

MoneyHero “2024年10月－Apple AirTag獎賞” 之條款及細則(「條款及細則」)

1. 根據本條款及細則，合資格用戶(定義如下)於第4a條所列明之日期(定義如下)，透過MoneyHero的網站成功投保指定單次旅遊保險，即有機會獲得推廣獎賞(定義如下)。
2. 推廣期
「MoneyHero “2024年10月－Apple AirTag獎賞”」(「推廣活動」)由MoneyHero Insurance Brokers Limited(「MoneyHero」)舉辦，並將於2024年10月15日至2024年10月31日(包括首尾兩天)舉行(「推廣期」)。
3. 參加資格
要成為可獲取第5條所列明之「推廣獎賞」的「合資格用戶」，客戶必須於推廣期內：
 - a. 是18歲或以上的香港居民；及
 - b. 於推廣期內透過MoneyHero的網站投保合資格產品(定義見下文第4條)，以及每張保單之折後保費須滿港元200或以上。客戶必須保持合資格產品處於有效狀態，並且在2025年2月28日之前不得取消或退款任何合資格產品。
4. 合資格產品及產品供應商
 - a. 就此推廣活動而言，合資格產品和產品供應商為：

旅遊保險	合資格產品	產品供應商
單次旅遊保險	安聯旅遊保險「優越」計劃 - 尊貴 安聯旅遊保險「優越」計劃 - 標準 安聯旅遊保險「優越」計劃 - 基本 安聯旅遊保險「標準」計劃 - 尊貴 安聯旅遊保險「標準」計劃 - 標準 安聯旅遊保險「標準」計劃 - 基本	Allianz Worldwide Partners (Hong Kong) Limited
單次旅遊保險	「卓悅遊」旅遊保險 - 尊貴 「卓悅遊」旅遊保險 - 非凡 「卓悅遊」旅遊保險 - 標準	Starr International Insurance (Asia) Limited
單次旅遊保險	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)	忠意保險有限公司 香港分行

單次旅遊保險	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)	QBE 昆士蘭保險
單次旅遊保險	保特保險旅遊保險 - 優質計劃	bolttech Insurance 保特保險 (前稱FWD富衛保險有限公司)

5. 推廣獎賞

- a. 推廣獎賞如下：
 - i. 每日首50名於推廣期內的星期一至五任何一日(包括首尾兩天)成功投保合資格產品之合資格用戶可獲Apple AirTag乙個(價值HK\$239;根據根據Apple官方網站於2024年10月14日所顯示之價值)。
- b. 如有多於一名合資格用戶同時成功投保合資格產品, 成為當日第50名合資格客戶, 其獲取推廣獎賞的資格將根據較高保費(折後金額)決定。
- c. 推廣獎賞會以先到先得原則送出。此推廣活動並非講求運氣。獲得推廣獎賞的資格僅取決於MoneyHero的內部紀錄所顯示之已全額支付保費的時間。
- d. 成功購買多於一份合資格產品要求的合資格用戶, 即使符合第5(a)條列明的任何一日的要求, 不論於任何一日購買了多少份合資格產品, 亦只可獲取最多一份推廣獎賞。
- e. 獲取推廣獎賞資格將基於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。
- f. MoneyHero並非推廣獎賞的供應商或生產商, 有關獎品的功能、外觀、保養、性能、質量、可用性, 或在使用上之任何問題, MoneyHero概不負責。請直接聯絡供應商或生產商任何有關推廣獎賞的疑問。
- g. 推廣獎賞不可轉讓、不可退款, 且不可兌換為現金、積分或其他商品。若有任何推廣獎賞過期、遺失或被第三方盜用, MoneyHero將不負責重新發放。
- h. 推廣獎賞之價值只供參考, 有可能根據所屬供應商而調整, 有關調整並非由MoneyHero控制或提出。
- i. 假如推廣獎賞供應商停止提供相關推廣獎賞, 或不能再從官方渠道購買推廣獎賞, MoneyHero保留權利以作出更改, 並且以具有相似價值的替代品取代推廣獎賞。
- j. 得獎者同意並承認 (i) 此推廣活動之推廣獎賞可能不包括任何產品保養 (ii) MoneyHero 和產品供應商不保證任何推廣獎賞仍在保養期內。如果供應商之保養服務適用於此推廣活動之推廣獎賞, 該保養期可能會從MoneyHero從供應商處購買MoneyHero獎賞日期開始計算, 而不一定由得獎者兌換獎賞之日期開始計算。

6. 推廣獎賞的兌換程序

- a. 在MoneyHero網站上的兌換程序, 將不適用於本推廣活動。推廣獎賞的兌換程序僅受本條款及細則約束。

- b. 有關推廣獎賞之換領指引將於2024年12月1日至2025年2月28日或之前以電郵方式發送予每一位合資格用戶在透過MoneyHero購買合資格產品時向MoneyHero提供的電郵地址，當中可能會受制於推廣獎賞的付運時間及／或其他因素所影響。如合資格用戶提供了不準確或不正確的資料(由MoneyHero自行決定)，將不合資格獲取任何推廣獎賞。
- c. 於2025年3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。
- d. 如推廣獎賞於換領通知電郵之指定換領日期前尚未被領取，將會被視為自動放棄有關推廣獎賞。MoneyHero不會就此向合資格用戶提供任何付款或補償。

7. 一般推廣條款

- a. 參加此推廣活動，即代表合資格用戶同意受本條款及細則約束。
- b. 如出現任何爭議，MoneyHero將保留權利以在其絕對酌情權下，對所有推廣活動之參加者作出具有約束力之最終決定。
- c. 如本條款及細則與本推廣活動相關的任何其他資料(例如市場推廣材料)之間存在任何不一致，則以本條款及細則為準。
- d. MoneyHero保留權利以在其認為合適的情況下，不論有否事先通知，去隨時修訂本條款及細則的全部或任何部分，包括更改推廣期或推廣獎賞，又或取消、撤回、暫停、更換及／或終止本推廣活動。
- e. 本推廣活動的參加者表示同意定期瀏覽MoneyHero網站以查閱本條款及細則，以確保貫徹了解MoneyHero可能對本條款及細則不時進行的任何更改或變更。本推廣活動的參加者亦同意，一旦繼續參加本推廣活動，將表示參加者(不時)接受本條款及細則(包括不時更改或變更的版本)。
- f. 對於MoneyHero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。
- g. 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。
- h. 推廣獎賞不可退還，也不可兌換現金或其他獎賞。所有與推廣活動相關的產品和服務均存貨有限，售完為止。合資格的用戶有責任在兌換推廣獎賞時檢查推廣獎賞的品質。MoneyHero對推廣獎賞的任何方面不承擔任何法律責任，包括但不限於其品質、供應、付運和維護。
- i. 超過規定領取期間(如有)仍未領取的推廣獎賞將被沒收。
- j. 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。
- k. 對於參加者因參加本推廣活動而招致或遭受的任何損害、損失、責任、傷害或失望，MoneyHero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。
- l. 一旦發現參加者參與或有理由懷疑其參與任何形式的欺詐行為(包括但不限於使用虛假身份、篡改圖像、蓄意發送垃圾訊息，或操控任何MoneyHero的程序或網站)，MoneyHero保留權利以取消任何參加者的資格，以及全部或部分地拒絕提供或扣壓任何獎賞。

- m. 如用戶於推廣期內成功投保合資格產品，但因任何原因取消保單，將不可獲得任何推廣獎賞。
- n. 如保單持有人於推廣獎賞發放後取消合資格產品之保單，MoneyHero保留討回推廣獎賞或同等價值的現金之權利。
- o. MoneyHero就本推廣活動所作出的各方面決定，包括但不限於合資格用戶的定義，在任何情況下均須視為最終和具結論性的決定，任何進一步之上訴、查詢及／或通信均不會予以處理。
- p. 任何產品的最終批准均由產品提供者自行決定，並受其信用和風險處理標準的約束。參與本推廣活動並不保證所申請的任何產品都會獲得批准。MoneyHero不保證所申請的任何產品都會獲得批准。
- 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. 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。
- t. 本條款及細則受香港法律管轄並據其解釋。
- u. 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 “2024 October - Apple AirTag Rewards” Terms & Conditions (the “Terms & Conditions”)

1. Eligible Customers (each as defined below) who successfully purchase a travel insurance product (Single Plan) from a Product Provider during the period specified in Clause 4(a) (each as defined below) through MoneyHero will receive a Promotion Reward (“**Promotion Reward**”) (each as defined below).

2. Promotion Period

The MoneyHero “2024 October - Apple AirTag Rewards” (“**Promotion**”) is organised by MoneyHero Insurance Brokers Limited (“**MoneyHero**”). The promotion period of the Promotion is from October 15, 2024 to October 31, 2024, both dates inclusive (the “**Promotion Period**”).

3. Eligible Customers

In order to receive a Promotion Reward as set out in Clause 5 below and to comprise “Eligible Customers”, customers are required to, during the Promotion Period:

- a. Be a resident of Hong Kong aged 18 or above; and
- b. Complete a purchase of an Eligible Product (as defined in Clause 4 below) through MoneyHero as a main policyholder, including payment of the premium, where the premium payable is HK \$200 or above (after applying any discounts). Customers are required to maintain the Eligible Product in a valid state and not cancel nor be refunded for any Eligible Product prior to February 28, 2025.

4. Eligible Products and Product Providers

- a. For the purposes of this Promotion, the Eligible Products and Product Providers are:

Travel Insurance Type	Eligible Product	Product Provider
Single Trip	Allianz Travel Protector Plus - Advanced	Allianz Worldwide Partners (Hong Kong) Limited
	Allianz Travel Protector Plus - Standard	
	Allianz Travel Protector Plus - Basic	
	Allianz Travel Protector - Advanced	
	Allianz Travel Protector -	

	Standard Allianz Travel Protector - Basic	
Single Trip	TraveLead Travel Insurance - Supreme TraveLead Travel Insurance - Extra TraveLead Travel Insurance - Essential	Starr International Insurance (Asia) Limited
Single Trip	Generali Bravo Travel Protector (Standard Plan) Generali Bravo Travel Protector (Classic Plan) Generali Bravo Travel Protector (Premier Plan)	Assicurazioni Generali S.p.A. - Hong Kong Branch
Single Trip	Single Trip Travel Insurance - Silver (Worldwide) Single Trip Travel Insurance - Bronze (Worldwide) Single Trip Travel Insurance - Gold (Worldwide)	QBE
Single Trip	boltttech TravelCare - Superior Plan	boltttech Insurance (Previously known as FWD General Insurance Company Limited)

5. Promotion Reward

- a. The Promotion Reward is as follows:
 - i. The first 50 Eligible Customers who complete a purchase of an Eligible Product on each day between Monday to Friday (inclusive of both days) during the Promotion Period will receive an Apple AirTag (Valued at HK\$239; according to Apple's official website on October 14, 2024).

- b. In the event more than one Eligible Customer completes a purchase of an Eligible Product at the same time to become the 50th Eligible Customer for that day of the Promotion Period, eligibility for the Promotion Reward will be based on the higher premium paid (after applying any discounts).
- c. The Promotion Rewards are offered on a first come first serve basis. This Promotion is not based on luck. Eligibility to receive a Promotion Reward is based solely on when payment of the premium in full is completed, according to MoneyHero's internal records.
- d. Eligible Customers who successfully purchase more than one Eligible Product which fulfills the criteria set out herein (i.e be an Eligible Customer who completes a purchase on any day set out in Clause 5(a) above) will receive only a maximum of one (1) Promotion Reward as part of this Promotion, regardless of the number of Eligible Products purchased, even if they are purchased on different days.
- e. Eligibility for the Promotion Reward 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.
- f. MoneyHero is not associated with the providers or manufacturers of the Promotion Rewards and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacturer of the Promotion Reward.
- g. The Promotion Reward(s) are non-transferable and non-refundable, and may not be redeemed for cash, credit or other merchandise. MoneyHero will not be responsible for re-issuing any Promotion Reward(s) if they expire, are lost or are misappropriated by a third party.
- h. The recommended retail values of the Promotion Rewards are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.
- i. If the provider of the Promotion Reward(s) stops supplying the relevant Promotion Reward(s) or the Promotion Reward(s) can no longer be purchased from official channels, MoneyHero reserves the right to change the relevant Promotion Reward and replace it with an alternative of similar value.
- j. Winners agree and acknowledge that (i) the Promotion Reward may not include any warranty and (ii) MoneyHero does not guarantee any applicable warranty period for any Promotion Rewards. To the extent that a supplier warranty applies to the Promotion Rewards, the warranty period may commence from the date of purchase of the Promotion Reward by MoneyHero from the supplier, and not the date of redemption or delivery of the Promotion Reward to the Winners.

6. Redemption Process for the Promotion Reward

- a. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Promotion Reward shall be governed solely by the Terms and Conditions of this Promotion.
- b. Redemption instructions will be sent to Eligible Customers via email to the email address provided by the Eligible Customer during the purchase of their Eligible Product by December 1, 2024 to February 28, 2025, depending on the gift vendor's delivery time or other factors that may affect the fulfillment time of the Promotion Reward. Eligible Customers who provide inaccurate or incorrect information (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Promotion Reward.
- c. Any queries regarding redemption, or redemption submissions of the Promotion Reward that are received after March 31, 2025 will not be handled, except for those already in progress.
- d. Any Promotion Reward(s) not claimed past the stipulated collection period (if any) be forfeited without any liability on the part of MoneyHero to the Eligible Customer. Any Eligible Customer whose Promotion Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

7. General Promotion Terms

- a. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- b. In case of any disputes, MoneyHero reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- c. In the event of any inconsistencies between these Terms and Conditions and any other materials (e.g marketing materials) relating to this Promotion, these Terms and Conditions shall prevail.
- d. MoneyHero reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice.
- e. Participants of this Promotion agree to regularly browse the MoneyHero website to review these Terms and Conditions to ensure that they are fully aware of any changes 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.
- f. 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.
- g. MoneyHero does not assume any legal responsibility for any aspect of Promotion Reward(s), including but not limited to the provision or delivery of Promotion Reward(s).

- h. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. MoneyHero shall have no legal liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.
- i. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
- j. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Hong Kong laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes.
- k. MoneyHero accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Promotion. By participating in this Promotion, participants release MoneyHero and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Rewards.
- l. MoneyHero reserves the right to disqualify any participant and withhold or confiscate in full or part any Promotion rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, willful spamming or manipulation of any MoneyHero's processes, or website).
- m. If an Eligible Customer successfully purchases an Eligible Product during the Promotion Period but cancels the policy due for any reason, they will not be eligible to receive any Promotion Reward(s).
- n. MoneyHero reserves the right to claw back or otherwise demand a return of the Promotion Reward(s) or equivalent value of cash if the policy holder cancels the policy for the Eligible Product applied for after receiving the Promotion Reward(s).
- o. MoneyHero's decisions on all aspects of this Promotion, including but not limited to the definition of eligible users, shall in any case be deemed final and conclusive and any further appeals, inquiries and/or correspondence shall not be considered will be dealt with.
- p. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any product applied for. MoneyHero does not guarantee the approval of any product applied for.
- 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 Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion 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 Promotion Reward, (ii) MoneyHero sharing the details required to facilitate redemption of the Promotion Reward with MoneyHero's promotion partners, and (iii) receiving communications in relation to this Promotion from MoneyHero via email, each in accordance with MoneyHero's Privacy Policy.
- s. 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.
- t. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
- u. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.