

MoneyHero全城至抵價保證之條款及細則(「條款及細則」)

1. 在推廣期內, 客戶透過MoneyHero成功投保合資格產品並完成本條款所規定的要求, 並能夠在相同的合資格產品上找到由第三方公開提供的更低保費, 即有資格提交推廣獎賞(如下所定義)之申請。
2. 推廣期
 - a. 2024年3月1日下午6時至2024年4月30日(包括首尾兩天), 除非另有說明。
3. 合資格用戶

要成為「全城至抵價保證」之「合資格用戶」, 用戶必須於推廣期內:

 - a. 是18歲或以上的香港居民;
 - b. 於推廣期內為透過MoneyHero的網站 <https://www.moneyhero.com.hk/> 投保合資格產品(定義見下文第5a條), 並須為保單主要持有人;
 - c. 根據以下第4條, 向MoneyHero提交有效的「回贈申請」以獲得推廣獎賞; 及
 - d. 客戶必須保持合資格產品處於有效狀態, 並且不得在申請回贈前取消或退款。
4. 推廣獎賞
 - a. 要獲得此推廣活動之推廣獎賞, 用戶必須從香港的價格比較網站或實際保險產品供應商的網站(統稱為「第三方報價供應商」)獲取合資格產品的應付保費之報價, 當中之保費報價(包括已應用的折扣)(「較低保費」)低於相同用戶以同一條件從MoneyHero投保的合資格產品的應付保費(「原本**MoneyHero**保費」)。
 - b. 較低保費必須:
 - i. 在符合上述第3條的條件下, 為合資格產品及產品供應商, 必須與已經透過MoneyHero投保之合資格產品相同, 而較低保費必須在公開渠道向公眾提供;
 - ii. 金額以港幣計算, 其差異值至少為1港元(HK\$1);
 - iii. 第三方報價供應商須與原本MoneyHero保費在相同的條件(包括但不限承保風險和保單期限)下提供較低保費(「產品條件」), 例如:
 1. 若所申請的合資格產品為旅遊保險, 投保人、行程目的地、出發日期以、結束日期以及旅客人數必須全部相同
 2. 若所申請的合資格產品為家居保險, 投保人、受保單位地址、單位面積必須全部相同
 3. 若所申請的合資格產品為家傭保險, 投保人、僱傭資料、出發日期以、結束日期以及旅客人數必須全部相同
 4. 為了避免疑慮, 上述第4(b)(iii)(1)-(3)中列舉的例子僅供參考; 所有產品保單條件必須相同。
 - iv. 具有與已投保之合資格產擁有相同的產品特色;
 - v. 須提供給相同命名的保單持有人/保單擁有人;
 - vi. 如由第三方報價供應商以相同的產品條件投保同一合資格產品, 應計算其總應付保費(已應用折扣);
 - vii. 如果較低保費在相同的產品條件下早前並未有提供至MoneyHero, 此較低保費必須可透過有效的網上連結查看, 並且由向MoneyHero提交回贈申請之時間及日期開始計算, 連結有效期必須為最少24小時;

- viii. 不得因特定情況而特別提供給該用戶，包括但不限於以該用戶的生日為由而提供較低保費或折扣，由MoneyHero決定；
 - ix. 並非以限額形式由第三方報價供應商提供，不論是以先到先得形式或其他方式；
 - x. 不得受到須支付特定保費方可獲取優惠之限制，不論原本MoneyHero保費是否也符合此限制（例如應付保費須達到300港元或以上方可獲取較低保費）；
 - xi. 並非由線下渠道提供。
- c. 合資格用戶可獲得之推廣獎賞取決於原本MoneyHero保費及第三方供應商報價之保費差異，具體如下：

原本MoneyHero保費及第三方供應商報價之保費差異*	電子禮券價值 (Klook / 百佳超級市場電子優惠券) (“推廣獎賞”)
HK\$1-10	HK\$20 Klook 電子優惠券
HK\$11-20	HK\$40 Klook 電子優惠券
HK\$21-30	HK\$60 Klook 電子優惠券
HK\$31-40	HK\$80 Klook 電子優惠券
HK\$41-50	HK\$100 百佳超級市場電子優惠券
HK\$51-75	HK\$150 百佳超級市場電子優惠券
HK\$76 or above	HK\$200 百佳超級市場電子優惠券

- d. 保費差異應由原本MoneyHero保費減去應付之較低保費而決定，其中 (i) 合資格產品、(ii) 產品供應商 及 (iii) 產品條件必須與上述第4(b)條相同。
- e. 要獲取推廣獎賞，合資格用戶必須在經MoneyHero投保合資格產品後的24小時內，通過MoneyHero的[回贈申請表格](#)，並提供於MoneyHero投保合資格產品的證明，以及第三方供應商報價（「回贈申請」）。
- f. 提交回贈申請必須包含：
 - i. 經MoneyHero投保合資格產品的證明（例如保單投保日期或保單號碼）；
 - ii. 第三方供應商報價的證明，須包括日期及有效的網站連結（獲得第三方供應商報價的網站），以及相關的產品特色及產品條件；
 - iii. 回贈申請表格內所列明之所須資料。
- g. 在此推廣活動，每位合資格用戶只能獲得最多一個推廣獎賞，不論合資格用戶提交多少合資格產品及／或第三方供應商報價。如果合資格用戶提交多於一個回贈申請，只有第一個回贈申請會被接受（如MoneyHero視該申請為有效），而其他所有回贈申請將被視為無效。
- h. 向MoneyHero回贈申請表格，合資格用戶保證並聲明所提供之資料是完整、真實、準確且沒有以任何方式篡改。

- i. MoneyHero保留以下權利 (i) 要求合資格用戶提供關於提交給MoneyHero的任何第三方供應商報價的更多詳情以驗證資格, 以及 (ii) 若未提供更多詳情, 或 MoneyHero相信回贈申請表格中提供的任何細節或資料不真實、欺詐或不正確, 或者MoneyHero相信此推廣活動正在被濫用或操縱, 則有權否定獲得推廣獎賞的資格。
- j. 若MoneyHero無法確認用戶的資格和/或完成所有所需條件, 則不會向用戶發放推廣獎賞。
- k. MoneyHero將在十個(10)個工作日內確定回贈申請的有效性和獲取推廣獎賞的資格, 並隨後通過電子郵件通知用戶其決定。
- l. 如MoneyHero核實並接受了回贈申請, 將於16周內向用戶發放推廣獎賞。此日期可能受用戶批核及交易狀態及/或其他因素影響。
- m. 此推廣獎賞為第三方商家的禮券。所有發出的禮券均受禮券商家的條款及細則約束。MoneyHero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。
- n. 在提出回贈申請後並接受任何推廣獎賞, 合資格參加者同意對MoneyHero免於責任, 保護並使其免受任何索賠、要求、責任、損害賠償、訴訟或損失的影響, 無論是因回贈申請或與回贈申請相關的原因。

5. 合資格產品及產品供應商

- a. 根據本推廣活動的目的, 以下為合資格產品和產品供應商。已申請的合資格產品必須保持有效狀態, 不得取消或退款:

產品類別	產品供應商	產品名稱
旅遊保險 (單次計劃)	Starr Companies	「卓悅遊」旅遊保險 - 標準 「卓悅遊」旅遊保險 - 非凡 「卓悅遊」旅遊保險 - 尊貴
旅遊保險 (單次計劃)	Generali 忠意保險	忠意旅遊保(標準計劃) 忠意旅遊保(優越計劃) 忠意旅遊保(尊貴計劃)
旅遊保險 (單次計劃)	boltttech Insurance 保特保險 (前稱FWD富衛保險有限公司)	boltttech 旅遊保險A計 boltttech旅遊保險B計劃
旅遊保險 (單次計劃)	QBE 昆士蘭保險	單次旅遊保險 - 金計劃 (全

		球) 單次旅遊保險 - 銀計劃 (全球) 單次旅遊保險 - 銅計劃 (全球)
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)
家居保險	Generali 忠意保險	Generali 家居綜合保險
家居保險	bolttch Insurance 保特保險 (前稱FWD富衛保險有限公司)	bolttch 家居保
家居保險	QBE 昆士蘭保險	家居綜合保險 住客 (基本) 家居綜合保險 住客 (尊貴) 家居綜合保險 住客 (卓越)
家傭保險	Allied World 世聯保險有限公司	持家樂計劃三
家傭保險	Generali 忠意保險	忠意 家庭僱傭保險 (不包括門診保障) 忠意 家庭僱傭保險 (包括門診保障)
家傭保險	bolttch Insurance 保特保險 (前稱FWD富衛保險有限公司)	家傭全保計劃

- b. 如對於某一特定產品是否符合本推廣活動的資格有任何疑問，請透過 support@moneyhero.com.hk 與MoneyHero聯絡。
- c. 所有關於合資格產品的查詢，包括但不限於申請狀態和合資格產品本身，應直接向產品供應商提出。

6. 附加資格要求

- a. 如參加者並非香港居民，MoneyHero保留取消其參與此推廣活動的資格的權利。

7. 一般推廣條款

- a. 這是一個MoneyHero的推廣活動。所有與推廣活動相關的查詢／爭議應直接向MoneyHero提出。產品供應商對於合資格的用戶在與此推廣活動和／或推廣獎賞相關的任何損失或損害概不負責。
- b. 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。
- 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. 合資格用戶同意並允許其申請參考編號、姓名和肖像以圖像或照片形式用於宣傳目的。除非法律禁止，MoneyHero保留發布合資格客戶的照片和／或聲明的權利，且不需提供進一步的補償。
- e. 如有任何爭議，MoneyHero保留作出最終決定的權利，所有參加者皆受約束。
- f. MoneyHero保留權利以隨時修訂本條款及細則的權利，包括更改合資格產品、推廣期、推廣獎賞或的因推廣活動延遲推出而履行回贈申請的日期，MoneyHero對此不承擔任何責任。
- g. 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)。
- h. 對於MoneyHero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索取任何賠償。
- i. MoneyHero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。
- j. 一旦參與本推廣活動，即表示參加者特此聲明及保證他們將會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，並且不得將本推廣活動用於任何非法或欺詐目的。若MoneyHero懷疑參加者參與任何非法活動或詐騙行為，MoneyHero保留向警方或相關當局報告該活動或懷疑的權利。
- k. 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。合資格用戶有責任在兌換推廣獎賞時檢查推廣獎賞的品質。MoneyHero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。
- l. 如合資格用戶未在指定期限內提交MoneyHero回贈申請表格，即使他們符合所有其他條件，也將無法獲得推廣獎賞。MoneyHero不會對未收到的MoneyHero回贈申請表格或其他資料承擔責任。MoneyHero將不會審查或回覆任何通訊關於遺失和／或延遲提交的申請。

- m. 如合資格用戶於回贈申請表格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。
- n. 有關推廣活動(包括獎賞通知)的任何查詢, 若在推廣期結束後超過6個月後收到, 將不予回覆。
- o. 超過規定領取期間(如有)仍未領取的推廣獎賞將被取消。
- p. 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推廣獎賞。
- q. 透過參與本推廣活動, 客戶同意允許產品提供者向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。
- r. 參加本推廣活動即表示參與者同意 (i) MoneyHero與產品提供者分享其個人詳細資訊, 以便準確追蹤申請和/或批准的數量, 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](#)。
- s. 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概不負責。參加者在參與本推廣活動時免除MoneyHero及其代理人的所有責任, 包括但不限於與本推廣活動及推廣獎賞有關的責任。
- t. 與此次活動/推廣活動相關的任何材料中包含的商標、圖形符號、標誌或知識產權, 尤其是與活動/推廣獎賞相關的材料, 皆屬於其各自擁有者的財產(除合資格用戶和MoneyHero之間的情況外, 在參與推廣活動時提交的任何文件、圖像或照片的所有知識產權將成為MoneyHero的財產, MoneyHero可以在其絕對酌情使用)。MoneyHero和產品供應商並不提供任何與其產品或服務有關的財務建議、認可或贊助。
- u. 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。
- v. 本條款及細則受香港法律管轄並據其解釋。
- w. 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。

MoneyHero Best Price Guarantee Terms & Conditions (the “Promotion”)

1. Customers who successfully purchase an Eligible Product via MoneyHero during the Promotion Period, complete the requirements set out herein and are able to find a lower premium in respect of the same insurance product being offered publicly by a third party in respect of the same Eligible Product, are eligible to submit a claim for the Promotion Reward (each as defined herein) in accordance with the terms and conditions of this Promotion.

2. Promotion Period

- a. 1Mar 2024, 6pm – 30 Apr 2024, both days inclusive, unless otherwise stated.

3. Eligible Customers

In order to be eligible for the Best Price Guarantee campaign and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

- a. Be a resident of Hong Kong aged 18 or above;
- b. Purchase an Eligible Product through MoneyHero as a main policyowner during the Promotion Period through <https://www.moneyhero.com.hk/> (each as listed in Clause 5(a) below) during the Promotion Period;
- c. Submit a valid “Claim” to MoneyHero for the Promotion Reward, in accordance with Clause 4 below; and
- d. Maintain the Eligible Product in a valid state and not cancel or refund it before the time of the Claim.

4. Promotion Reward

- a. In order to receive a Promotion Reward pursuant to this Promotion, a user must obtain a quote for premium payable on an insurance product that is an Eligible Product, under the same conditions available online from a Hong Kong price comparison website or the actual Product Provider’s website (collectively, “**Third Party Offer Providers**”), where the quoted premium (including if a discount is applied) (the “**Lower Premium**”) is lower than that of the premium payable if the same user purchases the same Eligible Product from MoneyHero under the same conditions (the “**Original MoneyHero Premium**”).
- b. The Lower Premium must:
 - i. be made available to the public in respect of the same Eligible Product, from the same Product Provider, as the Eligible Product applied from via MoneyHero pursuant to Clause 3 above;
 - ii. be a lower amount in Hong Kong Dollars, where the difference in value is at least 1 dollar (HK\$1);

- iii. be offered by the Third Party Offer Provider under the same conditions (including but not limited to the risks insured and policy duration) as the Original MoneyHero Premium (“**Product Conditions**”); for example:
 - 1. if the Eligible Product being applied for is a travel insurance product, the policyholder, trip destination, dates of travel, policy duration and number of travelers must all be the same;
 - 2. If the Eligible Product being applied for is a home insurance product, the policyholder, insured property and gross floor area must all be the same; and
 - 3. If the Eligible Product being applied for is a domestic helper insurance product, the policyholder and domestic helper’s information must all be the same.
 - 4. For the avoidance of doubt, the examples set out in subsections 4(b)(iii)(1)-(3) above are for reference only and are not exhaustive; all Product Conditions must be the same..
 - iv. have the same policy product features as the Eligible Product purchased;
 - v. be offered to the same named policyholder/policyowner;
 - vi. be the total premium payable if purchasing the same Eligible Product from a Third Party Offer Provider under the same Product Conditions (after applying any discounts);
 - vii. be available online through a valid working link (URL) and for a minimum of 24 hours from the time and date the Claim is submitted to MoneyHero, if the Lower Premium has not previously been submitted to MoneyHero under the same Product Conditions as part of this Promotion;
 - viii. not be made available to the user due to circumstances that are applicable to such user only, including but not limited to where the Lower Premium or discount is offered as a result of the user’s birthday, as determined by MoneyHero in its sole discretion;
 - ix. not be subject to a limited quota set the Third Party Offer Provider, whether on a first-come-first-serve basis or otherwise;
 - x. not be subject to a certain premium being paid, regardless of whether or not the Original MoneyHero Premium also satisfies this (e.g if the Lower Premium is conditional on the premium payable being HK\$300 or higher);
 - xi. not be provided through an offline channel.
- c. The Promotion Reward that an Eligible Customer will receive will depend on the difference in value between the Original MoneyHero Offer and the Third Party Offer, as follows:

Difference in value between Original MoneyHero Offer and Third Party Offer*	Digital Voucher Value (Klook / PARKnSHOP e-Voucher) (“ Promotion Reward ”)
HK\$1-10	HK\$20 Klook e-Voucher

HK\$11-20	HK\$40 Klook e-Voucher
HK\$21-30	HK\$60 Klook e-Voucher
HK\$31-40	HK\$80 Klook e-Voucher
HK\$41-50	HK\$100 PARKnSHOP e-Voucher
HK\$51-75	HK\$150 PARKnSHOP e-Voucher
HK\$76 or above	HK\$200 PARKnSHOP e-Voucher

- d. The difference in value is determined by subtracting the Lower Premium premium payable by the user from the Original MoneyHero Premium, where the (i) Eligible Product, (ii) Product Provider, and (iii) Product Conditions are all the same, as set out in Clause 4(b) above.
- e. In order to receive a Promotion Reward, Eligible Customers must submit proof of their purchase of an Eligible Product via MoneyHero, as well as the Third Party Offer (the “Claim”), in MoneyHero’s [Claim Form](#) for this Promotion, within 24 hours after completing their purchase of an Eligible Product via MoneyHero.
- f. Submission of the Claim must include:
 - i. proof of the purchase via MoneyHero (e.g Policy purchase date or policy number of the offer applied for via MoneyHero);
 - ii. proof of the Third Party Offer, which must include the date and valid, working link (URL) of where the Third Party Offer is found, the product features and Product Conditions;
 - iii. any other information required to be specified in the Claim Form.
- g. Each Eligible Customer may only receive a maximum of one Promotion Reward pursuant to this Promotion, regardless of how many Eligible Products and/or Third Party Offers the Eligible Customer submits. If an Eligible Customer submits more than one Claim, the first Claim (if considered valid by MoneyHero) will be accepted and all other Claims deemed invalid.
- h. By submitting a Claim Form to MoneyHero, Eligible Customers warrant and represent that the information provided therein is complete, true, accurate and not falsified in any manner.
- i. MoneyHero reserves the right to (i) require that an Eligible Customer provides further details regarding any Third Party Offer submitted to MoneyHero to verify eligibility, and (ii) deny eligibility for a Promotion Reward such further details are not provided or MoneyHero believes that any details or information provided in the Claim Form are untrue, fraudulent or otherwise incorrect, or if MoneyHero believes that this Promotion is being abused or manipulated.

- j. Promotion Rewards will not be distributed to users for whom MoneyHero cannot confirm eligibility and/or completion of all required conditions.
- k. MoneyHero shall determine the validity of a Claim and eligibility for a Promotion Reward within ten (10) working days and will subsequently notify users of its decision via email.
- l. If the Claim for the Promotion Reward is verified and accepted by MoneyHero, the Promotion Reward will be issued within 16 weeks after the Claim has been successfully verified and accepted by MoneyHero, depending on the actual situation regarding user approval and transaction status and or other factors that may affect eligibility for the Promotion Reward.
- m. The Promotion Reward is in the form of vouchers/gift cards for a third-party merchant. 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. MoneyHero is 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.
- n. By accepting any Promotion Reward subsequent to making a Claim, Eligible Participants agree to hold harmless, defend and indemnify MoneyHero from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the Claim.

5. Product Providers and Eligible Products

- a. For the purposes of the Promotion, the Product Providers and Eligible Products are as follows. The Eligible Product applied for must be maintained in a valid state and not cancelled nor be refunded :

Product Type	Product Provider	Eligible Product
Travel Insurance (Single Trip)	Starr Companies	TraveLead Travel Insurance - Supreme TraveLead Travel Insurance - Extra TraveLead Travel Insurance - Essential
Travel Insurance (Single Trip)	Generali	Generali Bravo Travel Protector (Standard Plan) Generali Bravo Travel Protector (Classic Plan) Generali Bravo Travel Protector (Premier Plan)

Travel Insurance (Single Trip)	QBE	<p>Single Trip Travel Insurance - Silver (Worldwide)</p> <p>Single Trip Travel Insurance - Bronze (Worldwide)</p> <p>Single Trip Travel Insurance - Gold (Worldwide)</p>
Travel Insurance (Single Trip)	bolttch Insurance (Previously known as FWD General Insurance Company Limited)	<p>bolttch TravelCare Plan A</p> <p>bolttch TravelCare Plan B</p>
Home Insurance	OneDegree	<p>OneDegree Home Insurance (Standard Plan)</p> <p>OneDegree Home Insurance (Plus Plan)</p> <p>OneDegree Home Insurance (Prestige Plan)</p>
Home Insurance	Generali	Generali Home Package Insurance
Home Insurance	bolttch Insurance (Previously known as FWD General Insurance Company Limited)	bolttch HomeCare Insurance
Home Insurance	QBE	<p>QBE Home Plus Protection Package Occupier (Basic)</p> <p>QBE Home Plus Protection Package Occupier (Premier)</p> <p>QBE Home Plus Protection Package Occupier (Prestige)</p>
Domestic Helper Insurance	Allied World	Allied World MaidGuard Plan 3
Domestic Helper Insurance	Generali	<p>Generali Domestic Helper Insurance (without out-patient benefits)</p> <p>Generali Domestic Helper</p>

		Insurance (with out-patient benefits)
Domestic Helper Insurance	boltttech Insurance (Previously known as FWD General Insurance Company Limited)	boltttech Insurance HelperCare Insurance Plan

- b. Please contact MoneyHero at support@moneyhero.com.hk if you have any questions as to whether a particular product is eligible for the purposes of this Promotion.
- c. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the Product Provider.
- d. For the avoidance of doubt, Travel Insurance Products offered by Allianz are exclusive to MoneyHero and are therefore not eligible for this Promotion.

6. Additional Eligibility Requirements

- a. MoneyHero reserves the right to disqualify a participant from participating in this Promotion if he/she is not a resident of Hong Kong.

7. General Promotion Terms and Conditions

- a. This is a MoneyHero promotion. All queries/disputes relating to the promotion should be directed to MoneyHero. The Product Provider shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Promotion Reward.
- b. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- c. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.
- d. Eligible Customers agree and consent to allow their application reference number, names and likenesses in the form of images or photographs to be used for publicity reasons. MoneyHero reserves the rights to publish photograph(s) and/ or statements from the Eligible Customers without further compensation except where prohibited by law.
- e. 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.
- f. MoneyHero reserves the right to amend these Terms and Conditions at any time, including to change the Eligible Products, Promotion Period, the Promotion Reward or date of the fulfilment of the claim if the launch of the Promotion is delayed and shall have no liability for the same.

- g. 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 or changes that MoneyHero 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.
- h. For any cancellation, withdrawal or suspension arrangement made by MoneyHero 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.
- i. MoneyHero shall have no legal liability relating to any aspects of the Promotion Reward including but not limited to their delivery.
- 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 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.
- k. 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 shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.
- l. Eligible Customers who do not submit the MoneyHero Reward the Claim Form within the stipulated period will not be able to receive the Promotion Reward, even if they fulfil all other conditions. MoneyHero is not responsible for any MoneyHero Claim Form or other information not being received by MoneyHero. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by MoneyHero.
- m. Eligible Customers who provide inaccurate, incorrect or false information in the MoneyHero Claim Form (as determined by MoneyHero acting in its absolute discretion) will not be able to receive the Promotion Reward.
- n. Any queries regarding the Promotion (including for rewards notifications) received more than 6 months after the end of the Promotion Period will not be responded to.
- o. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
- p. MoneyHero reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) 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).

- q. By participating in this Promotion, customers agree to allow the Product Provider 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 Reward, for the purposes of verifying a participant's eligibility for the Reward.
- r. By participating in this Promotion, participants consent to (i) MoneyHero sharing their personal details with the Product Provider 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 Reward, (ii) MoneyHero sharing the details required to facilitate redemption of the 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](#).
- s. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Promotion. By participating in this Promotion, Eligible Customers release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.
- t. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this campaign/promotion, in particular those relating to the campaign/promotion reward, are the property of their respective owners (with the exception that, as between an Eligible Customer and MoneyHero, all intellectual property rights in any documents, images or photos submitted to take part in the Promotion will become the property of MoneyHero and can be used by MoneyHero in its absolute discretion). MoneyHero and the Product Providers are not providing any financial advice, endorsements or sponsorships to their products or services.
- u. 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.
- v. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
- w. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.