

Travel Pick & Go Eggstra Care+ promotion March 2026 to April 2026 (“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. During the Promotion Period, if you purchase an Eligible Travel Pick & Go Policy through the Mox app, subject to these terms, you will receive a Mox Insure Cash Rebate, which we will deposit into your Mox Account within 10 days, following the day on which you purchased that Eligible Travel Pick & Go Policy.
6. The ‘Promotion Period’ will end on the earlier of (a) the last day of that period and (b) the day on which 5,000 Eligible Travel Pick & Go Policies have been purchased pursuant to this Promotion. We will determine whether an Eligible Travel Pick & Go Policy has been purchased pursuant to this Promotion in our sole and absolute discretion. We will not update you on how many Eligible Travel Pick & Go Policies have been purchased pursuant to this Promotion.

隨你飛旅遊保 Eggstra 保障升級 2026 年 3 月至 2026 年 4 月推廣優惠（「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. 於推廣期內，如你通過 Mox app 購買合資格隨你飛旅遊保，受限於本條款，您將獲得 Mox Insure 現金回贈。該 Mox Insure 現金回贈將於您購買該合資格隨你飛旅遊保當日起計算 10 天內直接存入您的 Mox 戶口。
6. 「推廣期」將於 (a) 該期間的最後一天或 (b) 根據本推廣購買的合資格隨你飛旅遊保達到 5,000 份的日期（較早者為準）結束。合資格隨你飛旅遊保是否根據本推廣被購買將按我們全權及絕對酌情權決定。我們不會就根據本推廣購買的合資格隨你飛旅遊保的數量向您作出更新。
7. 「隨你飛旅遊保」由昆士蘭保險香港承保

7. The Travel Pick & Go policy is issued and underwritten by QBE Hong Kong. We are an insurance agent appointed by QBE Hong Kong (Insurance Agency License No. GA1073) and have been engaged by QBE Hong Kong to distribute its insurance products in Hong Kong. The Travel Pick & Go policy is subject to the terms and conditions (including policy documents) issued by QBE Hong Kong, which shall govern your relationship with QBE Hong Kong.

8. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Mox out of the distribution process, we will enter into a Financial Dispute Resolution Scheme process with you. For the avoidance of doubt, you should contact QBE Hong Kong to resolve disputes relating to underwriting, claims, or policy terms. Such disputes fall under QBE Hong Kong's standard complaint handling process and are outside the scope of the Financial Dispute Resolution Scheme for distribution.

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

(a) when we attempt to deliver the reward, gift or other benefit, you hold a valid Mox Account in your name and none of your accounts with Mox has been suspended or is in arrears or default; and

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

10. 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

及簽發。我們為昆士蘭保險香港指定的保險代理商（持牌保險代理牌照號碼GA1073），並獲昆士蘭保險香港委託在香港分銷其保險產品。「隨你飛旅遊保」受昆士蘭保險香港簽發的條款及細則（包括保單文件）約束，該條款應適用並規範您與昆士蘭保險香港之間的關係。

8. 對於您與Mox之間因銷售過程而產生的合資格爭議（定義見與金融糾紛調解計畫相關的金融糾紛調解的中心職權範圍），我們將與您一同參與金融糾紛調解計畫程序。為免存疑，您應聯絡昆士蘭保險香港以解決與承保、理賠或保單條款相關的爭議。這些爭議由昆士蘭保險香港按照其標準投訴處理程序處理，並不屬於金融糾紛調解計畫的範圍。

9. 您只能於以下情況下獲得本推廣的獎賞、禮品或任何其他利益：

(a) 當我們發放獎賞、禮品或其他利益給您時，您持有有效並以自己名義開立的Mox戶口，且您於Mox的戶口均並未被暫停、也沒有拖欠或違約的情況；及

(b) 您滿足我們不時指定的任何額外要求。

10. 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

<p>Promotion and/or its monetary value);</p> <p>(b) suspend or terminate this Promotion or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of this Promotion:</p> <p>(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</p> <p>(ii) for any other reason we deem appropriate; and</p> <p>(d) make any decision in connection with this Promotion (including to refuse or suspend your participation in this Promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>11. 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.</p> <p>12. If an Eligible Travel Pick & Go Policy for which you received a Mox Insure Cash Rebate is cancelled in accordance with the policy wording, we may deduct an amount equal to that Mox Insure Cash Rebate from any insurance premium payment we may refund to you in connection with the cancelled Eligible Travel Pick & Go Policy.</p> <p>13. If any dispute arises in connection with this Promotion, our decision is final.</p> <p>14. To the extent permitted by laws and regulations:</p>	<p>獎賞、禮品或其他利益：</p> <p>(i) 如我們認為您於 Mox 的任何戶口中的任何收益是任何非法、欺詐或異常活動的收益；或</p> <p>(ii) 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>任何此等決定均將被視為最終決定並對您具有約束力。</p> <p>11. 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。</p> <p>12. 如您獲取 Mox Insure 現金回贈的合資格隨你飛旅遊保按保單條款被取消，我們可就已取消的合資格隨你飛旅遊保，於任何退款給您的保費中扣除相當於 Mox Insure 現金回贈的總共價值。</p> <p>13. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>14. 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）：</p> <p>(a) Mox 或其任何關聯公司、股東或合作</p>
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<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 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 14 continues after the expiry or termination of this Promotion or these terms.</p> <p>15. This clause 15 is provided by QBE Hong Kong (and not Mox): To the extent permitted by law, QBE Hong Kong shall not be liable for any loss, damage, or claim arising from or in connection with this Promotion, except where such loss arises directly from QBE Hong Kong's underwriting obligations under any Eligible Travel Pick & Go Policy.</p> <p>16. 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</p>	<p>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 14 條在本推廣或本條款到期或終止後繼續有效。</p> <p>15. 本第 15 條為昆士蘭保險香港所提供 (而非 Mox) : 在法律允許的範圍內, 昆士蘭保險香港不會因本推廣而引起或與本推廣相關的任何損失、損害或索償承擔責任, 除非該損失直接源於昆士蘭保險香港在任何合資格隨你飛旅遊保下的承保責任。</p> <p>16. 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>17. 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</p>
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<p>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>17. 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>18. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>19. 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>20. 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.</p> <p>21. The Mox Disclaimer applies in respect of the Travel Pick & Go policy.</p> <p>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) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>23. 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</p>	<p>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。</p> <p>18. 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>19. 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>20. 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>21. Mox 免責聲明適用於「隨你飛旅遊保」。</p> <p>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。</p> <p>23. 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>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。</p> <p>25. 定義</p> <p>以下定義具有以下的含義：</p> <p>(a) 「自選附加保障」是指於合資格隨你飛旅遊保之保單條款中所列明的任何「自</p>
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proceedings you commence, and (b) we may commence proceedings in any jurisdiction.

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) “**Add-On**” means any ‘add on benefit’ described in the policy wording of an Eligible Travel Pick & Go Policy.

(b) “**Eligible Travel Pick & Go Policy**” means any of:

(i) the Travel Pick & Go policy – Basic Plan;

(ii) the Travel Pick & Go policy - Value Plan; or

(iii) the Travel Pick & Go policy - Max Plan,

purchased with at least one Add-On.

(c) “**Mox Insure Cash Rebate**” means a cash rebate equivalent to the total cost of one Add-On purchased under an Eligible Travel Pick & Go Policy, calculated as the product of HKD2 (being the cost of one Add-On per insured person per day), the number of insured persons and the number of insured days under the Eligible Travel Pick & Go Policy.

(d) “**Promotion Period**” means, subject to clause 6 of these terms, the period beginning on 4 March 2026 and ending on 30 April 2026 (both dates inclusive).

(e) “**QBE Hong Kong**” means QBE Hongkong & Shanghai Insurance Limited.

選附加保障」。

(b) 「**合資格隨你飛旅遊保**」是指連同購買至少一項自選附加保障的：

(i) 「隨你飛旅遊保」基本計劃；

(ii) 「隨你飛旅遊保」標準計劃；或

(iii) 「隨你飛旅遊保」優越計劃。

(c) 「**Mox Insure 現金回贈**」是指相當於就合資格隨你飛旅遊保購買的一項自選附加保障的總費用的現金回贈，計算方式為以 HKD2（即每名受保人每日的單項自選附加保障費用）乘以合資格隨你飛旅遊保的受保人數，再乘以合資格隨你飛旅遊保的受保日數所得之乘積。

(d) 「**推廣期**」是指，受制於本條款第 6 條，2026 年 3 月 4 日至 2026 年 4 月 30 日（包括首尾兩日）。

(e) 「**昆士蘭保險香港**」是指昆士蘭聯保保險有限公司。

生效日期：2026 年 3 月 4 日



Effective date: 4 March 2026	
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