

MoneyHero “冬日夢幻之旅大抽獎” 之條款及細則(「條款及細則」)

1. 「MoneyHero “冬日夢幻之旅大抽獎”(「推廣活動」)由MoneyHero Insurance Brokers Limited(「**MoneyHero**」)舉辦。合資格用戶(定義如下)為於推廣期內透過MoneyHero的網站 (<https://www.moneyhero.com.hk/zh/travel-insurance>) 申請任何旅遊保險產品, 以及完成下文所列要求, 即有機會獲得一份抽獎獎品(「推廣獎品」)(定義如下)。
2. 推廣期
此推廣活動將於2024年11月4日下午6時至2024年12月31日下午6時(包括首尾兩天)舉行(「推廣期」)。
3. 參加資格
要成為有機會獲取「推廣獎品」的「合資格用戶」, 客戶必須於推廣期內:
 - a. 透過MoneyHero的網站申請任何旅遊保險產品(「合資格產品」), 以及為保單持有人;
 - b. 於2025年1月7日前完成及提交MoneyHero抽獎報名表格(詳情參閱根據第4(e)條);及
 - c. 於領取推廣獎品之前曾持有有效保單, 亦即沒有取消或退款任何合資格產品。
4. 推廣獎品
 - a. 完成上述第3條所規定的步驟的合資格用戶將獲得抽獎機會, 具體取決於所申請的合資格產品。如果申請的合資格產品為單次旅遊保險, 可獲得1次抽獎機會。如果申請的合資格產品為全年旅遊保險, 可獲得5次抽獎機會。
 - b. 申請額外合資格產品的合資格用戶可獲得額外的抽獎機會。合資格用戶參加抽獎的次數沒有限制。
 - c. 推廣獎品如下:
 - i. Trip.com 面值港元50,000禮品卡(5名);
 - ii. Insta360 Go 3S (128GB)(價值HK\$3,458)(10名);
 - iii. Delsey Air Armour 四輪旅行行李箱26"(價值HK\$3,299)(100名);
 - iv. Trip.com 面值港元100禮品卡(400名);
 - v. Apple AirTag(價值HK\$239)(500名);及
 - vi. Galaxy SmartTag2 (1盒裝)(價值HK\$238)(1,000名)。
 - d. 總共2,015名合資格用戶將被隨機抽為抽獎得獎者(「得獎者」)。MoneyHero將於2025年2月3日以電腦隨機抽出得獎者, 並於2025年2月27日至2025年4月30日期間通知得獎者。MoneyHero將2025年2月12日於星島日報及英文虎報刊登獲得

推廣生意的競賽牌照號碼: 59350-1

Trade Promotion Competition Licence No.: 59350-1

- Trip.com港元50,000禮品卡的5名得獎者，及於MoneyHero活動網站上公佈所有得獎者。
- e. 合資格用戶需提交MoneyHero抽獎報名表格方可參加抽獎。MoneyHero抽獎報名表格可於MoneyHero指定活動網頁 www.moneyhero.com.hk/zh/travel-insurance/winterwonderland_luckydraw 上找到。MoneyHero抽獎報名表格必須依照第3條填寫並提交。
 - f. 需要提交抽獎報名表格的合資格用戶必須在抽獎報名表格中提供以下資訊：
 - i. 保單持有人姓名；
 - ii. 申請保單時所提供之電郵地址；
 - iii. 聯絡手提電話；
 - iv. 保險供應商；
 - v. 保險計劃類型；
 - vi. 申請日期；及
 - vii. 已申請的旅遊保遊之保單號碼。
 - g. 合資格用戶有責任確保抽獎報名表格中所提供的資訊正確無誤。
 - h. 申請合資格產品並提交MoneyHero抽獎報名表格並不會自動令合資格用戶獲得推廣獎品。
 - i. 填寫或提交MoneyHero抽獎報名表格並不會確認該旅遊保險是透過MoneyHero申請。
 - j. 就同一合資格產品的申請紀錄重複提交的MoneyHero抽獎報名表格將不予計算。MoneyHero不會審查或回覆任何有關遺漏和/或延遲提交的表格。
 - k. 如果多次被抽為得獎者，每位合資格用戶可贏得多於1份推廣獎品。
 - l. 獲取推廣獎品資格將基於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。
 - m. MoneyHero並非推廣獎品的供應或生產商，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品的疑問。
 - n. 推廣獎品不可轉讓、不可退款，且不可兌換為現金、積分或其他商品。若有任何推廣獎品過期、遺失或被第三方盜用，MoneyHero將不負責重新發放。
 - o. 推廣獎品之價值只供參考，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。
 - p. 得獎者同意並承認 (i) 此推廣活動之推廣獎品可能不包括任何產品保養 (ii) MoneyHero 不保證任何推廣獎品仍在保養期內。如果供應商之保養服務適用於此推廣活動之推廣獎品，該保養期可能會從MoneyHero從供應商處購買MoneyHero獎品日期開始計算，而不一定由得獎者兌換獎品之日期開始計算。
 - q. 若推廣獎品為第三方商家(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推廣獎品付運或履行時提供說明或在推廣獎品上注明。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。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。

5. 推廣獎品的兌換程序

- a. 在MoneyHero網站上的兌換程序，將不適用於本推廣活動。推廣獎品的兌換程序僅受本條款及細則約束。
- b. 有關推廣獎品之換領指引將於2025年2月27日至2025年4月30日以電郵方式發送予每一位合資格用戶在透過MoneyHero申請合資格產品時，或填寫MoneyHero抽獎報名表格時向MoneyHero提供的電郵地址，當中可能會受制於推廣獎品的付運時間及／或其他因素所影響。如合資格用戶向MoneyHero提供了不準確或不正確的資料(由MoneyHero自行決定)，將無法獲取任何推廣獎品。
- c. 如果在領取推廣獎品時，得獎者已取消其申請的任何合資格產品或已獲得退款，則沒有資格領取推廣獎品。
- d. 於2025年5月31日後向MoneyHero提交任何有關兌換推廣獎品的查詢，除非該查詢已經在處理中，否則恕不受理。
- e. 超過指定換領日期(如有)而未領取任何推廣獎品將被沒收，MoneyHero對得獎者不承擔任何責任。如發現任何得獎者在領取推廣獎品之前的任何時間未遵守本條款和細則，其推廣獎品將被沒收，且MoneyHero不承擔任何責任。任何推廣獎品被沒收的得獎者無權從MoneyHero獲得任何替代付款或補償。任何被沒收的推廣獎品將分配給從本推廣活動中抽出的候補得獎者名單中的候補得獎者。

6. 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. MoneyHero的所有連續合約和/或合約員工(包括MoneyHero的任何附屬公司)均合資格參加此推廣活動。
- 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. 參加者將無權因本推廣活動或與本推廣活動相關而直接或間接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。
- f. MoneyHero不會對推廣獎品的任何方面承擔任何法律責任，包括但不限於推廣獎品的提供或付運。
- g. 合資格用戶有責任在兌換推廣獎品時檢查推廣獎品的品質。MoneyHero對推廣獎品的任何方面不承擔任何法律責任，包括但不限於其品質、供應、付運和維護。

- h. 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。
- i. 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品有關的責任。
- j. 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品。
- k. 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。
- l. 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。
- m. 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品所需的所有條件、驗證參加者是否合資格獲得推廣獎品的目的。
- n. 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品，(ii) MoneyHero與推廣獎品之供應商分享兌換推廣獎品所需之資訊，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。
- o. 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。
- p. 本條款及細則受香港法律管轄並據其解釋。
- q. 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 “Winter Wonderland Grand Lucky Draw” Terms & Conditions (the “Terms & Conditions”)

1. The MoneyHero “Winter Wonderland Grand Lucky Draw” (“**Promotion**”) is organised by MoneyHero Insurance Brokers Limited (“**MoneyHero**”). Eligible Customers (each as defined below) who apply for any travel insurance products through MoneyHero (website: <https://www.moneyhero.com.hk/zh/travel-insurance>) during the Promotion Period and complete the requirements set out herein will have a chance to receive a Lucky Draw Gift (“**Promotion Prize**”) (each as defined below).

2. Promotion Period

The promotion period of the Promotion is from 6pm, November 4, 2024 to 6pm, December 31, 2024, both dates inclusive (the “**Promotion Period**”).

3. Eligible Customers

In order to be eligible for a chance to receive a Promotion Prize and to comprise “**Eligible Customers**”, customers are required to, during the Promotion Period:

- a. Apply for any Travel Insurance Product through MoneyHero as a main policyholder (an “**Eligible Product**”);
- b. fully complete and submit the MoneyHero Lucky Draw Entry Form by 7 January, 2025 (refer to Clause 4(e) for further details); and
- c. have been issued a valid policy for the Eligible Product and not cancel nor be refunded for the Eligible Product prior to the date on which the Promotion Prize is collected.

4. Promotion Mechanics and Prizes

- a. Eligible Customers who complete the steps set out in Clause 3 above will receive entries to the lucky draw, depending on the Eligible Product applied for. Where the Eligible Product applied for is a Single Trip Travel Insurance Policy, the Eligible Customer will receive one (1) entry to the lucky draw. Where the Eligible Product applied for is an Annual Trip Travel Insurance Policy, the Eligible Customer will receive five (5) entries to the lucky draw.
- b. Eligible Customers who applied for additional Eligible Products will receive additional entries to the lucky draw. There is no limit to the number of entries an Eligible Customer may have for the lucky draw.
- c. The Promotion Prizes are as follows:
 - i. Trip.com gift cards with a total face value of HK\$50,000 each x 5 winners;

- ii. Insta360 Go 3S (128GB) (Valued at HK\$3,458) x 10 winners;
 - iii. Delsey Air Armour 26" (Valued at HK\$3,299) x 100 winners;
 - iv. Trip.com gift cards with a total face value of HK\$100 each x 400 winners;
 - v. Apple AirTag (Valued at HK\$239) x 500 winners; and
 - vi. Galaxy SmartTag2 (1pack) (Valued at HK\$238) x 1,000 winners.
- d. A total of two thousand and fifteen (2,015) Eligible Customers will be randomly drawn as lucky draw winners ("**Winners**"). Winners will be drawn randomly via computer by MoneyHero on 3 February 2025 and notified between 27 February 2025 and 30 April 2025. The 5 Winners of the HK\$50,000 Trip.com gift card will be published in Sing Tao Daily and The Standard, and all Winners will be announced on the MoneyHero campaign website on 12 February 2025.
- e. Eligible Customers are required to submit the MoneyHero Lucky Draw Entry Form in order to enter the lucky draw. The MoneyHero Lucky Draw Entry Form can be found on the dedicated MoneyHero campaign page at www.moneyhero.com.hk/zh/travel-insurance/winterwonderland_luckydraw. The MoneyHero Lucky Draw Entry Form must be completed and submitted in accordance with Clause 3.
- f. Eligible Customers who are required to submit a Lucky Draw Entry Form are required to include the following information in the Lucky Draw Entry Form:
- i. Policyholder name;
 - ii. The email address used to apply for the Eligible Product;
 - iii. Contact Mobile Phone;
 - iv. Insurance Provider;
 - v. Insurance Plan Type;
 - vi. Application Date; and
 - vii. Policy number of the Eligible Product applied for.
- g. Eligible Customers are fully responsible for ensuring that the information provided in the Lucky Draw Entry Form is correct.
- h. Applying for an Eligible Product and the submission of a MoneyHero Lucky Draw Entry Form do not automatically entitle an Eligible Customer to receive a Promotion Prize.
- i. Receiving, completing or submitting a MoneyHero Lucky Draw Entry Form does not confirm that an application for a Travel Insurance was made via MoneyHero.
- j. Duplicate submissions of the MoneyHero Lucky Draw Entry Form in respect of the same application of an Eligible Product will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by MoneyHero.
- k. Each Eligible Customer may win more than one (1) Promotion Prize if drawn as a Winner more than once.

- l. Eligibility for the Promotion Prize 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.
- m. MoneyHero is not associated with the providers or manufacturers of the Promotion Prizes and is not responsible for any issues related to quality/usage/fitness for a particular purpose of the Promotion Prize(s). Any enquiries regarding the Promotion Prize(s) should be directed to the provider/manufacture of the Promotion Prize.
- n. The Promotion Prize(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 Prize(s) if they expire, are lost or are misappropriated by a third party.
- o. The recommended retail values of the Promotion Prizes are for reference purposes only and are subject to change by the issuing merchant, over which MoneyHero has no control.
- p. Winners agree and acknowledge that (i) the Promotion Prize may not include any warranty and (ii) MoneyHero does not guarantee any applicable warranty period for any Promotion Prizes. To the extent that a supplier warranty applies to the Promotion Prizes, the warranty period may commence from the date of purchase of the Promotion Prize by MoneyHero from the supplier, and not the date of redemption or delivery of the Promotion Prize to the Winners.
- q. Where the Promotion Prize 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. 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.

5. Redemption Process for the Promotion Prize

- a. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Promotion Prize 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 or in the MoneyHero Lucky Draw Entry Form (as applicable) between 27 February, 2025 and 30 April, 2025, depending on the gift vendor's delivery time

or other factors that may affect the fulfillment time of the Promotion Prize. Eligible Customers who provide inaccurate or incorrect information to MoneyHero (as determined by MoneyHero acting in its absolute discretion) will not be able to receive any Promotion Prize.

- c. If at the time of redemption of the Promotion Prize(s), a Winner has canceled or been issued a refund for any Eligible Product applied for, the Winner will be disqualified and will not be eligible to redeem their Promotion Prize.
- d. Any queries regarding this Promotion that are received after May 31, 2025 will not be handled, except for those already in progress.
- e. Any Promotion Prize(s) not claimed past the stipulated collection period (if any) be forfeited without any liability on the part of MoneyHero to the Winner. If any Winner is found to have not complied with these Terms and Conditions at any time up to the date of redemption of their Promotion Prize, such Promotion Prize will be forfeited without any liability on the part of MoneyHero to the Winner. Any Winner whose Promotion Prize has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero. Any Promotion Prize(s) forfeited will be given to a reserve winner from a list of reserve winners drawn from the lucky draw entries for this Promotion.

6. General Promotion Terms

- a. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- b. All permanent and/or contract employees of MoneyHero (including any affiliates of MoneyHero) are eligible to participate in this Promotion.
- 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. Participants are not entitled to any losses or damages suffered or incurred directly or indirectly as a result of or in connection with this Promotion.
- f. MoneyHero does not assume any legal responsibility for any aspect of Promotion Prize(s), including but not limited to the provision or delivery of Promotion Prize(s).
- g. Eligible Customers are responsible for checking the quality of the Promotion Prizes at the time of redemption. MoneyHero shall have no legal liability relating to any aspects of the Promotion Prizes including but not limited to their quality, supply, delivery and maintenance.

- h. 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.
- i. 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 Prizes.
- j. MoneyHero reserves the right to disqualify any participant and withhold or confiscate in full or part any Promotion Prizes 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).
- k. 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.
- l. 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.
- m. 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 Prize, for the purposes of verifying a participant's eligibility for the Promotion Prize.
- n. 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 Prize, (ii) MoneyHero sharing the details required to facilitate redemption of the Promotion Prize 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.
- o. 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.

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