

### Mox Invest – InvestGrowth Promotion (the “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) during the Promotion Period, register for the Promotion in the Mox app (the day on which you register for the Promotion, your “**Registration Day**”); and
  - (b) during the period beginning on and from Registration Day to the end of the Promotion Period, complete your Mox Invest Account opening process and receive a Mox Invest welcome notification from Mox (the day on which you receive your Mox Invest welcome notification, your “**Invest Joining Day**”),
 then, subject to these terms, you will receive the Invest Welcome Shares, which we will deposit into your Mox Invest Account on or before 16 June 2026.

### Mox Invest - InvestGrowth 迎新推廣 (「本推廣」) 條款及細則

1. 本條款適用於 Mox Bank Limited (「**Mox**」或「**我們**」) 進行的本推廣。參與本推廣即表示您同意接受本條款。
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. 如果您：
  - (a) 在推廣期內，於 Mox app 參加本推廣 (登記參與本推廣當日，稱為「**登記日**」)；及
  - (b) 在從登記日起計至推廣期內完成開立 Mox Invest 戶口的程序及收到 Mox 向您發出的 Mox Invest 戶口歡迎通知 (您收到 Mox Invest 戶口歡迎通知當日，稱為「**投資戶口開通日**」)，
 及後，受制於本條款，您將會收到獎賞份，我們將於 2026 年 6 月 16 日或之前將該等股份存入您的 Mox Invest 戶口。
6. 若您獲得獎賞股份，您必須啟用美國證券交易功能才能夠出售、轉讓或以其他方式

<p>6. If you receive the Invest Welcome Shares, you must have enabled U.S. Securities Trading for your Mox Invest Account to be able to sell, transfer or otherwise dispose of or deal with the relevant shares. When you sell, transfer or otherwise dispose of or deal with the relevant shares, you will still be subject to the fees and charges set out in our fees and charges documents.</p> <p>7. If we are unable to provide the Invest Welcome Shares for any reason, we reserve the right to:</p> <p>(a) substitute the Invest Welcome Shares with cash or other stocks of similar value at any time without prior notice. The value or nature of the substitute cash or stocks may differ;</p> <p>(b) in our absolute discretion and subject to these terms, provide any undistributed Invest Welcome Shares to up to 10 customers who have the highest Cumulative Amount pursuant to clause 8 of these terms.</p> <p>8. In addition to satisfying the requirements in clause 5 of these terms, if, during the period on and from your Invest Joining Day and to the end of the Promotion Period:</p> <p>(a) you Complete through Mox one or more of the following transactions:</p> <p>(i) buy or sell Securities that are listed on the SEHK or the U.S. Exchange(s) (a <b>"Stock Transaction"</b>); and/or</p> <p>(ii) buy or sell Virtual Assets (if available) (a <b>"Crypto Transaction"</b>); and/or</p> <p>(iii) net purchase of units in a Fund that is not an exchange traded fund, excluding purchases through the Core Portfolio Service ( <b>"Net Fund Transaction"</b>); and</p>	<p>處置或處理相關股份。當您出售、轉讓或以其他方式處置或處理相關股份時，您仍須遵守我們於收費及費用文件列明的費用及收費。</p> <p>7. 若因任何原因我們無法提供獎賞股份，我們保留以下權利：</p> <p>(a) 以現金或具有類似價值的其他股票代替獎賞股份的權利，恕不另行通知。替代股票的價值或性質可能會有所不同；</p> <p>(b) 根據及受限於本條款，在我們絕對酌情決定下，將未分配的獎賞股份提供給根據本條款第 8 條擁有最高累計金額的最多 10 名客戶。</p> <p>8. 除滿足本條款第 5 條的要求外，如果在投資戶口開通日起至推廣期結束期間：</p> <p>(a) 您經 Mox 完成一項或多項以下交易：</p> <p>(i) 買或賣在香港聯交所或美國交易所上市的證券（「<b>股票交易</b>」）；和 / 或</p> <p>(ii) 買或賣虛擬資產（如有）（「<b>加密貨幣交易</b>」）；和 / 或</p> <p>(iii) 淨買入非交易所買賣的基金單位（「<b>淨基金交易</b>」），不包括經核心投資組合服務進行的買入；及</p> <p>(b) 您的成交金額（「<b>累計金額</b>」）等於或多於：</p> <p>(i) HKD20,000（或等值），受制於本條款，您將獲得第一交易獎賞；或</p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>(b) your total Transaction Amount (the “<b>Cumulative Amount</b>”) is equal or more than:</p> <p>(i) HKD20,000 (or equivalent), subject to these terms, you will receive the First Trading Reward; or</p> <p>(ii) HKD100,000 (or equivalent), subject to these terms, you will receive the Second Trading Reward.</p> <p>The First Trading Reward or Second Trading Reward will be deposited into your Mox Account on or before 16 June 2026.</p> <p>9. The “<b>Transaction Amount</b>” means:</p> <p>(a) for a Stock Transaction and a Crypto Transaction, the executed ‘transaction amount’ in Hong Kong dollars; and</p> <p>(b) for the Net Fund Transaction, the total ‘investment amount’ in Hong Kong dollars in respect of all purchase orders of unit(s) in Funds that you have ‘successfully’ submitted <b>minus</b> the total amount in Hong Kong dollars in respect of all sell orders of unit(s) in Funds that you have successfully submitted (you will have ‘successfully’ submitted the order when you arrive at the screen on your Mox app stating that you have successfully placed order),</p> <p>in each case, excluding any applicable fees and charges.</p> <p>To the extent that any of the amounts is denominated in a currency(ies) other than Hong Kong dollars, the relevant amount(s) will be converted to Hong Kong dollars using the exchange rate(s) on the day of Completing the Stock Transaction, the Crypto Transaction, or the relevant fund transaction that contributes to the Net Fund Transaction (as applicable).</p>	<p>(ii) HKD100,000 (或等值) , 受制於本條款, 您將獲得第二交易獎賞。</p> <p>第一交易獎賞或第二交易獎賞將於 2026 年 6 月 16 日或之前存入您的 Mox 戶口。</p> <p>9. 「<b>成交金額</b>」是指:</p> <p>(a) 就股票交易和加密貨幣交易而言, 以港元計算的已執行「交易金額」; 及</p> <p>(b) 就淨基金交易而言, 以港元計算就所有已成功提交的買入基金單位之指示的總「投資金額」<b>扣除</b>以港元計算所有已成功提交的賣出基金單位之指示的總款額 (當您在 Mox app 內到達一個顯示您已成功下達交易訂單的頁面, 即代表您已「成功」提交相關指示) ,</p> <p>但不包括任何適用的收費及手續費。</p> <p>若上述任何金額是以港元以外的任何貨幣計算, 有關金額將根據以股票交易、加密貨幣交易或淨基金交易中的相關基金買賣交易完成當天的匯率轉換為港元 (按適用) 。</p> <p>10. 在不限制本條款第 9 條的前提下:</p> <p>(a) 就股票交易或加密貨幣交易而言:</p> <p>(i) 若於推廣期內提交但於推廣期最後一日後才完成之交易指示, 其成交金額將不被計入累計金額之計算;</p> <p>(ii) 對於推廣期首個曆日之香港時間 00:00:00 起完成之美國股票交易, 其成交金額將被計入累計金額; 及</p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>10. Without limiting clause 9 of these terms:</p> <p>(a) in respect of a Stock Transaction(s) or Crypto Transaction(s):</p> <p>(i) any order that is placed during the Promotion Period but is completed after the last day of the Promotion Period, the Transaction Amount will <i>not</i> be included in the calculation of Cumulative Amount;</p> <p>(ii) a Stock Transaction of U.S. stock(s) that is completed from 00:00:00 Hong Kong Time on the first calendar day of the Promotion Period, the Transaction Amount will be included in the Cumulative Amount; and</p> <p>(iii) the value of any stocks acquired or disposed of pursuant to any corporate action(s) will not be included in the calculation of the Cumulative Amount; and</p> <p>(b) in respect of the Net Fund Transaction:</p> <p>(i) purchase or sales of units in Funds through the Core Portfolio Service will not be included in the calculation of the Cumulative Amount; and</p> <p>(ii) for any order that is successfully submitted during the Promotion Period and is passed onto the execution broker(s) on a later date after the Promotion Period (as shown in the 'Order Placement Date' in the 'Activity details' on your Mox app), the Transaction Amount of the order will be included in the calculation of the Cumulative Amount.</p> <p>11. We will determine whether you have satisfied the requirements set out in clauses 5 and 8 of these terms based on records held by us (which are final and</p>	<p>(iii) 因任何公司行動而獲得或處置的任何股票價值將不計入累計金額的計算; 及</p> <p>(b) 就淨基金交易而言:</p> <p>(i) 經核心投資組合服務買賣的基金單位將不被計入累計金額之計算; 及</p> <p>(ii) 對於於推廣期內成功提交並於推廣期後的較後日期 (如您的 Mox app 的「交易詳情」內顯示的「訂單下達日期」) 才被轉交給執行經紀的任何訂單, 該訂單之成交金額將計入累計金額之計算。</p> <p>11. 我們將根據我們保存的紀錄決定您是否滿足本條款第 5 條及第 8 條所載的相關要求 (如有任何差異, 該等紀錄為最終且具決定性的依據)。</p> <p>12. 您只能參加本次推廣活動一次。您僅可獲得一次獎賞股份。您僅可獲得一次第一交易獎賞或第二交易獎賞。</p> <p>13. 本推廣的登記名額為 10,000 名。「推廣期」將於以下較早日期結束: (a) 該期間的最後一日, 或 (b) 登記人數達 10,000 人的當日。本推廣的登記將以先到先得的方式進行 (由我們全權酌情決定)。我們不會就登記名額的使用情況或是否仍可供登記向您作出更新。</p> <p>14. 您只會在以下情況下收到與推廣相關的獎賞、禮品或其他任何利益:</p> <p>(a) 在您的投資戶口開通日之前的 12 個月內, 您未曾以您的名義持有 Mox Invest 戶口。即使您未曾在先前的</p>
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>conclusive in case of any discrepancy).</p> <p>12. You can only participate in the Promotion once. You can receive Invest Welcome Shares once. You can receive one First Trading Reward or Second Trading Reward.</p> <p>13. Registration for the Promotion is subject to a quota of 10,000 registrations. The 'Promotion Period' will end on the earlier of: (a) the last day of that period, and (b) the day on which there has been 10,000 registrations. Registration for the Promotion is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota usage or its continued availability.</p> <p>14. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you have not held a Mox Invest Account in your name, at any time, in the 12-months prior to your Invest Joining Day. You are considered to have held a Mox Invest Account even if you haven't completed any transactions on your previous Mox Invest Account;</p> <p>(b) you hold a valid Mox Account and Mox Invest Account (where applicable) in your name when we attempt to give you the reward, gift or other benefit, with that Mox Account and Mox Invest (where applicable) not having been suspended or closed by you or us or in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>15. 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 any dates set out in these terms or any reward, gift or</p>	<p>Mox Invest 戶口上完成任何交易，您仍被視為持有 Mox Invest 戶口；</p> <p>(b) 當我們嘗試向您提供獎賞、禮品或其他利益時，您以自己名義持有有效的 Mox 戶口和 Mox Invest 戶口（視情況而定），且該 Mox 戶口和 Mox Invest 戶口（視情況而定）未被您或我們暫停或關閉，也未出現逾期欠款或違約情況；以及</p> <p>(c) 您滿足我們可能不時指定的任何其他要求。</p> <p>15. 我們保留全權酌情決定，恕不另行提供通知或理由，隨時：</p> <p>(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）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益：</p> <p>(i) 如我們認為您於 Mox 的任何戶口是出於不當目的而開設的（例如試圖通過關閉和開立一個或多個 Mox 戶口來換取數項獎賞，禮品或其他利益）或您在 Mox 的任何戶口中的收益是任何非法、欺詐或異常活動的收益；</p> <p>(ii) 如我們認為您於 Mox 的戶口內的任何資金部分是任何非法、欺詐或異常活動的收益；或</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



<p>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 that any of your accounts with Mox has been opened for an improper purpose (for example, to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts) or the proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity;</p> <p>(ii) if we believe that any part of the balances in your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p>(iii) 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).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>16. Without limiting anything in these terms, we may determine whether or not you can combine the Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine the 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.</p> <p><b>17. If you have received any reward, gift or other benefit in respect of the</b></p>	<p>(iii) 出於我們認為適當的任何其他理由; 及</p> <p>(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) 。</p> <p>任何此等決定均該視為最終決定並對您具有約束力。</p> <p>16. 在不限制本條款的情況下, 我們可以確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 app 及 / 或我們網站或透過我們不時鑒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。</p> <p><b>17. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益;</b></p> <p>(a) 您在開戶 12 個月內關閉您的 Mox 帳戶和 Mox 投資帳戶 (視情況而定); 或</p> <p>(b) 任何已成交的交易 (該等交易原本有助於滿足“資產管理要求”或“交易要求”) 隨後被撤銷或取消 (包括因您無法控制的原因), 導致“交易要求”不再被滿足。</p> <p><b>我們有權從您於 Mox 的任何戶口中扣除該獎賞、禮品或其他利益的總價值。</b></p> <p>18. 如有任何有關本推廣的爭議, 我們保留最終決定權。</p> <p><b>19. 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</b></p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p><b>Promotion, and:</b></p> <p>(a) you subsequently close your Mox Account and/or Mox Invest Account (where applicable) within 12 months of when you opened it; or</p> <p>(b) any of the executed transactions that contributed to the Cumulative Amount is subsequently reversed or cancelled (including for reasons beyond your control),</p> <p>we have the right to deduct an amount equal to the total value of the reward, gift or other benefit from your any of accounts with Mox.</p> <p>18. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>19. To the extent permitted by laws and regulations:</p> <p>(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damage suffered by you; and</p> <p>(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,</p> <p>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:</p> <p>(y) any such loss, damage, action, proceeding or claim is due to; and</p> <p>(z) where such loss, damage, action, proceeding or claim was reasonably</p>	<p>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)：</p> <p>(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</p> <p>(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，</p> <p>除非該等損失、損害賠償、法律行動、法律程序或索償是：</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。</p> <p>本第 19 條在本推廣或本條款到期或終止後繼續有效。</p> <p>20. 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。</p> <p>21. 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</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p><b>foreseeable and has arisen directly and solely from,</b></p> <p><b>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</b></p> <p><b>This clause 19 continues after the expiry or termination of this Promotion or these terms.</b></p> <p>20. 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.</p> <p>21. 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.</p> <p>22. The Promotion does not constitute an offer, invitation or recommendation to any person to enter into any transaction.</p> <p>23. 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.</p> <p>24. Nothing under these terms or this Promotion will deem, imply or suggest that</p>	<p>披露。</p> <p>22. 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。</p> <p>23. 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。</p> <p>24. 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。</p> <p>25. 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。</p> <p>26. 本條款受香港法律管限及詮釋。就本條款而言，您同意（a）香港法院對您提起的任何訴訟具有專屬管轄權及（b）我們可以在任何司法管轄區提起訴訟。</p> <p>27. 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。</p> <p><b>28. 定義</b></p> <p>以下定義具有以下含義：</p> <p>（a）「<b>完成</b>」是指當您（按適用）：</p> <p>（i）收到 Mox 的通知，表示您已成功買賣在香港聯交所或美國交易所上市的證券，即該筆交易已執行；</p> <p>（ii）收到 Mox 的通知，表示您的買</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



<p>a person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.</p> <p>25. 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) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>26. These terms are governed by Hong Kong law. In connection with these terms, you agree that (a) the courts of Hong Kong have exclusive jurisdiction for any proceedings you commence, and (b) we may commence proceedings in any jurisdiction.</p> <p>27. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p><b>28. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “<b>Complete</b>” means, whichever is applicable, you:</p> <ul style="list-style-type: none"> <li>(i) receive a notification from Mox stating that you have successfully bought or sold Securities that are listed on the SEHK or the U.S. Exchange(s) i.e. the transaction has been executed;</li> <li>(ii) receive a notification from Mox stating that your order to buy or sell Virtual Assets is executed; and/or</li> <li>(iii) arrive at the screen on your Mox app stating that you have successfully placed an order to purchase unit(s) in a Fund that is not an exchange traded fund, excluding purchases through the Core Portfolio Service.</li> </ul> <p>(b) “<b>Crypto Transaction</b>” has the</p>	<p>賣虛擬資產的訂單已執行；及 / 或</p> <p>(iii) 在 Mox app 上到達一個顯示您已成功下達交易指示以購買非交易所買賣的基金單位，不包括通過核心投資組合服務進行的買入交易。</p> <p>(b) 「<b>加密貨幣交易</b>」具有本條款第 8(a)(ii) 條中所賦予的含義。</p> <p>(c) 「<b>累計金額</b>」具有本條款第 8(b) 條中所賦予的含義。</p> <p>(d) 「<b>投資戶口開通日</b>」具有本條款第 5(b) 條中所賦予的含義。</p> <p>(e) 「<b>獎賞股份</b>」指以下公司的零碎股份，價值約為 USD30，如您的投資戶口開通日落在：</p> <ul style="list-style-type: none"> <li>(i) 2026 年 1 月，則為 Alphabet Inc. (NASDAQ: GOOG) 的股份，價值按 2026 年 2 月 16 日的每股市場收市價計算；</li> <li>(ii) 2026 年 2 月，則為 Apple Inc. (NASDAQ: AAPL)，價值按 2026 年 3 月 16 日的每股市場收市價計算；</li> <li>(iii) 2026 年 3 月，則為 NVIDIA Corp. (NASDAQ: NVDA)，價值按 2026 年 4 月 16 日的每股市場收市價計算。</li> </ul> <p>(f) 「<b>淨基金交易</b>」具有本條款第 8(a)(iii) 條中所賦予的含義。</p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>meaning given in clause 8(a)(ii) of these terms.</p> <p>(c) “<b>Cumulative Amount</b>” has the meaning given to it in clause 8(b) of these terms.</p> <p>(d) “<b>Invest Joining Day</b>” has the meaning given in clause 5(b) of these terms.</p> <p>(e) “<b>Invest Welcome Shares</b>” means fractional shares of the below company for the approximate value of USD30, if your Invest Joining Day is during:</p> <p>(i) January 2026, Alphabet Inc. (NASDAQ: GOOG) calculated based on the market closing price per share on 16 February 2026;</p> <p>(ii) February 2026, Apple Inc. (NASDAQ: AAPL) calculated based on the market closing price per share on 16 March 2026;</p> <p>(iii) March 2026, NVIDIA Corp. (NASDAQ: NVDA) calculated based on the market closing price per share on 16 April 2026.</p> <p>(f) “<b>Net Fund Transaction</b>” has the meaning given in clause 8(a)(iii) of these terms.</p> <p>(g) “<b>Promotion Period</b>” means the period beginning on 8 January 2026 and ending on 31 March 2026 (both dates inclusive).</p> <p>(h) “<b>Registration Day</b>” has the meaning given in clause 5(a) of these terms.</p> <p>(i) “<b>Stock Transaction</b>” has the meaning given in clause 8(a)(i) of these terms.</p> <p>(j) “<b>Transaction Amount</b>” has the meaning given to it in clause 9 of these terms.</p> <p>(k) “<b>First Trading Reward</b>” means</p>	<p>(g) 「<b>推廣期</b>」指自 2026 年 1 月 8 日開始至 2026 年 3 月 31 日結束（含首尾兩日）的期間。</p> <p>(h) 「<b>登記日</b>」具有本條款第 5(a)條中所賦予的含義。</p> <p>(i) 「<b>股票交易</b>」具有本條款第 8(a)(i)條中所賦予的含義。</p> <p>(j) 「<b>成交金額</b>」具有本條款第 9 條中所賦予的含義。</p> <p>(k) 「<b>第一交易獎賞</b>」是指 HKD100。</p> <p>(l) 「<b>第二交易獎賞</b>」是指 HKD500。</p> <p><b><u>重要提示</u></b></p> <ol style="list-style-type: none"> <li>投資涉及風險。證券（包括構成您的投資組合的投資基金單位）價格會波動，有時波動幅度會很大。在最壞的情況下，您可能損失全部的投資的款項。任何投資的表現及回報並非有保證的。</li> <li>過往表現並不反映將來表現。在作出任何投資決定前，您應參閱相關產品的銷售文件以了解詳細資訊（包括風險因素）。</li> <li>加密貨幣或加密貨幣相關產品是非常複雜的產品，涉及很高的風險並可能不適合所有投資者。</li> <li>衍生產品與傳統的投資產品不同，具有不同的特性及風險並可能不適合所有投資者。</li> <li>在作出任何投資決定前，您應考慮自己的投資目標、投資經驗、財務狀況及風險承受能力，並仔細閱讀 Mox Invest 條款及細</li> </ol>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>HKD100.</p> <p>(l) <b>“Second Trading Reward”</b> means HKD500.</p> <p><b><u>Important Notes</u></b></p> <ol style="list-style-type: none"> <li>Investment involves risks. The prices of securities (including any investment funds units constituting a portfolio) fluctuate, sometimes dramatically, and the worst case may result in loss of your entire investment amount. The performance and return of any investments are not guaranteed.</li> <li>Past performance is not indicative of future performance. You should refer to the offering documentation of the product(s) for detailed information (including risk factors) prior to investing in the product(s).</li> <li>Crypto and Crypto-related products are highly complex products that carry a significant level of risk and may not be suitable for all investors.</li> <li>Derivatives products are different from conventional investments and may involve different risks. Derivatives products may not be suitable for all investors.</li> <li>You should consider your own investment objectives, investment experience, financial situation, and risk tolerance level and carefully read the Mox Invest Terms and Conditions (including relevant risk disclosures) before making any investment decision.</li> <li>If you have any queries on the nature and risks involved in the information displayed on this document and the relevant product(s) and services, you should seek advice from independent advisers, such as legal, tax, financial and accounting advisers.</li> <li>The information contained in this document is intended for Hong Kong residents only and should not be construed as a</li> </ol>	<p>則（包括相關風險披露聲明）。</p> <ol style="list-style-type: none"> <li>如您對本文件所載的資料及相關產品及服務的性質及風險有任何疑問，應獲取獨立顧問的意見，例如法律、稅務、財務及會計顧問。</li> <li>本文件所載的資料僅供香港居民使用，並不應被視為於任何司法管轄區內的分銷、要約銷售或招攬購買任何證券的行為，而該等行為根據該等任何司法管轄區屬的法律是屬違法的。如您身處香港境外，我們可能無權在您的所在或居住國家或地區向您提供產品及服務。</li> <li>本文件及獎賞股份並不構成任何投資意見、以投資產品或服務的銷售為目的，或與投資產品或服務的銷售相關的任何要約、招攬、建議或保證。</li> <li>本文件內容的編寫並沒有根據任何人士或機構的投資目標、投資經驗、財務狀況及風險承受能力。</li> <li>本文件僅提供投資的概要資訊。請參閱產品的銷售文件及 Mox Invest 條款及細則（包括相關風險披露）以了解相關產品的性質和風險及有關我們的服務詳情。</li> <li>本文件由 Mox Bank Limited 發行。本文件內容未經香港證券及期貨事務監察委員會審閱。</li> </ol> <p>Mox Bank Limited 為根據《證券及期貨條例》登記的註冊機構（中央編號：BNO808）</p> <p>生效日期：2026 年 1 月 8 日</p>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>distribution, an offer to sell, or a solicitation to buy any security in any jurisdiction where such activities would be unlawful pursuant to the laws of such jurisdiction. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services in the country or region you are located or resident in.</p> <p>8. This document and the provision of the Invest Welcome Shares do not constitute investment advice nor any offer, solicitation, recommendation or guarantee in respect of, or for the purpose of, the sale of any investment products or services.</p> <p>9. The contents of this document have been prepared without regard to the investment objectives, investment experience, financial situation, and risk tolerance level of any particular person or entity.</p> <p>10. This document provides summary level information only in respect of investments. Please refer to the Mox Invest Terms and Conditions (including relevant risk disclosures) for more details of our services as well as the offering documents for the nature and risks of the relevant products.</p> <p>11. This document is issued by Mox Bank Limited. The contents of this document have not been reviewed by the Securities and Futures Commission of Hong Kong.</p> <p>Mox Bank Limited is a Registered Institution under the Securities and Future Ordinance (CE number: BNO808)</p> <p>Effective date: 8 January 2026</p>	
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--