2026 Targeted CLP Bill Payment Campaign Promotion ("Promotion") terms and conditions

1. These terms apply to this Promotion offered by Mox Bank Limited ("**Mox**", "**we**", "**us**" or "**our**"). By participating in this Promotion, you agree to these terms.

2. You must read these terms along with Mox's Personal Information Collection Statement, Privacy Policy Statement, 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.

3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.

4. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.

5. If you:

   (a) are invited to register for this Promotion in the Mox app (we reserve the right to select and invite customers to participate in this Promotion in our sole and absolute discretion);

   (b) during the Promotion Registration Period, register for this Promotion in the Mox app (the day on which you register for this Promotion, your "**Promotion Registration Day**"), and

   (c) complete the requirements set out in clause 6 of these terms,

   subject to these terms, you will receive the Bill Payment Reward(s).

6. If you, during the period beginning on and

2026 特選客戶中電賬單繳費推廣活動（「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。參與本推廣即表示您同意本條款。

2. 您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），其分別可於 Mox app 及／或我們的網站上找到，及我們可能向您提供的任何其他條款，而該等條款將繼續一併適用於您與我們的關係及您就我們的產品及服務的使用。

3. 如本條款與我們任何其他的條款有任何不一致，概以本條款為準。

4. 除非本條款另有定義或另有所指，否則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。

5. 如您：

   (a) 於 Mox app 獲邀參加本推廣（我們保留全權酌情決定權選擇及邀請客戶參與本推廣）；

   (b) 在推廣註冊期內，於 Mox app 參加本推廣（您註冊本推廣的當日為「**推廣註冊日**」）；及

   (c) 於相關的期間內完成本條款第 6 條所述的要求，

   受制於本條款，您將會獲得繳費獎賞。

6. 如您在以下期間內：

   (a) 自您的推廣註冊日起及其後 30 天內，

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from:

(a) your Promotion Registration Day and the following 30 days, complete at least one Eligible Bill Payment, subject to these terms, you will receive HKD10 ("**First Bill Payment Reward**");

(b) the 31st day after your Promotion Registration Day and the following 29 days, complete at least one Eligible Bill Payment, subject to these terms, you will receive HKD10 ("**Second Bill Payment Reward**"); and

(c) the 61st day after your Promotion Registration Day and the following 29 days, complete at least one Eligible Bill Payment, subject to these terms, you will receive HKD20 ("**Third Bill Payment Reward**").

7. Each Bill Payment Reward will be delivered to your Mox Account upon settlement of the relevant Eligible Bill Payment.

8. You can only participate in this Promotion once. You can only receive one of each Bill Payment Reward.

9. Registration for this Promotion is subject to a quota of 3,000 registrations. The 'Promotion Registration Period' will end on the earlier of (a) the last day of that period, and (b) the day on which there has been 3,000 registrations. Registration for this Promotion is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the usage of any quota or its continued availability.

10. We will determine whether an Eligible Bill Payment has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).

11. If you have received any reward, gift or other benefit in respect of this Promotion and any transaction that contributed to the

進行至少一項合資格繳費，受制於本條款，您即可獲 HKD10（「**第一項繳費獎賞**」）；

(b) 自您的推廣註冊日起第 31 天及其後 29 天內，進行至少一項合資格繳費，受制於本條款，您即可獲 HKD10（「**第二項繳費獎賞**」）；及

(c) 自您的推廣註冊日起第 61 天及其後 29 天內，如您進行至少一項合資格繳費，受制於本條款，您即可獲 HKD20（「**第三項繳費獎賞**」）。

7. 每項繳費獎賞將於相關合資格繳費交易結算後存入至您的 Mox 戶口。

8. 您只能參與本推廣一次。您只能獲得每項繳費獎賞各一個。

9. 本推廣的參加名額 3,000 位。「推廣註冊期」將於（a）該期間的最後一天，或（b）當參加人數達 3,000 人當天（以較早者為準）結束。本推廣的參加名額按我們絕對酌情權，以先到先得的方式提供。我們不會通知您任何名額使用或供應的最新情況。

10. 我們將根據我們持有的交易紀錄決定一項交易是否為合資格繳費交易，而該等決定均將被視為最終決定並對您具有約束力。

11. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益，而任何促成符合該等獎賞、禮品或其他利益的交易其後被撤銷、取消或退款，導致您不再符合相關要求，我們有權從您的 Mox 戶口扣除獎賞、禮品或其他利益的等同價值。

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satisfaction of the requirement(s) for that reward, gift or other benefit, is subsequently reversed, cancelled or refunded such that the requirement(s) is no longer satisfied, we reserve the right to deduct an amount equal to the value of the reward, gift or other benefit from your Mox Account.

12. You will receive the reward, gift or other benefit in respect of this Promotion, only if:

    (a) you hold a valid Mox Account in your name;

    (b) none of your accounts with Mox have been suspended or are in arrears or default; and

    (c) you satisfy any additional requirements we may specify from time to time.

13. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:

    (a) change or modify this Promotion or these terms (including any dates set out in these terms or any reward, gift or other benefit in respect of this Promotion and/or its monetary value);

    (b) suspend or terminate this Promotion or these terms;

    (c) refuse to give you any reward, gift or other benefit in respect of this Promotion:

        (i) if we believe that any proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or

        (ii) for any other reason we deem appropriate; and

    (d) make any decision in connection with this Promotion (including to refuse or suspend your participation in this

12. 您只能於以下情況下獲得本推廣的獎賞、禮品或其他利益：

    (a) 您持有有效並以自己名義開立的 Mox 戶口；

    (b) 您於 Mox 的戶口均並未被暫停，也沒有拖欠或違約的情況；及

    (c) 您滿足我們不時指定的任何額外要求。

13. 我們保留全權及絕對酌情權，在無須通知或提供原因的情況下，隨時：

    (a) 修訂或更改本推廣或本條款（包括本條款列出的任何日期或與本推廣有關的任何獎賞、禮品或其他利益及／或其現金價值）；

    (b) 暫停或終止本推廣或本條款；

    (c) 就以下原因拒絕就本推廣向您提供任何獎賞、禮品或其他利益：

        (i) 如我們認為您於 Mox 的任何戶口的收益是任何非法、欺詐或異常活動的收益；或

        (ii) 出於我們認為適當的任何其他理由；及

    (d) 作出與本推廣相關的任何決定（包括拒絕或暫停您參與本推廣）。

    任何此等決定均被視為最終決定並對您具有約束力。

14. 在不限制本條款的情況下，我們可以決定您是否可以將本推廣與我們不時提供的其他優惠或推廣一併使用。我們將在 Mox

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Promotion).

Any such decision shall be conclusive and binding on you.

14. Without limiting anything in these terms, we may determine whether or not you can combine this Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine this Promotion with other offers or promotions in the Mox app and/or our website or through any other communication channels we may determine from time to time.

15. If any dispute arises in connection with this Promotion, our decision is final.

16. To the extent permitted by laws and regulations:

    (a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damage suffered by you; and

    (b) you shall release Mox and its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought against Mox or its affiliates, shareholders or partners,

    arising from or in connection with your participation in this Promotion (including any decision not to offer or distribute to you, or your failure to receive, any reward, gift or other benefit) or these terms, unless:

    (c) any such loss, damage, action, proceeding or claim is due to; and

    (d) such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,

    Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.

app 及 / 或我們網站上或透過我們不時決定的任何其他通訊渠道通知您本推廣是否可以與其他優惠或推廣一併使用。

15. 如有任何有關本推廣的爭議，我們保留最終決定權。

16. 在法律及法規允許的範圍內，就您因參與本推廣或因本條款所致或引起的相關損失、損害賠償、法律行動、法律程序或索償（包括任何拒絕向您提供或分發任何獎賞、禮品或其他利益的任何決定或您未能獲得任何獎賞、禮品或其他利益）：

    (a) Mox 或其任何關聯公司、股東或合作夥伴對您遭受的任何損失或損害賠償均不承擔任何責任；及

    (b) 您須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox 或其關聯公司、股東或合作夥伴的所有法律行動、法律程序及索償，

    除非該等損失、損害賠償、法律行動、法律程序或索償是：

    (c) 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

    (d) 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。

    本第 16 條在本推廣或本條款到期或終止後繼續有效。

17. 您知悉第三方（包括我們的直接或間接股東）可能向我們提供與本推廣有關的付款（例如津貼）或其他利益或好處。任何此等利益或好處的性質、金額和計算方法可

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This clause 16 continues after the expiry or termination of this Promotion or these terms.

17. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or other benefits or advantages in connection with this Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time. We are entitled to retain any such benefit or advantage for our own account and benefit, absolutely, without having to make any prior disclosure to you.

18. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) or other benefits or advantages from us directly or indirectly in connection with this Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time and such third parties are entitled to retain any such benefit or advantage for its own account and benefit, absolutely, without having to make any prior disclosure to you.

19. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.

20. Neither your right to participate in this Promotion nor your eligibility to receive any reward, gift or other benefit in respect of this Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.

21. Nothing under these terms or this 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.

22. A person who is not a party to these terms has no right to enforce or enjoy the benefit of any of these terms pursuant to the Contracts (Rights of Third Parties)

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，而無需事先向您披露。

18. 您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、佣金及回扣）或其他利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。該第三方可絕對享有並有權為自身保留任何此等利益或好處，而無需事先向您披露。

19. 本推廣並不構成對任何人進行任何交易的任何要約、邀請或推薦。

20. 您不得將參與本推廣的資格或獲得本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。

21. 本推廣或本條款並不視作、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。

22. 除本條款另有所指，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。

23. 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

24. 本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。

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Ordinance (Cap. 623), other than as set out in these terms.

23. 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.

24. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.

25. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Bill Payment Reward**" means each of the First Bill Payment Reward, the Second Bill Payment Reward and the Third Bill Payment Reward.

(b) "**Eligible Bill Payment**" means a bill payment made to "CLP Power" of at least HKD100:

(i) made in the Mox app, via the 'Pay bills' feature, or via FPS where such payment is categorised as a 'Merchant Payment'; and

(ii) which has been settled by the merchant (i.e. appear as 'completed' in the Mox app) on or before the last day of the relevant period set out in clause 6 of these terms.

For the avoidance of doubt, any bill payment made not using the 'Pay bills' feature or if made using FPS, not categorised as a 'Merchant Payment' (for example, through a direct debit arrangement) is not an 'Eligible Bill Payment'.

(c) "**First Bill Payment Reward**" has the

25. **定義**

以下定義具有以下含義：

(a) 「**繳費獎賞**」是指第一項繳費獎賞、第二項繳費獎賞及第三項繳費獎賞。

(b) 「**合資格繳費交易**」是指一筆繳付給「中華電力」(或"CLP Power")，並不少於 HKD100 的賬單繳費：

(i) 使用 Mox app 中「繳費」功能或透過「轉數快」作出歸類為「商戶繳費」交易繳付，並

(ii) 於本條款第 6 條列出相關的期間內，由該商戶完成結算（即交易狀態必須於 Mox app 顯示為「完成」的交易）。

為免生疑問，任何未使用 Mox app 內的「繳費」功能或未透過「轉數快」作出歸類為「商戶繳費」交易進行的繳費（例如，透過直接付款安排）均不屬「合資格繳費交易」。

(c) 「**第一項繳費獎賞**」具有本條款第 6(a)條賦予的含義。

(d) 「**推廣註冊日**」具有本條款第 5(b)條賦予的含義。

(e) 「**推廣註冊期**」是指，受制於本條款第 9 條，2026 年 10 月 1 日至 2027 年 2 月 28 日（包括首尾兩日）。

(f) 「**第二項繳費獎賞**」具有本條款第 6(b)條賦予的含義。

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meaning given in clause 6(a) of these terms. (d) "**Promotion Registration Day**" has the meaning given in clause 5(b) of these terms. (e) "**Promotion Registration Period**" means, subject to clause 9 of these terms, the period beginning on 1 October 2026 and ending on 28 February 2027 (both dates inclusive). (f) "**Second Bill Payment Reward**" has the meaning given in clause 6(b)of these terms. (g) "**Third Bill Payment Reward**" has the meaning given in clause 6(c)of these terms. Effective date: 1 October 2026	(g) 「**第三項繳費獎賞**」具有本條款第 6(c)條賦予的含義。 生效日期: 2026 年 10 月 1 日

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