
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

MoneyHero Ltd

(Name of Issuer)

Class A Ordinary Shares, \$0.0001 par value per share

(Title of Class of Securities)

(CUSIP Number)

JONATHAN HONIG
5825 Windsor Court, 1325 Avenue of the Americas
Boca Raton, FL, 33496
561-445-3665

RYAN NEBEL
OLSHAN FROME WOLOSKY LLP, 1325 Avenue of the Americas
New York, NY, 10019
212-451-2300

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)
09/23/2026

(Date of Event Which Requires Filing of This Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of §§ 240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box. ☒

The information required on the remainder of this cover page shall not be deemed to be “filed” for the purpose of Section 18 of the Securities Exchange Act of 1934 (“Act”) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SCHEDULE 13D

CUSIP No.

Name of reporting person

2	Check the appropriate box if a member of a Group (See Instructions)	
	☒ (a)	
	☐ (b)	
3	SEC use only	
	Source of funds (See Instructions)	
4	WC	
	Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)	
5	☐	
	Citizenship or place of organization	
6	FLORIDA	
	Sole Voting Power	
7	0.00	
	Shared Voting Power	
8	635,000.00	
	Sole Dispositive Power	
9	0.00	
	Shared Dispositive Power	
10	635,000.00	
	Aggregate amount beneficially owned by each reporting person	
11	635,000.00	
	Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)	
12	☐	
	Percent of class represented by amount in Row (11)	
13	2.1 %	
	Type of Reporting Person (See Instructions)	
14	OO	

SCHEDULE 13D

CUSIP No.

	Name of reporting person	
1	Elizabeth Honig	
	Check the appropriate box if a member of a Group (See Instructions)	
2	☒ (a)	
	☐ (b)	
3	SEC use only	
	Source of funds (See Instructions)	
4	AF	
	Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)	
5	☐	
6	Citizenship or place of organization	

UNITED STATES

Sole Voting Power

7

0.00

Shared Voting Power

8

635,000.00

Sole Dispositive Power

9

0.00

Shared Dispositive Power

10

635,000.00

Aggregate amount beneficially owned by each reporting person

635,000.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)



Percent of class represented by amount in Row (11)

2.1 %

Type of Reporting Person (See Instructions)

IN

SCHEDULE 13D

CUSIP No.

Name of reporting person

HONIG JONATHAN

Check the appropriate box if a member of a Group (See Instructions)

☒ (a)

☐ (b)

SEC use only

Source of funds (See Instructions)

PF, OO

Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)



Citizenship or place of organization

UNITED STATES

Sole Voting Power

7

2,106,000.00

Shared Voting Power

8

635,000.00

Sole Dispositive Power

9

2,106,000.00

Shared Dispositive Power

10

635,000.00

Aggregate amount beneficially owned by each reporting person

2,741,000.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)



Percent of class represented by amount in Row (11)

9.0 %

Type of Reporting Person (See Instructions)

IN

SCHEDULE 13D

Item 1. Security and Issuer

Title of Class of Securities:

(a) Class A Ordinary Shares, \$0.0001 par value per share

Name of Issuer:

(b) MoneyHero Ltd

Address of Issuer's Principal Executive Offices:

(c) 70 SHENTON WAY, #18-15, SINGAPORE, SINGAPORE , 079118.

Item 2. Identity and Background

This statement is filed by: (i) Elizabeth Honig TR FBO Elizabeth Honig Lifetime Trust UA July 9, 2013, a Florida trust (the "Elizabeth Trust"), with respect to the Class A Ordinary Shares, \$0.0001 par value per share, of the Issuer (the "Shares") directly and beneficially owned by it; (ii) Elizabeth Honig, as the sole trustee of the Elizabeth Trust; and (iii) Jonathan Honig, with respect to the Shares directly and beneficially owned by him. Mr. Honig is the spouse of Ms. Honig. Each of the foregoing is referred to as a "Reporting Person" and collectively as the "Reporting Persons." Each of the Reporting Persons is party to that certain Joint Filing Agreement as further described in Item 6. Accordingly, the Reporting Persons are hereby filing a joint Schedule 13D.

(b) The principal business address of each of the Reporting Persons is 5825 Windsor Court, Boca Raton, Florida 33496.

(c) The principal business of the Elizabeth Trust is to hold investments for estate planning purposes. Ms. Honig serves as the sole trustee of the Elizabeth Trust. Mr. Honig is a private investor.

(d) No Reporting Person has, during the last five years, been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors).

(e) No Reporting Person has, during the last five years, been party to a civil proceeding of a judicial or administrative body of competent jurisdiction and as a result of such proceeding was or is subject to a judgment, decree or final order enjoining future violations of, or prohibiting or mandating activities subject to, federal or state securities laws or finding any violation with respect to such laws.

(f) The Elizabeth Trust is organized under the laws of the State of Florida. Ms. Honig and Mr. Honig are citizens of the United States of America.

Item 3. Source and Amount of Funds or Other Consideration

The Shares purchased by the Elizabeth Trust were purchased with working capital (which may, at any given time, include margin loans made by brokerage firms in the ordinary course of business). The aggregate purchase price of the 635,000 Shares directly owned by the Elizabeth Trust is approximately \$926,697, excluding brokerage commissions. The Shares directly owned by Mr. Honig were purchased with personal funds (which may, at any given time, include margin loans made by brokerage firms in the ordinary course of business). The aggregate purchase price of the 2,106,000 Shares directly owned by Mr. Honig is approximately \$3,230,451, excluding brokerage commissions.

Item 4. Purpose of Transaction

The Reporting Persons purchased the Shares based on the Reporting Persons' belief that the Shares, when purchased, were undervalued and represented an attractive investment opportunity. Depending upon overall market conditions, other investment opportunities available to the Reporting Persons, and the availability of Shares at prices that would make the purchase or sale of Shares desirable, the Reporting Persons may endeavor to increase or decrease their position in the Issuer through, among other things, the purchase or sale of Shares on the open market or in private transactions or otherwise, on such terms and at such times as the Reporting Persons may deem advisable. On September 29, 2026, Mr. Honig issued a public letter to the Board of Directors of the Issuer (the "Board") expressing

his view that the Board should take immediate steps to explore a sale of the Issuer. In reaching such conclusion, Mr. Honig raised his concerns with several developments at the Issuer, including leadership uncertainty, stalled growth, significant shareholder value destruction and a lack of confidence exhibited by insiders. In the letter, Mr. Honig requested that the Board retain an independent financial advisor and initiate a process to explore a sale of the Issuer, together with any other strategic alternatives that may be available to maximize shareholder value. Mr. Honig also requested for the Board to provide shareholders with meaningful transparency regarding the CEO search process, including the expected timeline for appointing a permanent CEO. The full text of the letter is attached hereto as Exhibit 99.1 and is incorporated herein by reference. The Reporting Persons intend to engage in communications with the Issuer's Board and management team regarding opportunities to enhance shareholder value, including commencing a strategic review process and potential leadership changes. The Reporting Persons intend to discuss their views with respect to the foregoing matters with the Issuer, its shareholders and other market participants. No Reporting Person has any present plan or proposal which would relate to or result in any of the matters set forth in subparagraphs (a) - (j) of Item 4 of Schedule 13D except as set forth herein or such as would occur upon or in connection with completion of, or following, any of the actions discussed herein. Depending on various factors including, without limitation, the Issuer's financial position and investment strategy, the price levels of the Shares, conditions in the securities markets and general economic and industry conditions, the Reporting Persons may in the future take such actions with respect to their investment in the Issuer as they deem appropriate including, without limitation, engaging in additional communications with management and the Board, engaging in discussions with shareholders of the Issuer or third parties, including potential acquirers, about the Issuer and the Reporting Persons' investment, making proposals to the Issuer concerning changes to the capitalization, ownership structure, including a sale of the Issuer as a whole or in parts, Board structure (including Board composition) or operations of the Issuer, purchasing additional Shares, selling some or all of their Shares, engaging in short selling of or any hedging or similar transaction with respect to the Shares, or changing their intention with respect to any and all matters referred to in Item 4.

Item 5. Interest in Securities of the Issuer

The aggregate percentage of Shares reported owned by each person named herein is based on 30,572,252 Shares outstanding as of December 31, 2025, which is the total number of Shares outstanding as disclosed in the Issuer's Amended Annual Report on Form 20-F/A filed with the Securities and Exchange Commission on May 27, 2026. As of the date hereof, the Elizabeth Trust directly beneficially owned 635,000 Shares, constituting approximately 2.1% of the Shares outstanding. Ms. Honig, as the sole trustee of the Elizabeth Trust, may be deemed to beneficially own the 635,000 Shares beneficially owned directly by the Elizabeth Trust, constituting approximately 2.1% of the Shares outstanding. As of the date hereof, Mr. Honig directly beneficially owned 2,106,000 Shares, constituting approximately 6.9% of the Shares outstanding. Mr. Honig, as Ms. Honig's spouse and pursuant to an understanding between Mr. and Ms. Honig whereby they share voting and dispositive power over the securities held by the Elizabeth Trust, may be deemed to beneficially own the 635,000 Shares beneficially owned directly by the Elizabeth Trust, which, together with the 2,106,000 Shares he directly owns, constitutes an aggregate of 2,741,000 Shares beneficially owned by Mr. Honig, constituting approximately 9.0% of the Shares outstanding. Each Reporting Person may be deemed to be a member of a "group" with the other Reporting Persons for the purposes of Section 13(d)(3) of the Securities Exchange Act of 1934, as amended, and such group may be deemed to beneficially own the 2,741,000 Shares owned in the aggregate by all of the Reporting Persons, constituting approximately 9.0% of the Shares outstanding. Each Reporting Person disclaims beneficial ownership of the Shares that he, she or it does not directly own.

- (a) Each of the Elizabeth Trust, Ms. Honig and Mr. Honig may be deemed to share the power to vote and dispose of the Shares directly beneficially owned by the Elizabeth Trust. Mr. Honig has the sole power to vote and dispose of the Shares directly beneficially owned by him.
- (b) The Reporting Persons have not entered into any transactions in the securities of the Issuer during the past sixty days.
- (c) No person other than the Reporting Persons is known to have the right to receive, or the power to direct the receipt of dividends from, or proceeds from the sale of, the Shares.
- (d) Not applicable.
- (e)

Item 6. Contracts, Arrangements, Understandings or Relationships With Respect to Securities of the Issuer

On September 29, 2026, the Reporting Persons entered into a Joint Filing Agreement pursuant to which the Reporting Persons agreed to the joint filing on behalf of each of them of statements on Schedule 13D with respect to the securities of the Issuer to the extent required by applicable law. The Joint Filing Agreement is attached hereto as Exhibit 99.2 and is incorporated herein by reference. Other than as described herein, there are no contracts, arrangements, understandings or relationships among the Reporting Persons, or between the Reporting Persons and any other person, with respect to the securities of the Issuer.

Item 7. Material to be Filed as Exhibits.

99.1 - Letter to the Board, dated September 29, 2026. 99.2 - Joint Filing Agreement, dated September 29, 2026.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Elizabeth Honig TR FBO Elizabeth Honig Lifetime Trust UA

July 9, 2013

Signature: /s/ Elizabeth Honig

Name/Title: Elizabeth Honig, Sole Trustee

Date: 09/29/2026

Elizabeth Honig

Signature: /s/ Elizabeth Honig

Name/Title: Elizabeth Honig

Date: 09/29/2026

HONIG JONATHAN

Signature: /s/ Jonathan Honig

Name/Title: Jonathan Honig

Date: 09/29/2026

Jonathan Honig Issues Open Letter to the Board of MoneyHero Limited

Calls on the Board to Immediately Retain an Independent Financial Advisor and Initiate a Strategic Review Process to Explore a Sale of the Company

Highlights Concerns with Leadership Uncertainty, Stalled Growth, Significant Shareholder Value Destruction and Lack of Insider Confidence

BOCA RATON, FLORIDA, September 29, 2026 -- Jonathan Honig, the largest unaffiliated shareholder of MoneyHero Limited (NASDAQ: MNY) (the "Company") with beneficial ownership of approximately 9.0% of the Company's outstanding Class A Ordinary Shares, today issued an open letter to the Company's Board of Directors (the "Board") urging the Board to immediately explore strategic alternatives, including a potential sale of the Company.

The full text of the letter follows.

September 29, 2026

MoneyHero Limited
70 Shenton Way
#18-15, EON Shenton, S079118, Singapore
Attention: Board of Directors

Dear Members of the Board,

As you should be aware, I am the largest unaffiliated shareholder of MoneyHero Limited (the "Company") with beneficial ownership of approximately 9.0% of the Company's outstanding Class A Ordinary Shares. I originally invested in the Company because I believed in the potential of its platform and was encouraged by its backing from prominent investors, including Peter Thiel, co-founder of PayPal and Palantir Technologies, and Richard Li, founder and chairman of Pacific Century Group. With backers of that caliber, I expected the Company would be governed and managed with the discipline and urgency that shareholders deserve. Unfortunately, that has not been the case. As a long-term and committed shareholder of the Company, I have supported management and the Board of Directors (the "Board") in their efforts to drive a profitable enterprise; however, I am writing today because I have become increasingly concerned by several developments, which has led me to believe that **the Board should immediately initiate a strategic review process to explore a sale of the Company.**

Leadership Uncertainty

On April 2, 2026, the Company announced that Rohith Murthy's tenure as Chief Executive Officer had concluded and that Chief Financial Officer Danny Leung would serve as Interim CEO.¹ As of the date of this letter, nearly six months have passed and the Company still has not appointed a permanent Chief Executive Officer. Mr. Murthy subsequently resigned from the Board entirely, effective May 26, 2026,² and the circumstances surrounding his departure remain unexplained to shareholders. The Company cannot afford to operate indefinitely under interim leadership, particularly given the competitive dynamics of the markets in which it operates. A business of this nature requires a permanent CEO with a clear mandate and the confidence of shareholders.

¹ Company Form 6-K filed with the SEC on April 2, 2026.

² Company Form 6-K filed with the SEC on May 29, 2026, reporting that the Board accepted Mr. Murthy's resignation as a Director effective May 26, 2026.

Stalled Growth

Annual revenue has declined in each of the last two fiscal years, falling from US\$80.7 million in FY2023 to US\$73.4 million in FY2025,³ despite management's stated expectation in April 2025 that the Company would reach US\$100 million in revenue.⁴ While the Company reported its first profitable quarter in Q4 2025, the full year still produced a net loss.⁵ The gap between management's commitments and actual results speaks for itself.

Significant Shareholder Value Destruction

The most recent closing price of the Company's shares was US\$0.675, down more than 88% from when it opened as a publicly traded company in October 2023.⁶ This is not a case of modest underperformance, it represents a near-total destruction of shareholder value. Clearly the status quo is unacceptable and the current Board has demonstrated an inability to deliver value for shareholders. I believe a sale represents the best risk adjusted path forward for shareholders to stem the tide of losses and halt further value destruction.

Lack of Insider Confidence

Based on a review of the Company's public filings with the SEC, no director or executive officer of the Company appears to have purchased any shares of the Company on the open market. When insiders are unwilling to buy shares alongside the shareholders they serve, it does little to inspire confidence that the Board and management believe in the current strategy.

The Path Forward

Given these facts, I believe the best course of action to maximize value for all shareholders is for the Board to:

1. Retain an independent financial advisor and initiate a comprehensive strategic review process to evaluate a sale of the Company, alongside any credible strategic alternatives; and
2. Provide shareholders with meaningful transparency regarding the CEO search process, including the expected timeline for appointing a permanent Chief Executive Officer.

I firmly believe that there are numerous parties that would be interested in acquiring the Company should the Board launch a credible strategic review process, and that the Company is worth at least US\$1.50 per share in a transaction.

³ Company Q4 and Full Year 2024 Earnings Release, filed as Exhibit 99.1 to Form 6-K on April 29, 2025, and Q4 and Full Year 2025 Earnings Release, filed as Exhibit 99.1 to Form 6-K on April 30, 2026.

⁴ Company Q4 and Full Year 2024 Earnings Release (April 29, 2025). Then-CEO Rohith Murthy stated the Company was “confident in our ability to build upon this momentum and regain topline growth momentum with US\$100 million in revenue and generate positive adjusted EBITDA on a quarterly basis in the second half of 2025.”

⁵ Company Q4 and Full Year 2025 Earnings Release (April 30, 2026).

⁶ Yahoo! Finance. Calculated from opening on October 13, 2023 to market close on September 28, 2026.

I look forward to discussing these important matters further and would appreciate the opportunity to speak with the Board (or a subset thereof) in the near future. To that end, I respectfully request a response no later than the close of business on Monday, **October 5, 2026** regarding the Board's willingness and availability to engage in such a discussion.

Sincerely,

Jonathan Honig
Contact:
Jonathan Honig
561-445-3665

JOINT FILING AGREEMENT

In accordance with Rule 13d-1(k)(1)(iii) under the Securities Exchange Act of 1934, as amended, the persons named below agree to the joint filing on behalf of each of them of a Statement on Schedule 13D (including amendments thereto) with respect to the Class A Ordinary Shares, \$0.0001 par value per share, of MoneyHero Limited. This Joint Filing Agreement shall be filed as an Exhibit to such Statement.

Elizabeth Honig TR FBO Elizabeth Honig Lifetime Trust UA July 9, 2013

By: /s/ Elizabeth Honig
Elizabeth Honig, Sole Trustee
Date: 09/29/2026

Elizabeth Honig

By: /s/ Elizabeth Honig
Elizabeth Honig
Date: 09/29/2026

HONIG JONATHAN

By: /s/ Jonathan Honig
Jonathan Honig
Date: 09/29/2026