

MoneyHero “颱風季限時激賞” 比賽(「比賽」)之條款及細則

1. MoneyHero Insurance Brokers Limited (“MoneyHero”) 為是次比賽之主辦單位，此比賽講求技巧而非運氣。在比賽期間，成功透過MoneyHero購買合資格產品並在MoneyHero比賽報名表格中提交最詳盡答案的二十(20)名符合條件的參賽者將獲得一份禮物(如下所定義)。

2. 比賽期

除特別註明外，此次比賽期由2024年6月28日下午6時至2024年7月31日下午6時，包括首尾兩日(「比賽期」)。

3. 合資格參賽者

要取得活動參賽資格成為「合資格參賽者」，參賽者須滿足以下條件：

- 持有有效香港身份證；
- 於香港居住；
- 18歲或以上；
- 於比賽活動期內為透過MoneyHero的網站投保合資格產品(定義見下文第5a條)，並須為保單主要持有人，以及每張保單之折後保費須滿港元600或以上。如並未按本條款及細則經MoneyHero的網站投保，MoneyHero將保留扣留任何推廣獎賞的權利。客戶必須保持合資格產品處於有效狀態，並且在2024年10月31日之前不得取消或退款任何合資格產品；及
- 填寫並提交 MoneyHero 獎賞換領表格，包括獎賞換領表格中的比賽問題(表格將發送至參賽者提供予MoneyHero的電郵地址)。

4. 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。在自兌換禮品時，合資格產品必須保持有效狀態，不得取消或退款：

合資格產品	產品供應商
「自在家居」保險計劃(綜合計畫)	蘇黎世保險(香港)
Generali 家居綜合保險	Generali 忠意保險

boltttech 家居保	boltttech Insurance 保特保險 (前稱FWD富衛保險有限公司)
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)	QBE 昆士蘭保險
OneDegree 家居保險 (標準計劃)	OneDegree Hong Kong Limited

5. 比賽規則及活動獎品

a. 要參加比賽，合資格參賽者必須在比賽期間：(i)按照上述規定購買合資格產品，(ii)在獎賞換領表格中填寫個人詳細信息，並確保：

- 表格內所有資料(包括「比賽問題」)已填妥；
- 成功遞交獎賞換領表格給MoneyHero。

[為避免疑義，你可以選擇在 MoneyHero 獎賞換領表格中提交對比賽問題的答覆並參加本次比賽。不想參加比賽可以將比賽問題留空。]

b. MoneyHero評審團將審核參賽評論，並選擇合資格參賽者提交的二十(20)個最深入和詳細的答案作為比賽的得獎者(「得獎者」)。如參賽作品包含不道德、淫穢或攻擊性內容(由MoneyHero全權酌情決定)將不予考慮。

c. 評審團的決定為確鑿的最終決定，不得上訴。評審團沒有義務就他們的決定提供任何理由，也不會就他們的決定進行任何對話或回覆。

d. 得獎者將收到一部價值HK\$2788的Philips ADD6910 RO純淨飲水機(「獎品」)。

e. 提交活動報名表格並不會代表自動獲得活動獎品。

f. 同一位合資格參賽者重複或提交多次 MoneyHero獎賞換領表格，並不會被計算為額外的參賽次數。MoneyHero只會評審第一次的報名(根據MoneyHero內部系統所記錄的遞交時間作為判斷)。

g. 為免產生疑問，不論合資格參賽者提交了多少次活動報名表格，每一位合資格參賽者只會最多贏得一份獎品。

h. 如MoneyHero發現合資格參賽者試圖換領多份活動獎品，即使其有兩次獨立遞交的活動報名表格，該合資格參賽者將僅收到一 (1) 份活動獎品。

i. 如合資格參賽者有多個有效的獨立遞交，MoneyHero將保留另選得獎者的權利。

j. MoneyHero與獎品供應商沒有任何關係，並且不會為獎品的特定用途的質量/使用期/適用性相關的任何問題承擔任何責任。有關獎品的任何疑問應直接聯繫獎品的供應商或製造商。

k. 如果獎品供應商停止提供相關獎品/無法再從官方渠道購買該獎品，MoneyHero保留更改獎品並以相同價值的替代該獎品的權利。

l. 獎品以電子優惠券的形式發放。所有發行的優惠券受優惠券供應商的條款及細則約束。所有額外的條款及細則將在發送獎品時附上，或在獎品上註明。額外的條款及細則可能包括到期日期、消費要求、適用或不適用的產品以及其他條件。獎品供應商保留隨時更改、取消、終止或暫停獎品或任何適用的條款及細則，且可有或無需事先通知。MoneyHero對於任何第三方商家、網站或服務提供者提供的商品、服務或其品質或性能，不承擔任何責任。MoneyHero對於因使用此類優惠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，不承擔任何責任。任何此類詢問、投訴或評論應直接向相關的第三方供應商提出。

m. 獲獎資格將基於MoneyHero內部記錄。如有任何爭議，MoneyHero保留作出最終決定的權利，所有參賽者皆受約束。

6. 附加資格要求

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. 於2024年12月31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。超過規定領取期限(如有)而未領取任何獎品將被沒收，MoneyHero 對合資格得獎者不承擔任何責任。任何獎品被沒收的合資格得獎者無權從 MoneyHero 獲得任何替代付款或補償。

7. 得獎者及評選

a. 得獎者名單將於2024年8月31日或之前在 MoneyHero的Facebook上公布。

b. 得獎者將於2024年8月31日至2024年11月31日期間透過提交于MoneyHero的電郵收到得獎通知(「得獎通知電郵」)，內附詳細獎品換領方法。獲獎者承認並同意，此時間範圍僅供參考，可能會因MoneyHero 無法控制的因素而延遲，包括但不限於產品提供商對資格的確認、禮品供應商的交貨時間或其他可能影響履行時間的因素的禮物。個別電郵系統可能將得獎通知電郵視作垃圾郵件，如得獎者未能收到得獎通知電郵，請檢查所有收件匣，包括垃圾郵件匣。

c. 如因任何原因而導致MoneyHero無法成功通知得獎者，包括得獎者所提供的電郵地址不正確，均不會再獲得通知。提供不準確或錯誤資訊(由 MoneyHero 全權決定)的得獎者將無法獲得任何獎品,MoneyHero 保留選擇替代得獎者的權利。

d. 如得獎者被發現其活動報名表格於活動時間外提交、作出欺詐行為、違背比賽精神，或者不符合此比賽的條款及細則，MoneyHero保留拒絕任何獎品兌換的權利。如有任何爭議，MoneyHero保留最終決定權。MoneyHero亦保留取消不符合資格的參賽者之獲獎權利，並選擇新的得獎者，或以其認為合適的方式處置有關獎品。

8.一般條款及細則

a. 此活動為 MoneyHero所舉辦之比賽，任何有關比賽活動之查詢或爭議將會被轉介至MoneyHero。任何合資格參賽者，因參與此比賽活動造成或承受任何與此比賽/活動獎品有關之破壞、損失，MoneyHero概不負責。

b. 參與此活動即代表參賽者同意此比賽活動之條款及細則。

c. 參與此活動即代表參賽者同意 MoneyHero跟據其私隱政策 (<https://www.moneyhero.com.hk/en/privacy-policy>)以電郵及/或電話方式 (包括但不限於短訊及來電) 聯絡參賽者有關比賽活動之最新消息及狀況。

d. 得獎者同意並授權允許其比賽問題的答案、姓名和肖像以文字、圖像或照片的形式被MoneyHero進行編輯和用於宣傳用途。 MoneyHero保留在法律允許的範圍內，無需額外補償的情況下發布和調整獲獎者的照片和/或聲明的權利。

e. 如有任何爭議，MoneyHero保留最終決定權並對所有參賽者具約束力。

f. MoneyHero有權於任何時候修改此比賽活動之條款及細則，包括於活動延期時修改有關活動時間或活動日期，並無需負責。

g. 活動獎品不可轉讓、不可退款及不可兌換成現金或其他獎品。所有有關此比賽活動之商品及服務送完即止。合資格參賽者有責任於換領活動賞獎時檢查有關活動賞獎之品質。MoneyHero無需為任何有關獎品的品質、供應、運輸或維修事宜負責。

h. 參與此活動即代表參賽者在此保證會遵守香港的法例或與此比賽活動有關之規則，並保證不會利用此比賽活動作任何不法或欺詐意圖。如 MoneyHero懷疑參賽者有參與任何不法或欺詐活動，MoneyHero保留向有關當局舉報有關活動或嫌疑之權利。

i. 如合資格參賽者於填寫活動報名表格提供不準確或不正確的資料(MoneyHero保留絕對酌情權)，參賽者將不會獲得活動獎品。

j. 2024年11月30日後，將不受理任何關於本次比賽活動或兌換活動獎品的查詢(正在跟進中的個案除外)。

k. 如發現參賽者有欺詐意圖之嫌(包括但不限於虛假個人資料、竄改圖片、故意發送垃圾郵件或操縱任何 MoneyHero 的流程或網站)，MoneyHero 有權取消任何參賽者之資格，並扣留或沒收全部或部分的活動獎品。

l. 參與此活動即代表合資格參賽者同意並允許MoneyHero根據其私隱政策(<https://www.moneyhero.com.hk/en/privacy-policy>) 向推廣夥伴分享活動報名表格上的資料，以配合兌換活動獎品的流程。

m. 參加此比賽即表示合資格參賽者同意允許產品供應商向MoneyHero提供有關其合資格產品投保狀態，包括投保是否成功以及合資格參賽者是否滿足獲得禮品所需的所有條件，以便驗證合資格參賽者是否有資格獲得禮品。

n. 若參賽者因參與此活動造成或承受任何破壞、損失、責任、傷害或失望，包括任何可能限制合資格參賽者參加是次比賽活動的情況(包括但不限於任何類型的技術硬件或軟件故障、失效或不可用之網絡連接，或失敗、不完整、錯亂或延遲之電力傳輸)，MoneyHero概不負責。一旦參與此活動，你將不追究MoneyHero及其銷售伙伴任何責任，包括但不限於有關此比賽活動，及所獲贈之獎品及優惠。

o. 若合資格參賽者因參加比賽而引起或與之相關的任何損失或損害索賠(包括業務、收入或利潤損失，或任何間接或後果性損失)，MoneyHero 概不負責。

p. 參與此比賽，即代表合資格參賽者同意並承諾在任何時候賠償、保持賠償並使 MoneyHero 、其員工免受所有損失(包括直接、間接、偶然和/或後果性損失)，損害賠償(包括一般、特殊和/或懲罰性損害賠償)、要求、傷害(由 MoneyHero的疏忽造成的人身傷害除外)、索賠、成本、罰款、利息和費用(包括律師之間的所有法律費用)和客戶或以其他方式全額賠償，無論是否因任何實際、預期或威脅的法律訴訟而發生)，無論是由合格參賽者直接或間接參與比賽和/或任何違反或聲稱違反這些條款和條件和/或任何適用法律的行為。

q. 與是次比賽有關的任何素材中包含任何商標、圖像符號、徽標或知識產權均為其各自擁有者的財產。

r. 與是次比賽有關的任何素材中包含任何商標、圖像符號、徽標或知識產權均為其各自擁有者的財產。

s. MoneyHero未能根據這些條款和條件行使其任何權利或補救措施並不構成MoneyHero放棄該權利或補救措施。

t. 此條款及細則受香港法律管轄，所有參賽者同意接受香港法院的專屬管轄。

u. 此條款細則為英文版本譯本。如中、英文兩個版本有任何歧異或差異，一概以英文版本為準。

v. 此比賽只適用於香港參賽者。

9. MoneyHero的私隱政策

a. 我們的首要目標是保障你個人資料的安全，並且致力在處理您的個人資料時能持續地得到您的信任和使您安心。我們透過維持符合香港《個人資料(私隱)條例》法律的保障程序來保障這些個人資料，以及培訓員工以正確的方式處理個人資料。當我們使用其他公司為我們提供服務時，我們亦會要求這些公司將它們所收取的個人資料保持機密。

Terms and Conditions of the "Special typhoon season offer" Contest (the "Contest")

1. MoneyHero Insurance Brokers Limited ("MoneyHero") is the organizer of this Contest, which is a game of skill and not chance or luck. The twenty (20) Eligible Participants who submit the most in-depth answer to the Contest Question in the MoneyHero Contest Sign-Up Form after successfully purchasing an Eligible Product via MoneyHero during the Contest Period and completing the requirements set out herein will each receive a Gift (each as defined herein).

2. Contest Period

a. The Contest will run from 28 June 2024 6pm to 31 July 2024 6pm, inclusive of both dates (the "Contest Period").

3. Eligible Participants

In order to enter the Contest and to be an "**Eligible Participant**", the person entering the Contest is required to, during the Contest Period:

- Hold a valid Hong Kong ID card;
- Live in Hong Kong;
- Be 18 years old or above;
- Complete a purchase of an Eligible Product (as listed in Clause 5(a) below) through MoneyHero as a main policy owner during the Contest Period, including payment of the premium, where the premium payable is HK\$600 or above (after applying any discounts). If the application is not made via the designated link, or an Ad-blocker, tracking blocker or incognito mode is enabled during the application, it may not be counted as valid and may lead to the customer not being eligible for any rewards. MoneyHero reserves the right to withhold any rewards where, according to its records, the application is not made through MoneyHero in accordance with these Terms and Conditions. Customers are required to maintain the Eligible Products in a valid state and not cancel nor be refunded for any Eligible Product prior to 31 Oct, 2024; and
- Fill in and submit the MoneyHero Reward Redemption Form (which will be sent to the e-mail address provided to MoneyHero), including submitting a response to the Contest Question within the MoneyHero Reward Redemption Form. Please refer to Clause 5 for further details. All information provided to MoneyHero should be accurate, including full English name (same as HKID card) and email address.

4. Product Providers and Eligible Products

- a. For the purposes of this Contest, 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 as of the date on which the Gift is redeemed:

Eligible Product	Product Provider
Zurich Breezy Home Insurance Plan (Comprehensive plan)	Zurich Insurance (Hong Kong)
Generali Home Package Insurance	iAssicurazioni Generali S.p.A. – Hong Kong Branch
bolttech HomeCare Insurance	bolttech Insurance (Previously known as FWD General Insurance Company Limited)
QBE Home Plus Protection Package Occupier (Basic) QBE Home Plus Protection Package Occupier (Premier) QBE Home Plus Protection Package Occupier (Prestige)	QBE Hongkong & Shanghai Insurance Ltd.
OneDegree Home Insurance (Standard Plan)	OneDegree Hong Kong Limited

5. Conduct of Contest and the Gift

- a. To enter the Contest, Eligible Participants must, during the Contest Period, (i) complete a purchase for an Eligible Product as set out above, and (ii) enter their details in the MoneyHero Reward Redemption Form and ensure that:

- All required fields of the MoneyHero Reward Redemption Form (including the “**Contest Question**”) are completed; and
- The MoneyHero Reward Redemption Form is successfully submitted to MoneyHero.

For the avoidance of doubt, submitting a response to the Contest Question within the MoneyHero Reward Redemption Form and entering this Contest is optional. Customers who

wish to purchase an Eligible Product but do not wish to enter the Contest should leave the Contest Question blank.

b. MoneyHero judges will review the entries and select the twenty (20) most in-depth answers to the Contest Question submitted by Eligible Participants as **“Winners”** of the Contest, as determined by MoneyHero in its sole discretion. Entries containing immoral, obscene or offensive content (as determined by MoneyHero acting in its absolute discretion) will not be considered.

c. The decision of the judging panel is final, conclusive and not subject to appeal. The judges are under no obligation to provide any reasons for their decisions and will not engage in any conversation or correspondence regarding their decision.

d. Each Winner will receive one (1) Philips ADD6910 RO Water Dispenser worth HK\$2,788 (the **“Gift”**).

e. The submission of a MoneyHero Reward Redemption Form and a Contest Question response does not automatically entitle an Eligible Participant to receive a Gift.

f. Duplicate or subsequent submissions of the MoneyHero Reward Redemption Form by the same Eligible Participant will not be considered as additional entries. Only the 1st submission will be considered for the Contest based on the MoneyHero Reward Redemption Form submission time stamp in MoneyHero’s internal records.

g. For the avoidance of doubt, each Eligible Participant may only be selected as a Winner once, regardless of how many unique entries the Eligible Participant submits.

h. If MoneyHero becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Gifts, the Eligible Participant will only receive one (1) Gift, even if the Eligible Participant has two separate entries selected as winning entries.

i. MoneyHero reserves the right to pick a replacement Winner in the event that an Eligible Participant has more than one entry selected as a winning entry.

j. MoneyHero is not associated with the Gift provider or manufacturer and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Gift. Any enquiries regarding the Gift should be directed to the provider/manufacturer of the Gift.

k. If the provider of the Gift stops supplying the relevant Gift / the Gift can no longer be purchased from official channels, MoneyHero reserves the right to change the Gift and replace it with an alternative of similar value.

l. Where a Gift is available in multiple colours or other cosmetic variations, Eligible Participants will not be able to select a colour and will receive one at random. Any indicated prices are for

reference only and are subject to change by the issuing merchant, over which MoneyHero has no control.

m. Eligibility for the Gift will be based on MoneyHero's internal records. 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.

6. Additional Eligibility Requirements

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. Any queries regarding redemption, or redemption submissions of the Gift that are received after Dec 31, 2024 will not be handled, except for those already in progress.

Any Gift(s) not claimed past the stipulated collection period (if any) be forfeited without any liability on the part of MoneyHero to the Winner. Any Winner whose Gift has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

7. Fulfillment Terms

a. Winners will be announced on MoneyHero's Facebook page on or before 31 Aug 2024.

b. Winners will be contacted via the email address provided to MoneyHero (the "**Rewards Notification Email**") with details on how to redeem the Gift within 1 month after the date the Winners have been announced. between August 31, 2024 to November 31, 2024. Winners acknowledge and agree that this timeframe is for reference only and may be delayed due to factors outside of MoneyHero's control, including but not limited to confirmation of eligibility by the Product Provider, the Gift vendor's delivery time or other factors that may affect the fulfillment time of the Gift. Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Winners will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided by the Winner. Winners who provide inaccurate or incorrect information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Gift, and MoneyHero reserves the right to select a replacement Winner.

d. MoneyHero reserves the right to reject any redemption of a Gift if the participant's Contest entry is found to have been made outside of the Contest Period, or is fraudulent, against the

spirit of the Contest, or non-compliant with these Contest Terms and Conditions. In the event of disputes, MoneyHero's decision shall be final. MoneyHero reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a new Winner or otherwise dispose of the Gift as it sees fit.

8. General Contest Terms and Conditions

a. This is a MoneyHero Contest. All queries/disputes relating to the Contest should be directed to MoneyHero. MoneyHero shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Contest and/or the Gift.

b. By participating in this Contest, Eligible Participants agree to be bound by these Terms and Conditions.

c. By participating in this Contest, participants agree to receive communications regarding the Contest 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 Contest Question responses, 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. 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 Contest Period or date of the Contest if the launch of the Contest is delayed and shall have no liability for the same.

g. Gifts are not transferrable, refundable nor exchangeable for cash or other rewards. All products and services relating to the Contest are available while stock lasts. Winners are responsible for checking the quality and expiry date of the Gift at the time of redemption. MoneyHero shall have no liability relating to any aspects of the Gift including but not limited to their quality, supply, delivery and maintenance.

h. By participating in this Contest, participants hereby represent and warrant that they will comply with all applicable Hong Kong laws or regulations in connection with their participation in this Contest and they will not use this Contest 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.

i. Winners who provide inaccurate or incorrect information in the MoneyHero Reward Redemption Form (as determined by MoneyHero acting in its absolute discretion) will not be able to receive the Gift.

j. Any queries regarding this Contest or redemption of the Gift that are received after 31 Dec, 2024 will not be handled, except for those already in progress.

k. MoneyHero reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Gift 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).

l. By participating in this Contest, Winners agree and consent to MoneyHero sending relevant information provided in the Contest Sign-Up Form to MoneyHero's promotion partners to facilitate the Winner's redemption of the Gift, in accordance with MoneyHero's Privacy Policy (<https://www.moneyhero.com.hk/en/privacy-policy>).

m. By participating in this Contest, 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 Gift, for the purposes of verifying a Winner's eligibility for the Gift.

n. 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 Contest, including circumstances which may limit an Eligible Participant's ability to participate in the Contest (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 Contest, Eligible Participants release MoneyHero and its agents from all liability, including, without limitation, with respect to this Contest and the Gift.

o. By participating in this Contest, 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 Contest and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.

p. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Contest are the property of their respective owners.

q. 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.

r. 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.

s. In case of any inconsistency or discrepancy between the English version and Chinese version of the Terms and Conditions, the English version shall prevail.

t. The Contest is for participants in Hong Kong only.

9. MoneyHero Privacy Policy

a. Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Hong Kong's PCPD (Personal Data (Privacy) Ordinance) law. We train our employees in proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive as well.