



"MoneyBack Tap & Grab" Lucky Draw ("Lucky Draw") / "easy Card Extra Reward"
Terms and Conditions

1. MoneyBack ("MoneyBack") is the organizer of the promotion.
2. Participants must be a Hong Kong MoneyBack App member ("Member").
This promotion is applicable to the Hong Kong region only.

The promotion is not applicable to the members who registered through MoneyBack WeChat Mini Program.

3. The promotion period:
4 September 2026 (00:00) to 29 October 2026 (23:59)

"Tap & Grab" Lucky Draw promotion completion statement announcement date:
6 November 2026

"easy Card Extra Reward" results announcement date:
20 November 2026

"easy Card Extra Reward" winners' notification date:
on or before 27 November 2026

Each day will run from 00:00 to 23:59.

4. This promotion includes 2 parts:
 - a. "Tap & Grab" Lucky Draw
 - b. "easy Card Extra Reward"

5. How to Join "Tap & Grab" Lucky Draw:
No purchase, 100% win

During the promotion period, all Hong Kong MoneyBack App members log in to the promotion page in the MoneyBack App, press the "Tap & Grab" button to conduct the "Tap & Grab Lucky Draw" and get the lucky draw result instantly.

Each member, each day is entitled to a maximum 1 tap & grab lucky draw chance and win 1 prize.

6. How to Join "easy Card Extra Reward":

During the promotion period, all Hong Kong MoneyBack App members who ① join at least once "Tap & Grab" Lucky Draw, ② make eligible purchases^ (any purchase amount) at 2 or more designated merchants ③ **by paying with a linked MoneyBack App HSBC easy Credit Card / Visa Platinum Credit Card** ("linked HSBC easy / Visa Platinum Credit Card"), the purchase amount will be accumulated automatically. **No additional registration is required.**

The first 2,000 members who make eligible purchases at 2 or above designated merchants and have an accumulated purchase amount of over \$3,000 can get a Watsons e-Coupon (valued at \$200).

^ Before check-out, members must present the MoneyBack App member QR code for physical store or log in to the MoneyBack account for eShop to accumulate purchase amount.

Designated merchants: Hong Kong PARKnSHOP / Hong Kong Watsons / Hong Kong FORTRESS / Hong Kong Watson's Wine physical store / eShop

7. Prize:

"Tap & Grab" Lucky Draw Prizes:

When using all "Tap & Grab" Lucky Draw prizes, the payment must be made with a Visa credit card issued in Hong Kong.

Lucky Draw	Prizes
"Tap & Grab" Lucky Draw	PARKnSHOP - \$50 off upon spending \$300
	PARKnSHOP - Buy any Imperial Banquet products, save \$8 upon spending \$80
	PARKnSHOP - Buy Lee Kum Kee products, save \$8 upon spending \$108
	PARKnSHOP - Buy any SELECT products, save \$5 upon spending \$50
	PARKnSHOP - Buy Colgate products, save \$5 upon spending \$50
	PARKnSHOP - Buy Garden biscuits products, , save \$5 upon spending \$50
	PARKnSHOP - Buy Nestle Chilled Milk products, save \$4 upon spending \$40
	Watsons - \$50 off upon spending \$300
	Watsons - Buy any Adrien Gagnon products, save \$30 upon spending \$399
	Watsons - Buy any Nature One Dairy products, save \$30 upon spending \$399
	Watsons - Buy any Naturals by Watsons products, save \$10 upon spending \$60
	Watsons - Buy any Cetaphil products, save \$10 upon spending \$200
	Fortress - \$500 off upon spending \$5,000
	Fortress - Buy selected Home Appliance and Audio Visual products, save \$100 upon spending \$3,000
	Fortress - Buy selected Fortress brand products, save \$80 upon spending \$2,000
	Fortress - Buy selected Home Appliance and Audio Visual products, save \$30 upon spending \$1,500
	Fortress - Buy selected Fortress brand products, save \$30 upon spending \$1,000
	Watson's Wine - \$400 off upon spending \$2,000
	Watson's Wine - \$220 off upon every \$3,000 spent on still wine/Sake (max. \$440 off)

	Watson's Wine - \$60 off upon every \$998 spent on still wine/Sake (max. \$120 off)
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"easy Card Extra Reward" Prizes:

Watsons e-Coupon (Valued at \$200), 1 piece
(2,000 winners)

(When using the prize, the payment must be made with a linked HSBC easy / Visa Platinum Credit Card)

Terms and Conditions for the "Tap & Grab" Lucky Draw:

8. Participants can log in to the promotion page in the MoneyBack App and follow the instructions to conduct the "Tap & Grab" Lucky Draw and the lucky draw result will be shown to the participant instantly.
9. All "Tap & Grab" Lucky Draw prizes / prize redemption details will be added to the MoneyBack "Wallet" immediately after winning. The participant can check the prize / redemption details in the MoneyBack "Wallet".
10. All "Tap & Grab" Lucky Draw winners will be randomly drawn by computer during the promotion period.
11. Each member can join "Tap & Grab" Lucky Draw and win once per day during the promotion period.

Each lucky draw will result in 1 prize.

The lucky draw chance will not be accumulated. If the member did not conduct the lucky draw on a particular day, that day's lucky draw chance will be forfeited and will not be carried forward to the next day.

Terms and Conditions for the "easy Card Extra Reward":

12. The MoneyBack member account will be used as the account for accumulating purchase amount.

To accumulate the purchase amount, before check-out, the members must present the MoneyBack App member QR code for physical store or log in to the MoneyBack account for eShop and the payment must be made with a linked HSBC easy / Visa Platinum Credit Card.

The accumulated purchase amount cannot be transferred.

13. During the promotion period, if members did not join "Tap & Grab" Lucky Draw / did not make purchases at 2 or more designated merchants / the payment was not made with a linked HSBC easy / Visa Platinum Credit Card, the purchase amount will not be counted as accumulated purchase amount in this promotion.

14. The accumulated purchase amount is not limited to after or before joining "Tap & Grab" Lucky Draw and making purchases at 2 or above designated merchants.

During the promotion period, if the participants join "Tap & Grab" Lucky Draw and make purchases at 2 or more designated merchants, all eligible purchases with a linked HSBC easy / Visa Platinum Credit Card during the promotion period will be counted as accumulated purchase amount automatically.

15. After the member makes a purchase at 1 designated merchant with a linked HSBC easy / Visa Platinum Credit Card and has an accumulated purchase amount of over \$3,000, the member makes another purchase at the second designated merchant with a linked HSBC easy / Visa Platinum Credit Card. The transaction time at the second designated merchant will be considered as the time of having an accumulated purchase amount of over \$3,000.

If the member joins "Tap & Grab" Lucky Draw within the promotion period, the time / order for accumulated purchase amount over \$3,000 will be based on the above criteria.

The time of joining "Tap & Grab" Lucky Draw will not affect the time / order for accumulated purchase amount over \$3,000.

16. The accumulated purchase amount will be calculated automatically by the computer system based on eligible purchases at 2 or more designated merchants with a linked HSBC easy / Visa Platinum Credit Card during the promotion period.

The transaction records will be based on the designated merchants' computer records.

17. Designated merchants include:
- a. Hong Kong PARKnSHOP physical store / eShop[#]
 - b. Hong Kong Watsons physical store / eShop
 - c. Hong Kong FORTRESS physical store / eShop
 - d. Hong Kong Watson's Wine physical store / eStore

[#]Hong Kong PARKnSHOP physical store / eShop includes: PARKnSHOP, TASTE, FUSION, TASTE X FRESH (only at TASTE cashier), INTERNATIONAL, FOOD PARC, FOOD LE PARC, GOURMET, GREAT FOOD HALL and PNS eShop.

18. Eligible purchase:

Designated merchants' physical stores:

Purchases in Hong Kong dollars with a linked HSBC easy / Visa Platinum Credit Card within the promotion period

Designated merchants' eShop:

Purchases in Hong Kong dollars with a linked HSBC easy / Visa Platinum Credit Card.

The order delivery must be completed and both the purchase date and the delivery date shall be within the promotion period

19. If the eligible purchases are refunded or cancelled transactions / orders, the accumulated purchase amount will be cancelled without prior notice.

20. The date of accumulated purchase amount will be based on the transaction date of the purchases (Order date for online transactions) and the date must be within the promotion period.

The transaction records will be based on the designated merchants' computer records.

21. The purchase amount excludes refunded or cancelled transactions / orders and non-eligible items.

Non-eligible items:

PARKnSHOP physical store:

Purchases of gift coupon / eVoucher, mooncake, mooncake coupon, Chinese New Year Pudding and coupon, stage 1 infant milk formula, tobacco, phone card / prepaid phone card/gift card, food coupon, PARKnSHOP Food Card, consignment counter transaction, bill payment, Octopus / Alipay value-added service, any redemption promotion and eStamp redemption, bulk/ case purchase with single transaction over \$50,000 or 50 cases, plastic shopping bag charging, delivery service charge and 3 Shop products & services. It does not apply to phone / fax ordering and purchases made at Great App and "Click & Collect" service, transactions made at self-checkout machine, Tap & Shop and mobile POS.

PNS eShop:

Purchasing eVoucher, mooncake, plastic shopping bag charge, hampers, stage 1 infant milk formula, hairy crabs, supplier direct delivery items, flash sales and pre-order items, physical store pick up items, spirits, bird's nest, essence of chicken, dried abalone, items from Watsons eMall and Fortress.

Watsons physical store / eShop:

Bill payments, all Reloading Service, Octopus card reloads, phone or fax orders, purchasing Watsons coupons / gift voucher, MoneyBack Thankful Promotion, #1DAYonly items as specified in stores, stage 1 infant milk powder, prepaid phone cards, environmental levy on plastic shopping bags, redemption items, designed point/e-stamp redemption items, Non-discountable Products, Dietitian Consultation Service, prescription products, subscription program, body check & vaccine package, Chinese medicine practitioner's consultation services, online medical service, fixed price items, supplier direct delivery items and pre-order items, transactions made at self-checkout machine, Tap & Shop and mobile POS, transactions made at any outlets outside Hong Kong (including Macau and Mainland China), unauthorized transactions, transactions (including top-up transactions) made via eWallet, all unposted/cancelled/refunded transactions.

FORTRESS physical store / eShop:

Purchase of Apple product, home entertainment products, gift coupon / voucher, telecom services, stored value cards, bill payments, Octopus card reloads, plastic shopping bag charging, Apple repair services and delivery fee or installation charge.

Watson's Wine physical stores/ eStore:

Purchases of promo items, Flash Sale items, limited-time offer, bundle, Top-up offer, Champagne, spirits, En Primeur, eGift vouchers, wine storage, concierge and hospitality services, delivery charges and event tickets. Not applicable to coupon/cash voucher redemption, W

Rewards redemption, points redemption or Watson's Wine Club member events, and cannot be used in conjunction with Watson's Wine Club member offers or any other promotion.

Other Terms and Conditions:

22. "Tap & Grab" Lucky Draw promotion completion statement will be published in Sing Tao Daily and The Standard on "Tap & Grab" Lucky Draw promotion completion statement announcement date.

The "easy Card Extra Reward" winners list will be announced on the MoneyBack App, social media, Sing Tao Daily and The Standard on the "easy Card Extra Reward" results announcement date.

The "easy Card Extra Reward" winners will be informed on or before the "easy Card Extra Reward" winners' notification date.

If the "easy Card Extra Reward" winners cannot be contacted on or before the "easy Card Extra Reward" winners' notification date, the prize will be forfeited.

23. For any enquiries related to the promotion, members can contact our customer service hotline at 2187 2277 or WhatsApp customer service ambassador at 9758 6424 during office hours, Monday to Sunday 09:00 to 21:00.

24. MoneyBack reserves the rights to request winners to present the original copy of Hong Kong identity proof documents and the MoneyBack App member QR code for verification and MoneyBack will not keep the record of the original copy of winners' Hong Kong identity proof documents. If winners do not respond or cannot provide the documents required by the designated date, it will result in disqualification.

25. If the winner's information on the identity proof does not match the record of the MoneyBack App member information, or if the winner fails to present the original identity proof, the MoneyBack App member QR code, or the winning SMS / email / WhatsApp message / MoneyBack App push notifications upon redemption, the winner will be disqualified and shall not object.

26. Participants must agree that the organizer will send winning notifications / redemption details by SMS / email / WhatsApp message / MoneyBack App push notifications / phone call.

27. Winners must adhere to the instructions and the terms and conditions and redemption details provided in the winning notifications / the MoneyBack App to redeem and use the prizes within the designated period stated in the winning notifications / the MoneyBack App. Failure to do so will be considered as voluntarily forfeiting the prize. MoneyBack reserves the right to request the winners to provide the identity identification documents, MoneyBack App QR code and the winning notifications for verification purposes.

If the winner fails to redeem the prize or use the prize within the specified date / time and by designated method set by the MoneyBack or the prize suppliers (the prizes do not include delivery service), it will be considered as a voluntary forfeiture of the prize.
Authorized redemption is not allowed.

28. All prizes are provided by suppliers and are subject to terms and conditions of the suppliers. The prizes will only be awarded in Hong Kong.

29. Photos are for reference only. The actual products shall prevail.
30. All the prizes cannot be transferred / resold, returned, or exchanged for cash, other products or discounts or modified. Once prizes are given, MoneyBack will not be responsible if any loss of or damage to prizes after the prizes are distributed.
31. Except for responsibilities stipulated by law, MoneyBack will not be liable for any loss, damage and / or consequence suffered, or personal injury suffered as a result of redeeming, taking or using the prizes (including but not limited to indirect or consequential loss).
32. MoneyBack shall not be liable for any expenses incurred from entering the promotion and redeeming the prizes, including (but not limited to) transportation costs, delivery costs, etc.
33. MoneyBack and Visa will not handle any complaints related to the prizes and will assume no responsibility or liability for the prizes.
In case of any disputes, MoneyBack and Visa reserve the right for the final decision and there is no right of appeal and participants and winners will be bound by MoneyBack and Visa's decision.
34. MoneyBack and Visa are not the prize suppliers of the promotion.
The prizes are provided on an as-is basis, MoneyBack and Visa will not be liable for any issues related to the prizes of the promotion and will make no warranties, representations or guarantees, whether expressed or implied, including, but not limited to the merchantability of any prize or its fitness for a particular purpose. All disputes regarding the prizes of the promotion shall be resolved directly between the participants / winners and the prize suppliers.
35. To the maximum extent permitted by applicable law, MoneyBack and Visa have no liability for any direct or indirect loss or damage (including any consequential, special, or exemplary damages) arising from the participation in the promotion or relating thereto and the quality / content / arrangement of the prizes and the winners will not receive any compensation from MoneyBack and Visa for the above.
36. MoneyBack will provide participants' information in this promotion to Visa for transaction verification. All personal information collected from participants during the promotion process or thereafter in connection with the promotion will be processed in accordance with Moneyback Program Privacy Policy Statement (available at <https://www.moneyback.com.hk/en/Privacy-Policy>) and Visa's Global Privacy Notice (available at https://www.visa.com.hk/en_HK/legal/global-privacy-notice.html) and any preferences expressed by participants during the promotion process. By providing consent when participating in the promotion, participants (i) authorize MoneyBack / Visa to collect, store, use, process their personal data for the purpose of promotion administration, winner announcement / communication and other purposes related to the promotion and (ii) authorize Visa to collect, store, use, process their enrolled Visa card number for the purpose of qualifying their eligible transactions for the promotion and other purposes related to the promotion. Participants have the right to access, withdraw, and correct personal information held about them, and to oppose the collection or processing of it. Participants can make the above request by contacting our customer service hotline at 2187 2277 or WhatsApp customer service ambassador at 9758 6424.

If participants refuse to provide the information, they cannot join this promotion. Whenever Participants submit any card related information in order to participate in the promotion, please be aware that Visa may store and process this information in different territories from where they

reside, including in the US. Please note that these countries may have different laws and requirements about privacy and data use from the territory in which the Participant is located.

37. Visa shall not be liable for any matters arising from or in connection with the promotion, or the information provided by MoneyBack. Any enquiry regarding the promotion or any request for information about the promotion should be directed to MoneyBack.
38. MoneyBack shall bear no responsibility for any delays, omissions or mistakes in the submission of the participants' data, transaction records or winner notifications issued by MoneyBack that may occur through technical problems, connection problems, or malfunctions of handsets or networks of MoneyBack or participating merchants.
39. All information should be based on the member information records at the time of drawing. Any faulty, duplicated and incomplete information will result in disqualification. If participants cannot receive the winning notifications, redemption details or prizes, or cannot redeem the prizes due to any fake, incomplete or incorrect member information / participants refuse to receive SMS / email / WhatsApp message / MoneyBack App push notifications / phone call by the organizer, MoneyBack shall bear no responsibility.
40. If it is found that a participant uses an empty or fake account, or hacks or modifies the program by any methods, MoneyBack reasonably believes the participant participates in or incites others to participate in the promotion by any unfair, dishonest, fraudulent, abusive, improper or illegal means, or promotes others to participate in this promotion for any benefit without the prior consent of MoneyBack, MoneyBack reserves the right to disqualify or withdraw the relevant participants from participation without prior or further notice. MoneyBack reserves the right to pursue any actions that interfere with and/or disrupt the promotion.
41. In case any Participant has, in MoneyBack or Visa's opinion, participated in the promotion by improper means, or any fraud relating to, abuse of, or conduct that jeopardizes the fair and proper execution of the promotion, MoneyBack and Visa reserve the right to disqualify or withdraw the promotion entry(s) or lucky draw chance(s) of the participants without prior or further notice. MoneyBack and Visa reserve all legal rights to recover the damages or other compensation from such participants.
42. Participation in the promotion is voluntary, and MoneyBack shall not be responsible for any disputes or liabilities of the promotion and any related obligations or costs incurred by participating in the promotion.
43. All times are based on Hong Kong time and the MoneyBack's server.
44. In the event of any dispute, MoneyBack reserves the sole right to make the final decision.
45. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.
46. Trade Promotion Competition Licence No.: 61782-3
(The Trade Promotion Competition Licences are only applicable to the "Tap & Grab".)

To borrow or not to borrow? Borrow only if you can repay!

Personal Information Collection Statement

Any personal information collected in relation to this promotion will only be used to contact and verify the identity of the participants for prize redemption. MoneyBack may transfer the personal data to third-party service providers, marketing promotion partners and prize suppliers to assist the management of the promotion and for prize redemption purposes in this promotion. All data will be handled properly and kept confidential with adequate security protection measures. MoneyBack reserves the right to disqualify participants who refuse to provide the relevant personal information. All personal data collected will be used for member profile updates and will be erased after the completion of the profile updates.

For our company's privacy policy, please refer to <https://www.moneyback.com.hk/en/Privacy-Policy>