

# MoneyHero “新年福袋齊齊賞第二彈” 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條所列明之其中一個階段(定義如下)，透過MoneyHero的網站成功投保指定單次旅遊保險，有機會獲得推廣獎賞(定義如下)。此外，於推廣期內成功購買指定旅遊產品、填寫及提交「創意贏獎賞」表格之合資格用戶，並符合以下要求，即有機會獲得特別獎賞(定義如下)。此比賽講求技巧而非運氣。
2. 推廣期  
「MoneyHero “新年福袋齊齊賞第二彈”」(「推廣活動」)由MoneyHero Insurance Brokers Limited(「**MoneyHero**」)舉辦，並將於2024年1月19日上午12時至2024年2月29日下午11時59分(包括首尾兩天)舉行(「推廣期」)。
3. 參加資格  
要成為可獲取第5及6條所列明之「推廣獎賞」或「特別獎賞」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(i) 推廣期內為每日首100名客戶(階段一)，或(ii) 於推廣期內成為首1000名(階段二)客戶透過MoneyHero的網站投保合資格產品(定義見下文第4a條)，並需為保單主要持有人，以及每張保單之折後保費須滿港元160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6月30日之前不得取消或退款任何合資格產品。
  - c. 於推廣期內成為首1000名(階段三)客戶透過MoneyHero的網站投保合資格產品(定義見下文第4a條)，並需為保單主要持有人，以及每張保單之折後保費須滿港元200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6月30日之前不得取消或退款任何合資格產品。
  - d. (只適用於特別獎賞)填寫及提交比賽表格(包括比賽問題)，網址為<https://www.moneyhero.com.hk/zh/campaign/cny2024>。所有提供予MoneyHero的資料應準確，包括英文全名(與香港身分證相同)、電子郵件地址、保單號碼。
4. 合資格產品及產品供應商
  - a. 就此推廣活動而言，階段、合資格產品和產品供應商為：

## 階段一 (2024年1月19 - 31日)

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	Allianz Worldwide Partners (Hong Kong) Limited

	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	
單次旅遊保險	優悠樂 - 計劃一 優悠樂 - 計劃二	世聯保險有限公司
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

階段二 (2024年2月1日下午6時 - 2月14日下午6時) 及  
階段三 (2024年2月19日下午6時 - 2月29日下午6時)

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	boltttech旅遊保險A計劃 boltttech旅遊保險B計劃	boltttech Insurance 保特保險 (前稱FWD富衛保險有限公司)
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

## 5. 推廣獎賞

- a. 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。
- b. 推廣獎賞如下：
  - i. 階段一：每日首100名於2024年1月19至31日上午12時至下午11時59分（香港時間）期間成功投保合資格產品之合資格用戶可獲Verbatim 10000mAh PD 3.0 和 QC 3.0 流動充電電池（連嵌入式充電線）乙個（價值HK\$298；根據根據Verbatim官方網站於2024年1月18日所顯示之價值；顏色隨機）。
  - ii. 階段二：首1,000名於2024年2月1日下午6時至2月14日下午6時（香港時間）期間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2月1日所顯示之價值）。
  - iii. 階段三：首1,000名於2024年2月19日下午6時至2月29日下午6時（香港時間）期間成功投保合資格產品之合資格用戶可獲HK\$100 Klook禮品卡乙張。
- c. 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100名或指定日期內第1000名合資格客戶（如適用），其獲取推廣獎賞的資格將根據較高保費（折後金額）決定。
- d. 成功購買多一份合資格產品要求的合資格用戶，每次符合於推廣期內成為階段一每日首100名之要求，即可獲取一份推廣獎賞。
- e. 成功購買多一份合資格產品要求的合資格用戶，即使符合於推廣期內成為階段二首1,000名之要求，不論購買了多少份合資格產品，亦只可獲取最多一份推廣獎賞。
- f. 成功購買多一份合資格產品要求的合資格用戶，即使符合於推廣期內成為階段三首1,000名之要求，不論購買了多少份合資格產品，亦只可獲取最多一份推廣獎賞。
- g. 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。
- h. 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。
- i. 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。
- j. 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。
- k. 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。
- l. 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。
- m. 若推廣獎賞為第三方商家（例如Klook）的禮券，則所有發出的禮券均受禮券商家的條款及細則約束。所有附加條款及細則將在推廣獎賞付運或履行時提供說明或在推廣獎賞上注明。附加條款及細則可能包括有效期、消費要求、適用或不涵蓋的產品以及其他條件。推廣獎賞的供應商保留權利，以在不論有否事先通知的情況下不時更改、取消、終止或暫停推廣獎賞或其他獎賞的訂單或其中任何部分或適用條款及細則的任何部分。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。

## 6. 活動規則及特別獎賞

- a. 要參加比賽並有機會獲得特別獎賞，合資格用戶必須在推廣期內購買上述第4條所列明之合資格產品，並比賽表格中填寫他們的資料並確保：
  - i. 比額所有資料已填妥；及
  - ii. 成功遞交比賽表格予 MoneyHero。
- b. MoneyHero評審團將審核參賽作品，並選擇合資格用戶提交的二十一(21)個最具創意和最有趣的答案作為比賽的「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。得獎者的獲獎次序(1-21)將由MoneyHero 評審團決定，取決於答案的創意性。
- 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. 得獎者將收到以下特別獎賞之其中一份，具體獎賞取決於MoneyHero所決定的得獎者之獲獎次序：
  - i. 第一名：HK\$5,000 Trip.com 電子禮品卡；
  - ii. 第二至二十一名：HK\$500 Trip.com 電子禮品卡。
- e. 購買合資格產品及／或提交比賽表格並不代表合資格客戶會自動獲得特別獎賞。為避免疑義，同一合資格客戶購買額外的合資格產品並不代表合資格客戶有權向比賽提交額外的參賽作品。
- f. 重複或連續遞交活動報名表格將被視為多次參賽。不論購買多少份合資格產品，MoneyHero只會評審第一次(根據MoneyHero內部系統所記錄的遞交時間，以電子郵件為判斷)遞交的比賽表格。例如：
  - i. 如果用戶使用不同的電子郵件地址和保單號碼提交多個比賽表格，則每個遞交將被視為獨立遞交。
  - ii. 如果用戶使用多個電子郵件地址但相同的保單號碼提交多個比賽表格，則所有遞交將僅計為一 (1) 個遞交。
  - iii. 如果用戶使用一 (1) 個電子郵件地址和多個保單號碼提交多個比賽表格，則所有遞交將僅計為一 (1) 個遞交。
  - iv. 如果用戶使用一 (1) 個電子郵件地址購買多於一 (1) 件合資格產品，則只有一 (1) 次參賽資格。
- g. MoneyHero 不會審查或回覆任何丟失和/或延遲提交的活動報名表格。
- h. 為避免疑義，不論合資格用戶提交了多少份比賽表格，每位合資格用戶最多只能獲得一 (1) 份特別獎賞。
- i. 如MoneyHero發現合資格用戶試圖換領多份特別獎賞，即使有兩份比賽表格可獲取獎賞，該合資格用戶將僅收到一 (1) 份特別獎賞。
- j. 如合資格用戶有多於一 (1) 份有效的獨立遞交，MoneyHero將保留另選得獎者的權利。
- k. 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。

- l. MoneyHero將於2024年6月30日在 <https://www.moneyhero.com.hk/zh/insurance/cny2024/winner> 公佈贏取得獎名單。合資格用戶同意及允許MoneyHero出於第6(l)條規定的目的以經過編輯的形式公佈其姓名及電話。
  - m. 此特別獎賞只適用於Trip.com作網上購物。有關此特別獎賞之其他條款及使用細則，請參閱電子禮品卡。
  - n. 資格用戶可在特別獎賞上的到期日前使用特別獎賞。特別獎賞不可轉讓予其他人士，亦不設退款，並且絕不能兌換成現金、信用額或其他商品。如特別獎賞到期、遺失或被第三方盜用，MoneyHero將不會負責補發任何特別獎賞。
  - o. MoneyHero與特別獎賞的供應商並沒有關聯，並且不會對與使用特別獎賞相關的任何問題或索償負責。任何有關特別獎賞的問題或服務，均須直接向特別獎賞的供應商／生產商查詢。
  - p. 假如特別獎賞供應商停止提供相關特別獎賞，或不能再從官方渠道購買特別獎賞，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特別獎賞。
  - q. 若特別獎賞為第三方商家(例如Trip.com)的禮券，則所有發出的禮券均受禮券商家的條款及細則約束。所有附加條款及細則將在特別獎賞付運或履行時提供說明或在特別獎賞上注明。附加條款及細則可能包括有效期、消費要求、適用或不涵蓋的產品以及其他條件。特別獎賞的供應商保留權利，以在不論有否事先通知的情況下不時更改、取消、終止或暫停特別獎賞或其他獎賞的訂單或其中任何部分或適用條款及細則的任何部分。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。
7. 推廣獎賞的兌換程序
- a. 就第7條而言，「獎賞」包括「推廣獎賞」及「特別獎賞」。
  - b. 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。
  - c. 有關推廣獎賞之換領指引將於2024年6月30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。
  - d. 於2024年7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。
  - e. 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。
8. 一般推廣條款
- a. 就第8條而言，「獎賞」包括「推廣獎賞」及「特別獎賞」。
  - 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。

- d. 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。
- e. 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。
- f. 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)。
- g. 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。
- h. 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。
- i. 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。
- j. 超過規定領取期間(如有)仍未領取的推廣獎賞將被沒收。
- k. 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。
- l. 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。
- m. 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。
- n. 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。
- o. 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。
- p. 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。
- q. 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。
- r. 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。
- s. 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的隱私權政策。

- t. 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。
- u. 本條款及細則受香港法律管轄並據其解釋。
- v. 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 CNY Grab-bag Specials 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 one of the Phases specified in Clause 4(a) (each as defined below) through MoneyHero will receive a Promotion Reward (each as defined below). Additionally, Eligible Customers who successfully purchase a travel insurance product and also complete and submit the “Creativity Contest” Sign-Up Form via MoneyHero during the Promotion Period (the “Contest”) and complete the requirements set out herein will have a chance to receive a Special Reward (each as defined herein). The Contest is a game of skill and not chance or luck.

## 2. Promotion Period

The MoneyHero CNY Grab-bag Specials (Round 2) (“**Promotion**”) is organised by MoneyHero Insurance Brokers Limited (“**MoneyHero**”). The promotion period of the Promotion is from Jan 19, 2024 (12am) to Feb 29, 2024 (11:59pm), both dates inclusive (the “**Promotion Period**”).

## 3. Eligible Customers

In order to receive a Promotion Reward or Special Reward as set out in Clauses 5 and 6 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;
- b. Be (i) one of the first 100 customers on each day (for Phase 1 only), or (ii) one of the first 1,000 customers (for Phase 2 only) during either Phase 1 or Phase 2 of this Promotion, as set out in Clause 4(a) below, to 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\$160 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 June 30, 2024; or
- c. Be one of the first 1,000 customers during Phase 3 of this Promotion, as set out in Clause 4(a) below, to 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). 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 June 30, 2024; and

- d. (for the Special Reward only) Fill in and submit the Contest Sign-Up Form (including the contest question) available at <https://www.moneyhero.com.hk/zh/campaign/cny2024>. All information provided to MoneyHero should be accurate, including full English name (same as HKID card), email address, policy number.

#### 4. Eligible Products and Product Providers

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

##### Phase 1 (19 January - 31 January 2024)

Travel Insurance Type	Eligible Product	Product Provider
Single Trip	Allianz Travel Protector Plus - Advanced Allianz Travel Protector Plus - Standard Allianz Travel Protector Plus - Basic Allianz Travel Protector - Advanced Allianz Travel Protector - Standard Allianz Travel Protector - Basic	Allianz Worldwide Partners (Hong Kong) Limited
Single Trip	JourneyGuard - Plan I JourneyGuard - Plan II	Allied World Assurance Company, Ltd
Single Trip	TraveLead Travel Insurance - Supreme TraveLead Travel Insurance - Extra	Starr International Insurance (Asia) Limited

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	TraveLead Travel Insurance - Essential	
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

**Phase 2 (6pm 1 February - 6pm 14 February 2024) &  
Phase 3 (6pm 19 February - 6pm 29 February 2024)**

<b>Travel Insurance Type</b>	<b>Eligible Product</b>	<b>Product Provider</b>
Single Trip	Allianz Travel Protector Plus - Advanced Allianz Travel Protector Plus - Standard Allianz Travel Protector Plus - Basic Allianz Travel Protector - Advanced Allianz Travel Protector - Standard Allianz Travel Protector - Basic	Allianz Worldwide Partners (Hong Kong) Limited
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)	Assicurazioni Generali S.p.A. - Hong Kong Branch

	Generali Bravo Travel Protector (Premier Plan)	
Single Trip	<p>Single Trip Travel Insurance - Silver (Worldwide)</p> <p>Single Trip Travel Insurance - Bronze (Worldwide)</p> <p>Single Trip Travel Insurance - Gold (Worldwide)</p>	QBE
Single Trip	<p>boltech TravelCare Plan A</p> <p>boltech TravelCare Plan B</p>	boltech Insurance (Previously known as FWD General Insurance Company Limited)

## 5. Promotion Reward

- a. 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.
- b. The Promotion Rewards are as follows:
  - i. Phase 1: The first 100 Eligible Customers who complete a purchase of an Eligible Product on each day between 12am and 11:59pm between Jan 19 to Jan 31, 2024 (dates inclusive) will receive a Verbatim 10000mAh PD 3.0 & QC 3.0 Power Pack with embedded cables (Valued at HK\$298, according to Verbatim's official website on Jan 18, 2024; random color);
  - i. Phase 2: The first 1,000 Eligible Customers who complete a purchase of an Eligible Product between 6pm on Feb 1, 2024 and 6 pm on Feb 14, 2024 will receive an Apple AirTag (Valued at HK\$239; according to Apple's official website on Feb 1, 2024); and
  - ii. Phase 3: The first 1,000 Eligible Customers who complete a purchase of an Eligible Product between 6pm on Feb 19, 2024 and 6pm on Feb 29, 2024 will receive a HK\$100 Klook Gift Card.
- c. In the event more than one Eligible Customer completes a purchase of an Eligible Product at the same time to become the 100th Eligible Customer for that day or the 1,000th Eligible Customer for that period (as applicable), eligibility for the Promotion Reward will be based on the higher premium paid (after applying any discounts).

- d. Eligible Customers who successfully purchase more than one Eligible Product which fulfills the criteria set out herein (i.e one of the first 100 per day during Phase 1 of the Promotion Period) will receive one Promotion Reward per eligible purchase.
- e. Eligible Customers who successfully purchase more than one Eligible Product which fulfills the criteria set out herein (i.e one of the first 1,000 during Phase 2 of the Promotion Period) will receive only a maximum of one Promotion Reward, regardless of the number of Eligible Products purchased.
- f. Eligible Customers who successfully purchase more than one Eligible Product which fulfills the criteria set out herein (i.e one of the first 1,000 during Phase 3 of the Promotion Period) will receive only a maximum of one Promotion Reward, regardless of the number of Eligible Products purchased.
- g. 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.
- h. 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/manufacture of the Promotion Reward.
- i. 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.
- j. 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.
- k. If the provider of the 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.
- l. 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.
- m. Where the Promotion Reward is a voucher for a third-party merchant (e.g Klook), 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.

## **6. Conduct of Contest and Special Reward**

- a. To enter the Contest for a chance to receive a Special Reward, Eligible Customers must, during the Promotion Period, complete a purchase of an Eligible Product as set out in Clause 4 above, enter their details in the Contest Sign-Up Form and ensure that:
  - i. all fields of the Contest Sign-Up Form are completed; and
  - ii. the Contest Sign-Up Form is successfully submitted to MoneyHero.
- b. MoneyHero judges will review the entries and select the twenty-one (21) most creative and interesting answers submitted by Eligible Customers as **“Winners”** of the Contest. Entries containing immoral, obscene or offensive content (as determined by MoneyHero acting in its absolute discretion) will not be considered. The order of the Winners (1-21) will be based on the creativity of the answers, as determined by the MoneyHero judges in their sole discretion.
- 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. Winners will receive one of the following Special Rewards, depending on the rank of their entry as decided by MoneyHero in its sole discretion:
  - i. 1st place: HK\$5,000 Trip.com gift card;
  - ii. 2nd - 21st place: HK\$500 Trip.com gift card.
- e. The purchase of an Eligible Product and/or submission of a Contest Sign-Up Form does not automatically entitle an Eligible Customer to receive a Special Reward. For the avoidance of doubt, the purchase of additional Eligible Products by the same Eligible Customer does not entitle the Eligible Customer to submit additional entries to the Contest.
- f. Duplicate or subsequent submissions of the Contest Sign-Up Form will be considered as multiple entries. Only the 1st submission will be considered for the Contest based on the submission time stamp in MoneyHero’s internal records, as determined by unique email and regardless of the number of Eligible Products purchased. For example:
  - i. If a user submits multiple Contest Sign-Up Forms using multiple email addresses and different policy numbers, each entry will be considered a separate entry.
  - ii. If a user submits multiple Contest Sign-Up Forms using multiple email addresses but the same policy number, all entries will only count as one (1) entry.
  - iii. If a user submits multiple Contest Sign-Up Forms using one (1) email address and multiple policy numbers, all entries will only count as one (1) entry.
  - iv. If a user purchases more than one Eligible Product using the same email address, they will only be entitled to one (1) Contest entry.

- g. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by MoneyHero.
- h. For the avoidance of doubt, each Eligible Customer can only win a maximum of one (1) Special Reward, regardless of how many unique entries the Eligible Customer submits.
- i. If MoneyHero becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Special Rewards, the Eligible Customer will only receive one (1) Special Reward, even if the Eligible Customer has two separate entries selected as winning entries.
- j. MoneyHero reserves the right to pick a replacement Winner in the event that an Eligible Customer has more than one valid entry selected as a winning entry.
- k. Eligibility for the Special Rewards 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.
- l. Winners will be announced on <https://www.moneyhero.com.hk/zh/insurance/cny2024/winner> on 30 June, 2024. Eligible Customers agree and consent to allow their names and phone numbers in redacted form to be published by MoneyHero for the purposes set out in this Clause 6(l).
- m. The Special Reward is only applicable to online shopping at Trip.com. Usage of the Special Reward is subject to other terms and conditions of use. Please refer to the gift card for additional details.
- n. The Special Reward is valid until the expiration date stated on the Special Reward(s) and may not be used thereafter. The Special 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 Special Reward(s) if they expire, are lost or are misappropriated by a third party.
- o. MoneyHero is not associated with the Special Reward providers and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Special Reward(s). Any enquiries regarding the Special Reward(s) should be directed to the provider/manufacturer of the Special Reward.
- p. If the provider of the Special Reward(s) stops supplying the relevant Special Reward(s) / the Special Reward(s) can no longer be purchased from official channels, MoneyHero reserves the right to change the Special Reward(s) and replace it with an alternative of similar value.
- q. Where the Special Reward is a voucher for a third-party merchant (e.g Trip.com), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. All additional terms and conditions will be explained at the time of shipment or fulfillment of the Special Reward(s) or noted on the Special Reward(s). Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. The supplier of Special Reward(s) reserves the right to change, cancel, terminate or suspend the order for Special Reward(s) or other Rewards or any part thereof or any part of the applicable Terms and Conditions from time

to time with or without prior notice. 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.

#### **7. Redemption Process for the Promotion Reward**

- a. For the purposes of this Clause 7, "Reward" shall refer to both the Promotion Reward and Special Reward.
- b. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Reward shall be governed solely by the Terms and Conditions of this Promotion.
- c. 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 June 30, 2024, depending on the gift vendor's delivery time or other factors that may affect the fulfillment time of the 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 Reward.
- d. Any queries regarding redemption, or redemption submissions of the Reward that are received after July 31, 2024 will not be handled, except for those already in progress.
- e. Any 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 Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

#### **8. General Promotion Terms**

- a. For the purposes of this Clause 8, "Reward" shall refer to both the Promotion Reward and Special Reward.
- b. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- c. 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.
- d. 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.
- e. MoneyHero reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Reward or to terminate this Promotion with or without prior notice.
- f. 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.

- g. 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.
- h. MoneyHero does not assume any legal responsibility for any aspect of Reward(s), including but not limited to the provision or delivery of Reward(s).
- i. 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 Rewards at the time of redemption. MoneyHero shall have no legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.
- j. Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
- k. 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.
- l. 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 Rewards.
- m. MoneyHero reserves the right to disqualify any participant and withhold or confiscate in full or part any 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).
- n. 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 Reward(s).
- o. MoneyHero reserves the right to claw back or otherwise demand a return of the Reward(s) or equivalent value of cash if the policy holder cancels the policy for the Eligible Product applied for after receiving the Reward(s).
- p. 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.



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- q. 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.
- r. 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.
- s. 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.
- t. 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.
- u. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
- v. In the event of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.