何被沒收的推廣獎品可隨機轉予由本推廣活動合資格參加者中抽出的備用得獎者，或按 MoneyHero 認為合適的方式處理，但須受適用法律及牌照條件規限。

9. 個人資料及私隱

- a. 參加本推廣活動，即表示參加者同意 MoneyHero 可收集、使用、處理及保存其個人資料，以作本推廣活動之行政、資格核實、申請追蹤、抽獎、公布得獎結果、聯絡得獎者、獎品兌換及送遞、處理查詢及遵守適用法律、規例及牌照條件之用途。
- b. 參加者同意 MoneyHero 可向相關保險產品供應商披露其個人資料，以核實申請或購買狀態、保單是否成功簽發、保費是否已支付、保單是否有效、取消、退款或撤銷，以及參加者是否符合本推廣活動資格。
- c. 參加者亦同意 MoneyHero 可向推廣合作夥伴、獎品供應商、送遞服務供應商及其他服務供應商披露兌換或送遞推廣獎品所需的資料。
- d. 任何將個人資料用於直接促銷的行為，均須受 MoneyHero 私隱政策及《個人資料(私隱)條例》規限，包括提供所需通知、取得所需同意或不反對表示，以及提供適用的拒絕接收直接促銷渠道。

10. 一般推廣條款

- a. 參加此推廣活動，即代表參加者同意受本條款及細則約束。

- b. 作為獲得推廣獎品的條件，得獎者同意 MoneyHero 可在不另行支付任何費用的情況下，使用其姓名、部分聯絡資料、相片、影像及／或聲明作本推廣活動相關公布、宣傳及推廣用途，惟須受適用法律及私隱要求規限。
- 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，概以本條款及細則為準。
- d. MoneyHero 保留取消任何參加者資格及扣留或沒收任何推廣獎品的權利，如該參加者被發現或被合理懷疑涉及任何欺詐、濫用、虛假身份、偽造資料、操控系統、濫發訊息、違反本條款及細則或任何非法行為。
- e. MoneyHero 對本推廣活動的一切事宜，包括但不限於參加資格、抽獎機會、得獎者選定、推廣獎品兌換及任何爭議，擁有最終及具約束力的決定權。
- f. 參加者聲明及保證其將遵守所有與參加本推廣活動有關的適用香港法律及／或法規，並不得將本推廣活動用於任何非法或欺詐目的。
- g. MoneyHero 對參加者因參加本推廣活動或使用、兌換、未能兌換或未能使用任何推廣獎品而產生或遭受的任何損失、損害、責任、傷害、失望、開支或費用概不負責，惟法律不容許排除的責任除外。
- h. 參加者有責任在兌換推廣獎品時檢查推廣獎品的狀態及品質。MoneyHero 並非推廣獎品的製造商、供應商、發行商或服務提供者，對推廣獎品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、交付、維護、保養、適用性或使用情況。
- i. 參加本推廣活動，即表示參加者同意相關保險產品供應商可向 MoneyHero 更新其申請或購買狀態，包括申請或購買是否成功、保單是否成功簽發、保費是否已支付、保單是否有效、取消、退款、撤銷或拒付，以及參加者是否符合獲得抽獎機會或推廣獎品的所有條件，以便 MoneyHero 核實參加者的抽獎資格及推廣獎品資格。
- j. 參加本推廣即表示參加者同意：(i) MoneyHero 可將其個人資料與相關保險產品供應商共享，以追蹤及核實申請及／或購買狀態，並確認參加者是否符合本推廣活動資格；(ii) MoneyHero 可將兌換及／或送遞推廣獎品所需資料與 MoneyHero 的推廣合作夥伴、獎品供應商、送遞服務供應商及其他服務供應商共享；及 (iii) MoneyHero 可透過電郵、WhatsApp 或其他電子通訊方式發送與本推廣活動相關的訊息，均依照 MoneyHero 的私隱政策進行。
- k. MoneyHero 致力保持資料準確及最新，惟相關資料有時可能與保險產品供應商、金融機構、服務供應商或特定產品網站上的資料有所不同。參加者應參考相關保

險產品供應商網站及保單文件，以獲取最新保費、費用、保障、除外責任、條款及細則。

l. 本條款及細則受香港法律管轄並據其解釋。

m. 如本條款及細則的中文及英文版本之間出現差異，概以中文版本為準。

Terms and Conditions of the “MoneyHero Citywide Lucky Draw” (“Terms and Conditions”)

1. The "MoneyHero Citywide Lucky Draw" (the "**Promotion**") is organised by MoneyHero Insurance Brokers Limited ("**MoneyHero**"). During the Promotion Period, Eligible Participants (as defined below) who apply for and complete enrolment in a Designated Insurance Product through MoneyHero and complete the requirements set out in these Terms and Conditions, or who submit the MoneyHero insurance questionnaire (as defined below), will receive lucky draw

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chances to participate in the Promotion and have a chance to win a Promotion Prize (as defined below).

2. Promotion Period

The Promotion runs from 6:00 p.m. on 20 July 2026 to 6:00 p.m. on 30 September 2026, both dates inclusive (the "**Promotion Period**").

3. Eligibility

- a. To qualify as an "**Eligible Participant**", a participant must, during the Promotion Period, satisfy one of the following conditions:
 - i. Apply for and complete enrolment in one Designated Insurance Product through MoneyHero and complete the required steps set out in Clause 7, noting that some Designated Insurance Products require submission of the Lucky Draw Registration Form under Clause 6. The deadline for submitting the lucky draw registration form is 6:00 p.m. on 1 October 2026; or
 - ii. submit the MoneyHero insurance questionnaire (the "**Questionnaire**"). No purchase is required to participate in the Promotion through the Questionnaire route.
- b. Participants must be Hong Kong residents aged 18 or above and must provide complete, accurate, and valid information, including their name, contact phone number, email address, and application reference number. If, according to MoneyHero's records, a winner is not a Hong Kong resident aged 18 or above, or if any information provided is invalid, incomplete, inaccurate, or inconsistent, the winner will be disqualified and replaced by a reserve winner.
- c. MoneyHero will identify participants by the mobile phone number provided. Each mobile phone number may only participate through one of the methods set out in Clause 3(a). If a participant both completes enrolment in a Designated Insurance Product and submits the Questionnaire, only the lucky draw eligibility relating to the Designated Insurance Product purchase will be counted.
- d. For the avoidance of doubt, each mobile phone number may submit only one Lucky Draw Registration Form in respect of the purchase of the same Designated Insurance Product. Each application reference number may only be submitted once.

- e. MoneyHero reserves the right to exclude duplicate applications submitted in respect of the same Designated Insurance Product.
- f. An application or purchase will not qualify if the Designated Insurance Product was not applied for or purchased through MoneyHero, if the required MoneyHero promotion code was not used (where applicable), if tracking failed because of an ad blocker, tracking blocker, incognito mode or similar technical setting, or if the relevant application, purchase, policy or payment is subsequently cancelled, refunded, reversed, voided, subject to chargeback or not successfully issued.

4. Lucky Draw Chances and Winner Arrangements

- a. Eligible Participants who complete the steps specified above will receive lucky draw chances as follows:
 - i. six (6) lucky draw chances for applying for and completing enrolment in one comprehensive motor insurance policy and completing the required steps;
 - ii. three (3) lucky draw chances for applying for and completing enrolment in one other Designated Insurance Product and completing the required steps; and
 - iii. one (1) lucky draw chance for submitting the MoneyHero insurance Questionnaire.
- b. For the avoidance of doubt, an Eligible Participant who applies for and completes enrolment in one comprehensive motor insurance policy will receive six (6) lucky draw chances only and will not receive the additional three (3) lucky draw chances referred to above for other Designated Insurance Products.
- c. Lucky draw chances will be determined based on MoneyHero's internal records. In the event of any dispute, MoneyHero's decision shall be final.
- d. The lucky draw will be conducted randomly by computer system on 2 November 2026 and will be monitored by an independent witness or auditor.
- e. The draw will be conducted starting from the highest prize tier and ending with the lowest prize tier. Each eligible email address may receive a maximum of one (1) Promotion

Prize. If the same eligible email address is drawn more than once, the subsequent draw result will be disregarded and another winner will be drawn.

- f. The list of winners will be published in Sing Tao Daily and The Standard, and announced on MoneyHero's campaign website, on 10 November 2026.

5. Promotion Prizes

The Promotion Prizes are as follows:

Prize Tier	Prize	Quota
Grand Prize	Lexus LBX Active+ hybrid vehicle	1
Second Prize	Leica SL2-S Camera	1
Third Prize	Trip.com e-gift card (Valued at HK\$12,000)	2
Fourth Prize	iPhone 17 Pro Max 512GB	5
Fifth Prize	Samsung 27" The Movingstyle LSM7F QHD Touch Portable Monitor	1
Sixth Prize	Apple MacBook Air M5 (13", 10 CPU, 8 GPU, 16GB RAM, 512GB SSD, 40W adapter)	5
Seventh Prize	Roborock Saros 10R Robot Vacuum Cleaner	2
Eighth Prize	PS5 Pro	5
Ninth Prize	Dyson Airwrap Co-anda2x™ multi-styler and dryer HS09	5
Tenth Prize	Dyson HD16 Supersonic Nural™ Hair Dryer	5
Eleventh Prize	DE'LONGHI DEDICA DUO EC890 Semi-automatic Coffee Machine	2
Twelfth Prize	RASONIC RDW-J6W Table-top Dishwasher	5
Thirteenth Prize	Nintendo Switch 2	5
Fourteenth Prize	Ravilam Face Care+ Beauty Device	5
Fifteenth Prize	Philips ADD6910/90 RO Water Purifier	5
Sixteenth Prize	Dyson Cool Fan CF1	5
Seventeenth Prize	AirPods Pro 3	10
Eighteenth Prize	HKTVMall Voucher (Valued at HK\$100)	50

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- a. The Lexus LBX Active+ hybrid vehicle prize does not include motor insurance, first registration tax, licence fees, registration fees, transfer fees, fuel costs, maintenance costs, parking fees, tunnel fees, fines, additional accessories or any other related costs, unless otherwise specified by MoneyHero in writing. The winner is responsible for all such costs and for completing vehicle registration, transfer, insurance and collection arrangements.
- b. E-vouchers and other prizes provided by third-party suppliers or merchants are subject to the terms and conditions of the respective suppliers, airlines, platforms, issuers, or merchants, including but not limited to the expiry date, usage restrictions, blackout dates, booking restrictions, and redemption procedures.
- c. MoneyHero is not the manufacturer, supplier, issuer or service provider of the Promotion Prizes and shall not be responsible for the quality, suitability, warranty, availability, delivery, repair or use of any Promotion Prize. Any enquiries, complaints, warranty claims or other claims relating to a Promotion Prize should be directed to the relevant manufacturer, supplier, issuer or merchant.

6. Lucky Draw Registration Form

- a. Eligible Participants who are required to submit a Lucky Draw Registration Form must provide the following information in the Lucky Draw Registration Form:
 - (a) English name of the policyholder (same as HKD);
 - (b) email address provided when applying for the policy;
 - (c) contact mobile phone number;
 - (d) application date; and
 - (e) policy number or application reference number for the insurance applied for.
- b. Eligible Participants are responsible for ensuring that the information provided is accurate. Submission of a Lucky Draw Registration Form does not confirm that the relevant Designated Insurance Product was applied for or purchased through MoneyHero, nor does it confirm that the Eligible Participant has qualified for the Promotion.
- c. Applying for a Designated Insurance Product and completing the required steps does not automatically entitle an Eligible Participant to receive a Promotion Prize.

- d. Duplicate Lucky Draw Registration Forms relating to the same Designated Insurance Product application record will not be counted. MoneyHero will not review or respond to enquiries relating to missing, incorrect and/or delayed form submissions.

7. Designated Insurance Products and Insurance Product Providers

For the purposes of the Promotion, the Designated Insurance Products, Insurance Product Providers and required steps are as follows :-

a. Travel Insurance

Insurance Provider	Product	Designated Insurance Products	Required Steps
Allianz Insurance		Allianz Ultimate Allianz Advanced Allianz Standard Allianz Annual Trip Travel Insurance Gold Plan Allianz Annual Trip Travel Insurance Silver Plan	Enrolment
Allied World Insurance		JourneyGuard - Plan II JourneyGuard - Plan I (Annual Plan) JourneyGuard - Plan II (Annual Plan)	Enrolment
BOCGI Insurance		Universal Voyage Travel Insurance Plan - Gold Plan (Basic Benefit) Universal Voyage Travel Insurance Plan - Silver Plan (Basic Benefit) Universal Voyage Travel Insurance Plan - Diamond Plan (Basic Benefit) Universal Voyage Travel Insurance Plan - Gold Plan (Enhanced Benefit) (Annual) Universal Voyage Travel Insurance Plan - Diamond	Enrolment and submission of the Lucky Draw Registration Form

	Plan (Enhanced Benefit) (Annual)	
boltttech Insurance	boltttech TravelCare - Superior Plan boltttech Annual TravelCare - Superior Plan	Enrolment
Generali Insurance	Generali EaseUp Travel Insurance – Advanced(Single) Generali EaseUp Travel Insurance – Standard (Single) Generali EaseUp Travel Insurance - Advanced (Annual) Generali EaseUp Travel Insurance - Standard (Annual)	Enrolment
MSIG Insurance	i-Travel Go (single trip) Plan A i-Travel Go (single trip) Plan B i-Travel Go (single trip) Plan C i-Travel Go (annual trip) Plan A i-Travel Go (annual trip) Plan B i-Travel Go (annual trip) Plan C	Enrolment and submission of the Lucky Draw Registration Form
QBE Insurance	Single Trip Travel Insurance - Gold Single Trip Travel Insurance - Silver Annual Travel Insurance (Diamond Plan) (Worldwide) Annual Travel Insurance (Gold Plan) (Worldwide)	Enrolment

Starr Companies Travel Insurance	TravelLead Luxe - Extra TravelLead Luxe - Supreme TravelLead Travel Insurance - Essential (Annual) TravelLead Travel Insurance - Extra (Annual) TravelLead Travel Insurance - Supreme (Annual)	Enrolment
Zurich Insurance	Zurich Get "Z" Go+ Travel Insurance Plan - Essential Plan Zurich Get "Z" Go+ Travel Insurance Plan - Comprehensive Plan Zurich Get "Z" Go+ Travel Insurance Plan - Deluxe Plan Zurich Get "Z" Go+ Travel Insurance Plan - Comprehensive Plan (Annual) Zurich Get "Z" Go+ Travel Insurance Plan - Deluxe Plan (Annual)	Enrolment and submission of the Lucky Draw Registration Form
FWD	MyTravel Insurance - Economy MyTravel Insurance - Premium MyTravel Insurance - Superior MyTravel Insurance - Economy (Annual) MyTravel Insurance - Premium (Annual) MyTravel Insurance - Superior (Annual)	Enrolment and submission of the Lucky Draw Registration Form

b. Motor Insurance

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Insurance Provider	Product	Designated Insurance Products	Required Steps
Allianz Insurance		Allianz Comprehensive Allianz Third Party Only	Enrolment and submission of the Lucky Draw Registration Form
Blue Cross Insurance		Blue Cross SmartPro Drive Insurance (Comprehensive) Blue Cross SmartPro Drive Insurance (Third Party)	Enrolment and submission of the Lucky Draw Registration Form
BOCGI Insurance		BOCGI Motor Insurance Comprehensive BOCGI Motor Insurance Third Party	Enrolment and submission of the Lucky Draw Registration Form
Bolttech Insurance		bolttech Insurance MotorSmart Plus Comprehensive bolttech Insurance MotorSmart Plus Third Party	Enrolment and submission of the Lucky Draw Registration Form
Dah Sing Insurance		Dah Sing Insurance Private Motor Car Comprehensive Insurance Dah Sing Insurance Private Motor Car Third Party Insurance	Enrolment and submission of the Lucky Draw Registration Form
QBE Insurance		QBE Motor Supersurance (Comprehensive) QBE Motor Supersurance (Third Party only)	Enrolment and submission of the Lucky Draw Registration Form
Zurich Insurance		Zurich Private Motor Car Insurance (Comprehensive) Zurich Private Motor Car Insurance (Third Party Only)	Enrolment and submission of the Lucky Draw Registration Form

c. Home, Domestic Helper, Pet and Fire Insurance

Insurance Provider	Product	Designated Insurance Products	Required Steps
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Allianz Insurance	Allianz Home Insurance - Platinum Allianz Home Insurance - Gold	Enrolment and submission of the Lucky Draw Registration Form
Allied World Insurance	HomeGuard Plan I HomeGuard Plan II MaidGuard Plan 1 (1 Year) MaidGuard Plan 2 (1 Year) MaidGuard Plan 3 (1 Year) MaidGuard Plan 1 (2 Years) MaidGuard Plan 2 (2 Years) MaidGuard Plan 3 (2 Years)	Enrolment and submission of the Lucky Draw Registration Form
Blue Cross Insurance	LovePet Insurance - Plan A	Enrolment and submission of the Lucky Draw Registration Form
BOCGI Insurance	Premier Home Comprehensive Insurance - Plan I Premier Home Comprehensive Insurance - Plan II Premier Home Comprehensive Insurance - Plan III Smart Domestic Helper Insurance Plan - Local Domestic Helper Plan Smart Domestic Helper Insurance Plan - Comprehensive Plan (1 Year) Smart Domestic Helper Insurance Plan - Essential Plan (1 Year) Smart Domestic Helper Insurance Plan - Comprehensive Plan (2 Years)	Enrolment and submission of the Lucky Draw Registration Form

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	Smart Domestic Helper Insurance Plan - Essential Plan (2 Years)	
bolttech Insurance	Pet Care - Plan 3	Enrolment and submission of the Lucky Draw Registration Form
China Ping An Insurance	China Ping An - Fire Insurance	Enrolment and submission of the Lucky Draw Registration Form
Dah Sing Insurance	HomeSure Household Insurance Plan A HomeSure Household Insurance Plan B HomeSure Household Insurance Plan C MaidSure Domestic Helper Insurance - Comprehensive Plan (1 Year) MaidSure Domestic Helper Insurance - Standard Plan (1 Year) MaidSure Domestic Helper Insurance - Employees' Compensation (Local domestic helper) (1 Year) MaidSure Domestic Helper Insurance - Comprehensive Plan (2 Years) MaidSure Domestic Helper Insurance - Standard Plan (2 Years) MaidSure Domestic Helper Insurance - Employees' Compensation (Local domestic helper) (2 Years)	Enrolment and submission of the Lucky Draw Registration Form
Generali Insurance	Home Package Insurance Domestic Helper Insurance (without out-patient benefits)	Enrolment and submission of the Lucky Draw Registration Form

	Domestic Helper Insurance 1 Year Plan (with out-patient benefits) Domestic Helper Insurance 2 Years Plan (with out-patient benefits)	
MSIG Insurance	iHome Insurance Plan A iHelper Insurance - Enhanced Plan (1 Year) iHelper Insurance - Standard Plan (1 Year) iHelper Insurance - Enhanced Plan (2 Years) iHelper Insurance - Standard Plan (2 Years)	Enrolment and submission of the Lucky Draw Registration Form
OneDegree Insurance	OneDegree Home Insurance (Standard Plan) OneDegree Home Insurance (Plus Plan) OneDegree Home Insurance (Prestige Plan) OneDegree - Fire Insurance Pet CEO Plan®	Enrolment and submission of the Lucky Draw Registration Form
Prudential Insurance	PRUChoice Furkid Care Insurance - Plan B	Enrolment and submission of the Lucky Draw Registration Form
QBE Insurance	Home Plus Protection Package Occupier (Premier) QBE Home Plus Protection Package Occupier (Prestige) Home Plus Protection Package Occupier (Basic)	Enrolment and submission of the Lucky Draw Registration Form
Zurich Insurance	Breezy Home - Comprehensive Plan Breezy Home - Standard Plan Zurich Helpersafe Domestic Helper Insurance Plan (1 Year)	Enrolment and submission of the Lucky Draw Registration Form

	Zurich Helpersafe Domestic Helper Insurance Plan (2 Years) Employees' Compensation Insurance Plan	
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For the purposes of these Terms and Conditions, "enrolment" means that the relevant Designated Insurance Product has been applied for or purchased through MoneyHero, and has not been cancelled, refunded, reversed, voided or subject to chargeback before redemption of the Promotion Prize.

All applications, approvals, issuances, premiums, benefits, coverage, exclusions, renewals, cancellations, refunds and other product-related matters relating to the Designated Insurance Products are determined solely by the relevant Insurance Product Providers and are subject to their applicable terms and conditions, underwriting criteria, payment requirements and policy wording. MoneyHero does not guarantee that any application for a Designated Insurance Product will be approved, accepted or issued.

8. Promotion Prize Redemption

- a. The general redemption process on the MoneyHero website does not apply to this Promotion. Redemption of Promotion Prizes under this Promotion is governed solely by these Terms and Conditions.
- b. Promotion Prize redemption instructions will be sent by email on or before 31 January 2027 to the email address provided by the winner when applying for the Designated Insurance Product, submitting the MoneyHero insurance Questionnaire or submitting the Lucky Draw Registration Form. This timing is for reference only and may be affected by delivery timing of Promotion Prize suppliers or other factors beyond MoneyHero's control. Winners who provide inaccurate or incorrect information to MoneyHero, as determined by MoneyHero in its absolute discretion, will not be able to receive the Promotion Prize.
- c. If a winner cancels, refunds, reverses or fails to maintain the relevant Designated Insurance Product before redeeming the Promotion Prize, the winner will be disqualified and the relevant Promotion Prize will be deemed forfeited.

- d. If a winner fails to respond within the period specified in MoneyHero's notification email, or fails to collect the Promotion Prize within the specified collection period (if any), the relevant Promotion Prize will be deemed forfeited and MoneyHero shall have no liability. A winner whose Promotion Prize has been forfeited shall not be entitled to any payment or compensation from MoneyHero.
- e. Any forfeited Promotion Prize may be randomly awarded to a reserve winner drawn from the Eligible Participants of this Promotion, or otherwise dealt with as MoneyHero considers appropriate, subject to applicable laws and licence conditions.

9. Personal Data and Privacy

- a. By participating in the Promotion, participants agree that MoneyHero may collect, use, process and retain their personal data for the purposes of administering the Promotion, verifying eligibility, tracking applications, conducting the lucky draw, announcing results, contacting winners, redeeming and delivering prizes, handling enquiries and complying with applicable laws, regulations and licence conditions.
- b. Participants agree that MoneyHero may disclose their personal data to the relevant Insurance Product Providers to verify application or purchase status, whether the policy has been successfully issued, whether the premium has been paid, whether the policy remains valid, cancelled, refunded or reversed, and whether the participant qualifies for the Promotion.
- c. Participants also agree that MoneyHero may disclose information required for Promotion Prize redemption or delivery to promotion partners, prize suppliers, delivery service providers and other service providers.
- d. Any use of personal data for direct marketing will be subject to MoneyHero's Privacy Policy and the Personal Data (Privacy) Ordinance (Cap. 486), including the provision of any required notice, obtaining any required consent or indication of no objection, and providing any applicable channel to opt out of direct marketing.

10. General Promotion Terms

- a. By participating in the Promotion, participants agree to be bound by these Terms and Conditions.

- b. As a condition of receiving a Promotion Prize, winners agree that MoneyHero may use their name, partial contact information, photograph, image and/or statement for announcements, publicity and promotional purposes relating to the Promotion without additional payment, subject to applicable laws and privacy requirements.
- c. In the event of any inconsistency between these Terms and Conditions and any other materials relating to the Promotion, including marketing materials, these Terms and Conditions shall prevail.
- d. MoneyHero reserves the right to disqualify any participant and withhold or forfeit any Promotion Prize if the participant is found or reasonably suspected to have engaged in fraud, abuse, false identity, falsification of information, system manipulation, spam, breach of these Terms and Conditions or any unlawful conduct.
- e. MoneyHero's decision on all matters relating to the Promotion, including but not limited to eligibility, lucky draw chances, winner selection, Promotion Prize redemption and any dispute, shall be final and binding.
- f. Participants represent and warrant that they will comply with all applicable Hong Kong laws and/or regulations in connection with their participation in the Promotion and will not use the Promotion for any unlawful or fraudulent purpose.
- g. MoneyHero shall not be liable for any loss, damage, liability, injury, disappointment, cost or expense incurred or suffered by participants arising from or in connection with their participation in the Promotion or the use, redemption, non-redemption or inability to use any Promotion Prize, except for liability that cannot be excluded by law.
- h. Participants are responsible for checking the condition and quality of Promotion Prizes at the time of redemption. MoneyHero is not the manufacturer, supplier, issuer or service provider of the Promotion Prizes and shall not assume any legal liability in respect of any aspect of the Promotion Prizes, including but not limited to quality, supply, delivery, maintenance, warranty, suitability or use.
- i. By participating in the Promotion, participants agree that the relevant Insurance Product Providers may provide MoneyHero with updates on their application or purchase status, including whether the application or purchase was successful, whether the policy was successfully issued, whether the premium was paid, whether the policy remains valid, whether it was cancelled, refunded, reversed or subject to chargeback, and whether the participant has satisfied all conditions for receiving lucky draw chances or a Promotion

Prize, so that MoneyHero may verify the participant's eligibility for the lucky draw and the Promotion Prize.

- j. By participating in the Promotion, participants agree that: (i) MoneyHero may share their personal data with the relevant Insurance Product Providers to track and verify application and/or purchase status and confirm whether they are eligible for the Promotion; (ii) MoneyHero may share information required for the redemption and/or delivery of Promotion Prizes with MoneyHero's promotion partners, prize suppliers, delivery service providers and other service providers; and (iii) MoneyHero may send messages relating to the Promotion by email, WhatsApp or other electronic means, in each case in accordance with MoneyHero's Privacy Policy.
- k. MoneyHero strives to keep information accurate and up to date. However, such information may sometimes differ from information provided by Insurance Product Providers, financial institutions, service providers or on specific product websites. Participants should refer to the relevant Insurance Product Provider's website and policy documents for the latest premiums, fees, benefits, coverage, exclusions and terms and conditions.
- l. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.
- m. In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.