

**Mox Journey from Scratch promotion (“Promotion”) terms and conditions**

1. These terms apply to the 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 register for the Promotion in the Mox app, you will receive one Mox Scratch Card when you:
  - (a) successfully enable ‘Crypto trading’; or
  - (b) Complete 12 or more Eligible Buy Transactions; or
  - (c) Complete one Eligible Buy Transaction with a Transaction Amount equal to or more than HKD25,000 (or equivalent); or
  - (d) Complete an Eligible FX Transaction, where the amount of currency sold (inclusive of any applicable fees and charges), in Hong Kong dollars, is HKD25,000 (or equivalent) or more; or
  - (e) complete an Eligible Bill Payment for the amount of HKD500 or more.

**Mox Journey from Scratch 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。
5. 於推廣期內，如果您於 Mox app 參加本推廣，當您進行以下行動，您將收到一張 Mox 刮刮卡：
  - (a) 成功啟用「虛擬貨幣交易」；或
  - (b) 完成 12 項或更多項合資格買入交易；或
  - (c) 完成 1 項成交金額等於或多於 HKD25,000（或等值）的合資格買入交易，；或
  - (d) 完成 1 項合資格貨幣兌換交易，即是以港元計算賣出貨幣的（包括任何適用的收費及手續費）的金額合計等於或多於 HKD25,000（或等值）；或

<p>For the avoidance of doubt, you will only receive one Mox Scratch Card even if you meet the same requirement more than one time.</p> <p>6. To the extent that the Transaction Amount in an Eligible Buy Transaction or the amount of currency sold in an Eligible FX Transaction is denominated in a currency other than Hong Kong dollars, the relevant amount in that other currency will be converted into Hong Kong dollars based on the exchange rate on the day the transaction is Completed.</p> <p>7. A “<b>Mox Scratch Card</b>” is a digital scratch card, that is delivered via the Mox app, which you can ‘scratch’ to redeem:</p> <p>(a) a cash reward ranging from HKD8 to HKD688; or</p> <p>(b) a reward consisting of a cash reward of HKD888 and:</p> <p>(i) if you have successfully enabled Crypto trading in the Mox app by 00:00:00 Hong Kong time on 15 July 2026, a reward of native cryptocurrency on the Solana blockchain, with a value of around HKD8,000, calculated based on the unit purchase price per coin as displayed in the Mox app at around 11:00:00 Hong Kong time on 16 July 2026 (the “<b>Crypto Reward</b>”); or</p> <p>(ii) if you have not successfully enabled Crypto trading in the Mox app by 00:00:00 Hong Kong time on 15 July 2026, a cash reward of HKD8,000.</p> <p>You must ‘scratch’ each Mox Scratch Card on or before 30 June 2026, otherwise you will forfeit your right to the relevant reward.</p> <p>8. You can ‘scratch’ your Mox Scratch Card by tapping the Mox Scratch Card in your Mox app. If you ‘scratch’ and redeem the</p>	<p>(e) 完成 1 項合資格繳費交易，及您的交易繳付金額等於或多於 HKD500，</p> <p>為免存疑，即使您多次滿足同一項要求，你就該要求也只能獲得 1 張 Mox 刮刮卡。</p> <p>6. 若合資格買入交易之「交易金額」或合資格貨幣兌換交易中賣出貨幣的金額是以港幣以外的任何貨幣計算，有關金額將根據完成交易當天的匯率轉換為港幣。</p> <p>7. 「<b>Mox 刮刮卡</b>」是一種通過 Mox app 發放的電子刮刮卡，您可以「刮一刮」以換領：</p> <p>(a) 現金價值範圍為 HKD8 至 HKD688 的現金獎賞；或</p> <p>(b) 現金價值為 HKD888 的現金獎賞及：</p> <p>(i) 如果你已於 2026 年 7 月 15 日香港時間 00:00:00 在 Mox app 中成功啟用虛擬貨幣交易，價值約為 HKD8,000 的 Solana 區塊鏈上的原生貨幣，以 2026 年 7 月 16 日香港時間約 11:00:00 於 Mox app 中顯示的每枚虛擬貨幣單位買入價計算（「<b>虛擬貨幣獎賞</b>」）；或</p> <p>(ii) 如果您未能於 2026 年 7 月 15 日香港時間 00:00:00 在 Mox app 中成功啟用虛擬貨幣交易，現金價值為 HKD8,000 的現金獎賞。</p> <p>您必須於 2026 年 6 月 30 日當天或之前「刮一刮」您的 Mox 刮刮卡，否則您將失去獲得相關刮刮卡獎賞的權利。</p> <p>8. 您可以在您的 Mox app 透過點擊您的 Mox 刮刮卡進行「刮一刮」。如果您「刮一</p>
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<p>reward set out in clause 7(b) of these terms, we will send you a push notification and/or email containing the details of the reward. The relevant reward(s) will be deposited into your Mox Account on or before 31 July 2026.</p> <p>9. If you register for the Promotion in the Mox app and become eligible to receive the Crypto Reward in accordance with these terms, you instruct and authorise Mox to purchase and deal with the Crypto Reward as agent for and on your behalf.</p> <p>10. If we are unable to provide the Crypto Reward for any reason, we reserve the right to substitute the Crypto Reward with a cash reward of HKD8,000 without prior notice.</p> <p>11. You can only participate in this Promotion once. You can receive up to five Mox Scratch Cards pursuant to this Promotion.</p> <p>12. The delivery of Mox Scratch Cards is subject to a quota of 25,000 Mox Scratch Cards. We will deliver the Mox Scratch Cards on a first come, first served basis (as determined by us in our sole and absolute discretion). The 'Promotion Period' will end on the earlier of (a) the last day of that period; or (b) the day on which we have delivered 25,000 Mox Scratch Cards. We will not update you on the quota usage or its continued availability.</p> <p>13. Without limiting clause 5 of these terms:</p> <p>(a) a Buy Stock Transaction(s) or Buy Crypto Transaction(s) order that is placed during the Promotion Period but is completed after 00:00:00 Hong Kong time on the last day of the Promotion Period is <i>not</i> an Eligible Buy Transaction;</p> <p>(b) a Buy Stock Transaction of U.S. stock(s) or a Buy Crypto Transaction that is Completed from 00:00:00 Hong Kong time on the first calendar day of the Promotion Period is an Eligible Buy</p>	<p>刮」並兌換了本條款第 7(b)條所列的獎賞，我們將向您發送有關獎賞詳情的推送通知和 / 或電子郵件。相關獎賞將在 2026 年 7 月 31 日或之前存入您的 Mox 戶口。</p> <p>9. 如果您於 Mox app 參加本推廣並跟據本條款有資格獲得虛擬貨幣獎賞，您在此授權 Mox 作為您的代理人購買與處理相關虛擬貨幣獎賞。</p> <p>10. 若因任何原因我們無法提供虛擬貨幣獎賞，我們保留以 HKD8,000 現金代替虛擬貨幣獎賞的權利，恕不另行通知。</p> <p>11. 您只能參加本次推廣活動 1 次。根據本推廣，您最多可獲得 5 張 Mox 刮刮卡。</p> <p>12. Mox 刮刮卡的發放數量限額為 25,000 張。本推廣的 Mox 刮刮卡按我們絕對酌情權，以先到先得的方式發放。「推廣期」將於 (a) 該期間的最後一天；或(b) 當 Mox 刮刮卡的發放數量達 25,000 張當天（以較早者為準）結束。我們不會通知您任何名額使用或供應的最新情況。</p> <p>13. 在不限制本條款第 5 條的情況下：</p> <p>(a) 於推廣期內提交但於推廣期最後一日之香港時間 00:00:00 後才完成之買入股票交易或買入虛擬貨幣交易，該交易不屬於合資格買入交易；</p> <p>(b) 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或虛擬貨幣交易，該交易屬於合資格買入交易；及</p> <p>(c) 於推廣期內成功提交並於推廣期後的較後日期才被轉交給執行經紀的任何買入基金交易訂單（如您的 Mox app 的「交</p>
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<p>Transaction; and</p> <p>(c) a Buy Fund Transaction 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) is an Eligible Buy Transaction.</p> <p>14. You will receive the reward, gift or other benefit in respect of this Promotion, only if:</p> <p>(a) you hold a valid Mox Invest Account in your name when we attempt to deliver the reward, gift or other benefit;</p> <p>(b) none of your accounts with Mox have been suspended or is in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>15. We will determine whether you have satisfied the requirements set out in clause 5 of these terms based on records held by us (which are final and conclusive in case of any discrepancy).</p> <p>16. 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 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);</p> <p>(b) suspend or terminate the Promotion or this 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 any of your accounts with Mox has been opened for an improper purpose (for example, to</p>	<p>易詳情」內顯示的「訂單下達日期」), 該訂單屬於合資格買入交易。</p> <p>14. 您只能於以下情況下獲得本推廣的任何獎賞、禮品或任何其他利益:</p> <p>(a) 當我們發放獎賞、禮品或其他利益給您時, 您仍持有有效並以自己名義開立的 Mox Invest 戶口;</p> <p>(b) 您在 Mox 的任何戶口並未被您本人或我們暫停或關閉, 也沒有拖欠或違約的狀態; 及</p> <p>(c) 您滿足我們可能不時指定的任何額外要求。</p> <p>15. 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>16. 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:</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) 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:</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立的 (例如試圖通過關閉和開立一個或多個 Mox 戶</p>
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<p>secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts);</p> <p>(ii) 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>(iii) 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>17. 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><b>18. If you have received any reward, gift or other benefit in respect of the Promotion and any transaction is subsequently reversed or cancelled (including for reasons beyond your control) so that the requirements under these terms is no longer satisfied, 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.</b></p> <p>19. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>20. To the extent permitted by laws and regulations:</b></p> <p><b>(a) neither Mox nor any of its affiliates,</b></p>	<p>口來換取數項獎賞、禮品或其他利益) ;</p> <p>(ii) 如我們認為您於 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; 或</p> <p>(iii) 出於我們認為適當的的任何其他理由; 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>任何此等決定均被視為最終決定並對您具有約束力。</p> <p>17. 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><b>18. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益, 而您隨後撤銷或取消任何計入交易的交易 (包括您不能控制的原因), 導致您不再滿足本條款下之要求, 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>19. 如有任何有關本推廣的爭議, 我們保留最終決定權。</p> <p><b>20. 在法律及法規允許的範圍內, 就您因參與本推廣或本條款所致或相關引起的損失或損害賠償 (包括任何我們拒絕向您提供獎賞、禮品或其他利益的決定或您未能收取任何獎賞、禮品或其他利益) :</b></p> <p><b>(a) Mox 或任何其關聯公司、股東或合作</b></p>
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<p>shareholders and 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/or 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><b>Mox's or its affiliates', shareholders' or partners' negligence, fraud or willful default.</b></p> <p><b>This clause 20 continues after the expiry or termination of this Promotion or these terms.</b></p> <p>21. 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>22. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) or other benefits or advantages from us directly or indirectly</p>	<p><b>夥伴對您蒙受的任何損失或損害賠償不承擔任何責任；及</b></p> <p><b>(b) 您須使 Mox 及其關聯公司、股東及/或合作夥伴免於針對 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，</b></p> <p><b>除非該等損失、損害賠償、法律行動、法律程序或索償是：</b></p> <p><b>(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</b></p> <p><b>(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。</b></p> <p><b>本第 20 條在本推廣或本條款終止或結束後仍繼續有效。</b></p> <p>21. 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>22. 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。</p> <p>23. 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。</p>
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<p>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>23. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>24. 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>25. 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>26. 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>27. 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>28. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p><b>29. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “<b>Complete</b>” means, whichever is</p>	<p>24. 您就本推廣的參與或獲取本推廣的任何獎賞、禮品或其他利益的資格均不得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>25. 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>26. 除本條款另有列出外，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。</p> <p>27. 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。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>28. 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>29. 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，表示您的買賣虛擬貨幣的訂單已執行；</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</p>
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<p>applicable, you:</p> <ul style="list-style-type: none"> <li>(i) receive a notification from Mox stating that you have successfully bought 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 Crypto is executed;</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; and/or</li> <li>(iv) arrive at the screen in your Mox app stating that you have successfully exchanged a currency to another currency.</li> </ul> <p>(b) “<b>Crypto</b>” means Virtual Assets, which has the meaning given to it in the AMLO.</p> <p>(c) “<b>Crypto Reward</b>” has the meaning given in clause 7(b)(i) of these terms.</p> <p>(d) “<b>Eligible Buy Transaction</b>” means, if you, through Mox Invest:</p> <ul style="list-style-type: none"> <li>(i) buy Securities that are listed on the SEHK or the U.S. Exchange(s) (a “<b>Buy Stock Transaction</b>”); and/or</li> <li>(ii) buy Crypto (a “<b>Buy Crypto Transaction</b>”); and/or</li> <li>(iii) purchase of units in a Fund that is not an exchange traded fund, excluding purchases through the Core Portfolio Service (a “<b>Buy Fund Transaction</b>”).</li> </ul> <p>(e) “<b>Eligible FX Transaction</b>” means, if you Complete a transaction</p>	<p>資組合服務進行的買入交易；及 / 或</p> <p>(iv) 在 Mox app 上到達一個頁面顯示您已成功將一個貨幣兌換為另一種貨幣。</p> <p>(b) 「<b>虛擬貨幣</b>」是指虛擬資產，具有《打擊洗錢條例》賦予其之定義。</p> <p>(c) 「<b>虛擬貨幣獎賞</b>」具有本條款第 7(b)(i) 條賦予的含義。</p> <p>(d) 「<b>合資格買入交易</b>」是指您經 Mox Invest:</p> <ul style="list-style-type: none"> <li>(i) 買入在香港聯交所或美國交易所上市的證券（「買入股票交易」）；和 / 或</li> <li>(ii) 買入虛擬貨幣（「買入虛擬貨幣交易」）；和 / 或</li> <li>(iii) 買入非交易所買賣的基金單位（「買入基金交易」），不包括經核心投資組合服務進行的買入。</li> </ul> <p>(e) 「<b>合資格貨幣兌換交易</b>」是指您經 Mox 完成一個兌換貨幣至其他貨幣的貨幣兌換交易，不包括因匯款交易所產生之貨幣兌換。</p> <p>(f) 「<b>合資格繳費交易</b>」是指使用 Mox app 中「繳費」功能或透過「轉數快」作出歸類為「商戶繳費」的賬單，並於推廣期的最後一天或之前，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）。</p>
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<p>exchanging one currency to another currency, excluding currency exchange(s) from the use of Express Remit.</p> <p>(f) “<b>Eligible Bill Payment</b>” means a payment of a bill via the ‘Pay bills’ feature or a payment which is categorised as a ‘Merchant Payment’ via FPS in the Mox app, and which has been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) on or before the last day of Promotion Period.</p> <p>For the avoidance of doubt, any payment of a bill made <i>not</i> using the ‘Pay bills’ feature or which is <i>not</i> a ‘Merchant Payment’ via FPS in the Mox app (for example, through a direct debit arrangement etc.) are <i>not</i> “Eligible Bill Payment”.</p> <p>(g) “<b>Mox Scratch Card</b>” has the meaning given in clause 7 of these terms.</p> <p>(h) “<b>Promotion Period</b>” means the period beginning on 16 March 2026 and ending on 15 June 2026 (both dates inclusive).</p> <p>(i) The “<b>Transaction Amount</b>” means:</p> <p>(i) for a Buy Stock Transaction and a Buy Crypto Transaction, the executed ‘transaction amount’ in Hong Kong dollars; and</p> <p>(ii) for the Buy Fund Transaction, the ‘investment amount’ in Hong Kong dollars in respect of purchase order 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>為免存疑，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」交易繳付賬單（例如，透過直接付款安排等）均不屬於「合資格繳費交易」。</p> <p>(g) 「<b>Mox 刮刮卡</b>」具有本條款第 7 條賦予的含義。</p> <p>(h) 「<b>推廣期</b>」是指 2026 年 3 月 16 日至 2026 年 6 月 15 日（包括首尾兩天）。</p> <p>(i) 「<b>成交金額</b>」是指：</p> <p>(i) 就買入股票交易和買入虛擬貨幣交易而言，以港元計算的已執行「交易金額」；及</p> <p>(ii) 就買入基金交易而言，以港元計算就所有已成功提交的買入基金單位之指示的「投資金額」（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><b><u>投資交易的重要提示</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）及虛擬資產價格會波動，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</li> </ol>
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<b><u>Important notes for investment transactions</u></b>	
<ol style="list-style-type: none"> <li>1. Investment involves risks. The prices of securities (including any investment funds units constituting a portfolio) and virtual assets 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>2. 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>3. Virtual assets and virtual asset-related products are highly complex products that carry a significant level of risk and may not be suitable for all investors.</li> <li>4. Derivatives products are different from conventional investments and may involve different risks. Derivatives products may not be suitable for all investors.</li> <li>5. You should consider your own investment objectives, investment experience, financial situation, and risk tolerance level and carefully read the terms and conditions for Mox Invest (including relevant risk disclosures) before making any investment decision.</li> <li>6. 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>7. The information contained in this document is intended for Hong Kong residents only and should not be construed as a 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</li> </ol>	<p>件以了解詳細資訊（包括風險因素）。</p> <ol style="list-style-type: none"> <li>3. 虛擬資產或虛擬資產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>4. 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>5. 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 條款及細則（包括相關風險披露聲明）。</li> <li>6. 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>7. 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>8. 本文件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>9. 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>10. 本文件僅提供投資的概要資訊。請參閱產</li> </ol>

<p>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. The document does 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. These terms 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><b><u>Important notes for currency exchange transactions</u></b></p> <ol style="list-style-type: none"> <li>If you exchange your money for Renminbi, NZD or JPY, you must exchange these currencies into Hong Kong dollars before you can transfer the proceeds out of your account.</li> <li>We do not offer local transfers of any currency other than Hong Kong dollars and United States dollars (including Renminbi or EUR).</li> </ol>	<p>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。</p> <p>11. 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。</p> <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><b><u>貨幣兌換交易的重要提示</u></b></p> <ol style="list-style-type: none"> <li>如果你將資金兌換為人民幣、紐元或日圓, 你必須先將這些貨幣兌換成港元, 然後才能將資金從你的戶口轉出。</li> <li>我們不提供任何港元或美元以外的貨幣 (包括歐元或人民幣) 的本地轉賬服務。</li> <li>本文件不構成任何購買或出售任何貨幣的要約或招攬。請注意, 貨幣兌換涉及風險。你可能會因在 Mox app 上進行貨幣兌換而蒙受損失 (包括因匯率波動而造成的損失)。你明白你在 Mox app 上進行貨幣兌換完全是你本人的意願, 並自行承擔風險。</li> </ol> <p><b><u>其他重要提示</u></b></p> <ol style="list-style-type: none"> <li>借定唔借? 還得到先好借!</li> </ol> <p>生效日期: 2026 年 3 月 16 日</p>
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3. This document does not constitute any offer or solicitation to buy or sell any currencies. Please note that currency exchange involve 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 Mox app entirely for your own account and at your own risk.

**Other important notes**

1. To borrow or not to borrow? Borrow only if you can repay!

Effective date: 16 March 2026