

Mox Currency Exchange Promotion (2024 2nd Quarter) (the “Promotion”) Terms and Conditions

1. These terms apply to the Promotion offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**” or “**our**”). By participating in the Promotion, you agree to these terms.
2. You must read these terms along with Mox’s Personal Information Collection Statement, Privacy Policy Statement and General Terms and Conditions (including the schedules thereto), each of which can be found in the Mox app and/or on our website, and any other terms we may provide to you, which continue to apply to your relationship with us and your use of our products and services. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
3. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.

4. If you:

during the Promotion Period, exchange and accumulate designated Transaction Amount using our currency exchange feature or Express Remit on the Mox app,

(the above requirements referred to as the “**FX Requirement**”), subject to these terms, you will receive Currency Exchange Fee Rebate as shown in below table (“**Rebate**”).

Accumulated Transaction Amount (HKD equivalent)	Currency Exchange Fee Rebate
34,999 and below	0%
35,000 to 49,999	10%

Mox 貨幣兌換推廣活動 (2024 年第 2 季) (「本推廣」) 條款及細則

1. 本條款適用於由 Mox Bank Limited (「**Mox**」或「**我們**») 進行的本推廣。參加本推廣即表示你同意本條款。
2. 你必須一併閱讀本條款、Mox 的個人資料收集聲明、私隱政策聲明、一般條款及細則 (包括其所有附表), 分別可於 Mox 應用程式及/或我們的網站找到及我們可能向你提供的任何其他條款。除本條款外, 任何前述條款亦繼續一併適用於你與我們的關係及你就我們的產品及服務的使用。本條款與我們任何其他的條款如有任何不一致, 概以本條款為準。
3. 除非另有定義或另有所指, 本條款中使用的定義與我們一般條款及細則的定義含義相同。

4. 如你:

在推廣期內透過 Mox 應用程式內的兌換功能或即時匯兌換貨幣, 並在推廣期內累積兌換滿指定交易金額 (上述條件稱為「**兌換要求**»), 受制於本條款, 你將會收到下表展示的貨幣兌換費回贈 (「**回贈**」)。

累積交易金額 (港幣等值)	貨幣兌換費回贈
34,999 或以下	0%
35,000 至 49,999	10%
50,000 至 99,999	15%
100,000 或以上	20%

50,000 to 99,999	15%
100,000 and above	20%

For example, if you exchange accumulated HKD100,000 from 1 April 2024 to 30 June 2024, you will receive 20% Currency Exchange Fee Rebate on your Eligible Currency Exchange Transaction for the period beginning on 1 April 2024 and ending on 30 June 2024 (both dates inclusive).

If you use Express Remit to satisfy the FX Requirement, the transaction amount will be included once your Express Remit order is confirmed.

5. We will pay the Rebate in Hong Kong dollars at the Exchanged Currency to Hong Kong dollar exchange rate shown in the Mox app as at 23:59:59 (Hong Kong time) on 30 June 2024, and deposit the proceeds into your Mox Account on or before 31 July 2024.
6. Our calculations and any other determinations in respect of the Promotion will be based on records held by us (which will be considered final and conclusive).
7. You will receive the reward, gift or any other benefit in respect of the Promotion, only if you:
 - (a) hold a valid Mox Account in your name when we attempt to give you the reward, gift or other benefit with that Mox Account not having been suspended or closed by you or us or in arrears or default; and
 - (b) satisfy any additional requirements we may specify from time to time.

例如，你在 2024 年 4 月 1 日至 6 月 30 日累積兌換 港幣 100,000 元，你將收到就你於 2024 年 4 月 1 日至 2024 年 6 月 30 日（包括首尾兩天）的合資格外幣兌換交易及其相對應的貨幣兌換費，按 20% 計算的貨幣兌換費回贈。

如你使用即時匯以滿足兌換要求，交易金額將於即時匯指令被確認當天開始評算。

5. 我們將在 2024 年 7 月 31 日或之前按 Mox 應用程式內於香港時間 2024 年 6 月 30 日 23 時 59 分 59 秒之匯率將回贈折算至等值之港元，並將之收益以港幣等值存入你的 Mox 戶口內。
6. 我們就本推廣的計算及任何其他決定均根據我們持有的紀錄決定，任何此等決定均該視為最終決定並對你具有約束力。
7. 你只能於以下情況下獲得與本推廣的任何獎賞、禮品或任何其他利益：
 - (a) 當我們發放獎賞、禮品或其他利益給你時，你必須仍持有以你個人名義開立的 Mox 戶口及該 Mox 戶口並未被你本人或我們暫停或關閉，也沒有拖欠或違約；及
 - (b) 你滿足我們可能不時指定的任何額外其他要求。
8. 我們保留全權酌情決定，恕不另行提供通知或理由，隨時：
 - (a) 修訂或更改本推廣或本條款（包括修訂本條款內指定的任何日期、任何適

<p>8. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:</p> <p>(a) change or modify the Promotion or these terms (including, to change any dates or applicable exchange rates set out in these terms or any reward, gift or other benefit in respect of the Promotion and/or its monetary value);</p> <p>(b) suspend or terminate the Promotion or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of the Promotion:</p> <p>(i) if we believe any proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p>(ii) for any other reason we deem appropriate; and</p> <p>(d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion or determine whether you can participate in the Promotion in conjunction with any other promotion(s) or scheme(s)).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>9. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>10. To the extent permitted by laws and regulations:</p> <p>(a) neither Mox nor its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and</p> <p>(b) you shall release Mox, its affiliates, shareholders and partners from all</p>	<p>用的匯率或與本推廣及/或其貨幣價值有關的任何獎賞，禮品或其他利益)；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向你提供任何獎賞，禮品或其他利益：</p> <p>(i) 如我們相信你在 Mox 的任何戶口中的款項是由非法、欺詐或異常活動產生的；或</p> <p>(ii) 基於我們認為合理的任何其他原因；及</p> <p>(d) 在本推廣中作出任何決策（包括拒絕或暫停你參與本推廣，或決定本推廣是否可以與任何其他推廣或計劃一併使用）。</p> <p>任何此等決定均視為最終決定並對你具有約束力。</p> <p>9. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>10. 在法律及法規允許的範圍內，就你因參與本推廣或因本條款所致或引起的相關損失或損害賠償（包括任何我們不向你提供或支付任何獎賞、禮品或其他利益的決定或你不能獲得任何獎賞、禮品或其他利益）：</p> <p>(a) Mox 及其關聯公司、股東或合作夥伴對你蒙受的任何損失或損害賠償不承擔任何責任；及</p>
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<p>actions, proceedings and claims which may be brought against Mox, its affiliates or shareholders or partners,</p> <p>arising from or in connection with your participation in the Promotion (including any decision not to give you, or your failure to receive any reward, gift or other benefit) or these terms, unless:</p> <p>(y) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(z) such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p> <p>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 10 continues after the expiration or termination of these terms or the Promotion.</p> <p>11. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) and other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefits or advantages may vary from time to time. We are entitled to retain any such benefits or advantages for our own account and benefit, absolutely, without having to make any prior disclosure to you.</p> <p>12. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) and other benefits or advantages from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefits or advantages may vary from time to time and such third parties are entitled to retain any</p>	<p>(b) 你須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox、其關聯公司、股東或合作夥伴的所有法律行動、法律程序及索償，</p> <p>除非該等損失、損害賠償、訴訟、法律程序或索賠是：</p> <p>(y) 因 Mox、其關聯公司、股東或合作夥伴的疏忽、欺詐行為或故意失責而引致；及</p> <p>(z) 合理可預見的及直接及完全由該等疏忽、欺詐行為或故意失責而引致的。</p> <p>本第 10 條在本條款或本推廣終止後仍會繼續有效。</p> <p>11. 你知悉第三方（包括我們的直接或間接股東）可能會向我們提供與本推廣相關的付款（例如補貼）和其他利益或好處。任何此等利益或好處的性質、金額和計算方法可不時更改。我們可絕對享有並有權為自身保留任何此等利益或好處，而無須事先向你披露。</p> <p>12. 你知悉第三方可直接或間接從我們獲得與本推廣相關的付款（例如報酬、佣金、回扣）或其他付款、利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。該等第三方絕對享有並有權保留任何此等利益或好處，而無須事先向你披露。</p> <p>13. 本推廣並不構成對任何人進行任何交易的要約、邀請或推薦（包括賣出或買入任何貨幣）。</p>
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<p>such benefits or advantages for its own account and benefit, absolutely, without having to make any prior disclosure to you.</p> <p>13. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction (including to buy or sell any currency).</p> <p>14. Neither your right to participate in the Promotion nor your eligibility to receive any reward, gift or other benefit in respect of the Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>15. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.</p> <p>16. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>17. These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China. The parties submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region of the People's Republic of China.</p> <p>18. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>19. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “Exchanged Currency” means you receive a notification from Mox stating that you have exchanged a currency in</p>	<p>14. 你參與本推廣的權利或獲得本推廣的任何獎賞、禮品或其他利益的資格不得轉移或分配給其他人、交換或轉換成任何其他利益或權利。</p> <p>15. 本推廣或本條款並未視作、暗示或表示任何人或實體為我們的代理或代表，或以其他方式代表我們招攬業務。</p> <p>16. 並非本條款協議一方的人士無權按《合約（第三者權利）條例》（香港法例第 623 章）執行本條款的任何條文，或享有本條款的任何條文下的利益，除本條款另有列出外。</p> <p>17. 本條款在所有方面均受中華人民共和國香港特別行政區法律的管限及詮釋。雙方得受中華人民共和國香港特別行政區法院的專屬管轄權管轄。</p> <p>18. 本推廣條款的英文與中文版本如有任何不一致，概以英文版本為準。</p> <p>19. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「兌換外幣」指當你收到 Mox 的通知，表示你已(按適用)將你於 Mox 的其中一戶口中的 貨幣兌換為另一種貨幣，或如適用，當你已在你的 Mox 應用程式內到達一個頁面顯示你的匯款指令已被確認。</p> <p>(b) 「兌換要求」具有本條款第 4 條賦予該詞的含義。</p>
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one of your account(s) in Mox to another currency or if applicable, you arrive at the screen on your Mox app stating that your remittance order has been confirmed,

(whichever is applicable).

- (b) **“FX Requirement”** has the meaning given to it in clause 4 of these terms.
- (c) **“Promotion Period”** means the period beginning on 1 April 2024 and ending on 30 June 2024 (both dates inclusive).
- (d) **“Rebate”** has the meaning given to it in clause 4 of these terms.
- (e) **“Transaction Amount”** means the Exchanged Currency equivalent of the amount of Hong Kong dollars you have exchanged (including any fees), for the purposes of satisfying the FX Requirement.

We will use the Hong Kong dollar to the Exchanged Currency exchange rate shown in the Mox app at the time you satisfy the FX Requirement to determine your ‘Transaction Amount’.

Important Disclaimer for Currency Exchange Transaction(s)

1. If you exchange your money for CNY or JPY, you must exchange these currencies into Hong Kong dollars before you can transfer the proceeds out of your account.
2. We do not offer local transfers of any Foreign Currency (including USD and CNY).
3. Currency exchange involves risks. You may incur losses arising as a result of carrying out currency exchanges on the Mox app (including as a result of exchange rate fluctuations). You acknowledge that you carry out currency conversions on the

(c) **「推廣期」**是指 2024 年 4 月 1 日至 2024 年 6 月 30 日（包括首尾兩日）。

(d) **「回贈」**具有本條款第 4 條賦予該詞的含義。

(e) **「交易金額」**是指你為滿足兌換要求而進行的貨幣兌換，並將該交易金額（包括任何費用）折算至等值之港幣金額。

我們會以你滿足兌換要求時 Mox 應用程式上之港幣兌換至兌換外幣之匯率折算計算你的「交易金額」。

貨幣兌換交易的重要聲明

1. 如果你將資金兌換為人民幣或日元，你必須先將這些貨幣兌換成港幣，然後才能將之收益從你的戶口轉出。
2. 我們不提供任何外幣（包括美元及人民幣）的本地轉帳服務。
3. 請注意，貨幣兌換涉及風險。你可能會因在 Mox 應用程式上進行貨幣兌換而蒙受損失（包括匯率波動）。你明白你在 Mox 應用程式上進行貨幣兌換完全是你本人的意願，並自行承擔風險。

最近更新日期：2024 年 4 月 15 日



Mox app entirely for your own account and at your own risk.

Last updated: 15 April 2024