

“MOXINVEST” Welcome Offer 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**, use the **Invitation Code** to open a Mox Account (the day on which you use the Invitation Code, your “**Invitation Day**”);
 - (b) during the period beginning on and from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process (you will have ‘completed’ the Mox Account opening process once you receive a welcome notification from Mox (the day on which you receive the welcome notification, your “**Joining Day**”));
 - (c) during the period beginning on and from your Joining Day and the following 14 days, complete your Mox Invest Account opening process and receive a Mox Invest welcome notification from

「MOXINVEST」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) 於**推廣期**內，使用**邀請碼**開立 Mox 戶口（您使用邀請碼當日為「**邀請日**」）；
 - (b) 於使用該邀請碼當天及其後 15 天的期間內，完成開立 Mox 戶口開戶程序（收到 Mox 向您發出的迎新通知即為「**完成**」Mox 戶口開戶程序（您收到該迎新通知當日為「**開戶日**」））；
 - (c) 於開戶日當天及其後 14 天的期間內，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

<p>Mox (the day on which you receive your Mox Invest welcome notification, your “Invest Joining Day”); and</p> <p>(d) during the period beginning on and from your Invest Joining Day and the following 30 days (“Investment Period”), Complete through Mox one or more Eligible Buy Transactions of total Cumulative Amount equal to or more than USD2,500 (or equivalent),</p> <p>subject to these terms, you will receive the MOXINVEST Welcome Shares, which will be delivered to your Mox Invest Account on or before 31 January 2027.</p> <p>6. To receive the MOXINVEST Welcome Shares, you must have enabled U.S. Securities Trading for your Mox Invest Account, including 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 our fees and charges documents.</p> <p>7. If we are unable to provide the MOXINVEST 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 total Cumulative Amount pursuant to clause 5(d) of these terms.</p> <p>8. 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 Investment Period but is completed after 00:00:00 Hong</p>	<p>通知當日，稱為「投資戶口開通日」)；及</p> <p>(d) 於投資戶口開通日當天開始起計及隨後 30 天的期間內（「投資期」），經 Mox 完成一項或多項合資格買入交易，而您的成交金額（「總累計金額」）等於或多於 USD2,500（或等值），</p> <p>受制於以上條款，您將獲得 MOXINVEST 獎賞股份，我們將於 2027 年 1 月 31 日或之前將該等股份存入您的 Mox Invest 戶口。</p> <p>6. 若您獲得 MOXINVEST 獎賞股份，您必須啟用美國證券交易功能包括能夠出售、轉讓或以其他方式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 MOXINVEST 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 5(d)條擁有最高總累計金額的最多 10 名客戶。</p> <p>8. 在不限制本條款第 5 條的情況下：</p> <p>(a) 於投資期內提交但於投資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</p>
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<p>Kong time on the last day of the Investment 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 Investment Period is an Eligible Buy Transaction; and</p> <p>(c) a Buy Fund Transaction order that is successfully submitted during the Investment 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>9. 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>10. You can only participate in the Promotion once. You can receive MOXINVEST Welcome Shares once.</p> <p>11. This Promotion and the use of the Invitation Code is subject to a quota of 5,000 uses. The 'Promotion Period' will end on the earlier of: (a) the last day of that period as otherwise defined below, or (b) the day on which the Invitation Code has been used 5,000 times. The use of the Invitation Code 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>12. 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 Account in your name, at any time, in the 12 months prior to your Joining Day. You are considered to have held a Mox Account even if you haven't completed</p>	<p>不屬於合資格買入交易;</p> <p>(b) 於投資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) 於投資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>9. 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>10. 您只能參加本次推廣活動一次。您僅可獲得一次 MOXINVEST 獎賞股份。</p> <p>11. 此推廣活動及邀請碼的使用名額為 5,000 位。「推廣期」將於該期間的:(a)最後一天, 除非以下另有定義或 (b)當邀請碼的使用次數達 5,000 次當天結束 (以較早者為準)。邀請碼的使用, 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。</p> <p>12. 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) 在您的開戶日前 12 個月內, 您從未以您的名義持有 Mox 戶口。即使您未曾使用您舊有的 Mox 戶口進行任何交易, 您亦會被視為持有 Mox 戶口;</p> <p>(b) 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>
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<p>any transactions on your previous Mox Account;</p> <p>(b) 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>(c) 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>(d) you satisfy any additional requirements we may specify from time to time.</p> <p>13. 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 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</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>(c) 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>(d) 您滿足我們可能不時指定的任何其他要求。</p> <p>13. 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>
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<p>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>14. 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>15. If you have received any reward, gift or other benefit in respect of the Promotion, and:</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 total 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</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>14. 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>15. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益;</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) 任何已成交的總交易 (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>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。</p> <p>16. 如有任何有關本推廣的爭議, 我們保留最終決定權。</p> <p>17. 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</p>
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<p>accounts with Mox.</p> <p>16. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>17. 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 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 16 continues after the expiry or termination of this Promotion or these terms.</p> <p>18. 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</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 17 條在本推廣或本條款到期或終止後繼續有效。</p> <p>18. 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>19. 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>
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<p>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>19. 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>20. The Promotion does not constitute an offer, invitation or recommendation to any person to enter into any transaction.</p> <p>21. 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>22. 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>23. 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>24. 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>披露。</p> <p>20. 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>21. 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>22. 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>23. 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>24. 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>25. 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>26. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「完成」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，表示您的買賣虛擬資產的訂單已執行；及 / 或</p>
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<p>25. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>26. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “Complete” means, whichever is applicable, you:</p> <ul style="list-style-type: none"> (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; (ii) receive a notification from Mox stating that your order to buy Virtual Assets is executed; and/or (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. <p>(b) “Eligible Buy Transaction” means, if you, through Mox Invest:</p> <ul style="list-style-type: none"> (i) buy Securities that are listed on the SEHK or the U.S. Exchange(s) (a “Buy Stock Transaction”); and/or (ii) buy Virtual Assets (a “Buy Crypto Transaction”); and/or (iii) purchase units in a Fund that is not an exchange traded fund (a “Buy Fund Transaction”). <p>(c) “Invitation Code” means ‘MOXINVEST’.</p> <p>(d) “Invest Joining Day” has the meaning given in clause 5(c) of these terms.</p> <p>(e) “Investment Period” has the meaning given in clause 5(d) of these terms.</p>	<ul style="list-style-type: none"> (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。 <p>(b) 「合資格買入交易」是指您經 Mox Invest:</p> <ul style="list-style-type: none"> (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」）； (ii) 買入虛擬貨幣（「買入虛擬貨幣交易」）；和 / 或 (iii) 買入非交易所買賣的基金單短（「買入基金交易」）。 <p>(c) 「邀請碼」是指「MOXINVEST」。</p> <p>(d) 「投資戶口開通日」具有本條款第 5(c) 條賦予的含義。</p> <p>(e) 「投資期」具有本條款第 5(d) 條賦予的含義。</p> <p>(f) 「邀請日」具有本條款第 5(a) 條賦予的含義。</p> <p>(g) 「開戶日」具有本條款第 5(b) 條賦予的含義。</p> <p>(h) 「MOXINVEST 獎賞股份」指以下公司的零碎股份，價值約為 USD200，如您的邀請日落在：</p> <ul style="list-style-type: none"> (i) 2026 年 7 月，則為 Space Exploration Technologies Corp. (NASDAQ: SPCX)，價值按 2026 年 10 月 20 日的每股市場收市價計算。
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<p>(f) “Invitation Day” has the meaning given in clause 5(a) of these terms.</p> <p>(g) “Joining Day” has the meaning given in clause 5(b) of these terms.</p> <p>(h) “MOXINVEST Welcome Shares” means fractional shares of the below company for the approximate value of USD200, if your Invitation Day is during:</p> <p>(i) July 2026, Space Exploration Technologies Corp. (NASDAQ : SPCX) calculated based on the market closing price per share on 20 October 2026.</p> <p>(ii) August 2026, NVIDIA Corp. (NASDAQ : NVDA) calculated based on the market closing price per share on 16 November 2026;</p> <p>(iii) September 2026, Alphabet Inc. (NASDAQ : GOOG) calculated based on the market closing price per share on 21 December 2026.</p> <p>(i) “Promotion Period” means the period beginning on 1 July 2026 and ending on 30 September 2026 (both dates inclusive) unless it ends earlier as described above.</p> <p>(j) “Cumulative Amount” means the total of:</p> <p>(i) for a Buy Stock Transaction and a Buy Crypto Transaction, the executed transaction amount; and</p> <p>(ii) for a Buy Fund Transaction, the ‘investment amount’ 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>(ii) 2026年8月，則為 NVIDIA Corp. (NASDAQ: NVDA)，價值按2026年11月16日的每股市場收市價計算。</p> <p>(iii) 2026年9月，則為 Alphabet Inc. (NASDAQ: GOOG)，價值按2026年12月21日的每股市場收市價計算。</p> <p>(i) 「推廣期」是指2026年7月1日至2026年9月30日（包括首尾兩日）除非如上文所描述，提前結束。</p> <p>(j) 「累計金額」是指：</p> <p>(i) 就買入股票交易和買入虛擬貨幣交易而言，已執行「交易金額」；及</p> <p>(ii) 就買入基金交易而言，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>若合資格買入交易之交易金額是以美金以外的任何貨幣計算，有關金額將根據交易完成當天的匯率轉換為美金。</p> <p><u>重要提示</u></p> <p>1. 投資涉及風險。證券（包括任何基金的單位 / 股份）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。</p>
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<p>in each case, excluding any applicable fees and charges.</p> <p>To the extent that the transaction amount in an Eligible Buy Transaction is denominated in a currency other than United States dollars, the relevant amount in that other currency will be converted into United States dollars based on the exchange rate on the day the transaction is Completed.</p>	<p>2. 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）。</p> <p>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。</p> <p>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。</p>
<p><u>Important Notes</u></p> <p>1. Investment involves risks. The prices of securities (including any units / shares of investment funds) 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.</p> <p>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).</p> <p>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.</p> <p>4. Derivatives products are different from conventional investments and may involve different risks. Derivatives products may not be suitable for all investors.</p> <p>5. 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.</p> <p>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</p>	<p>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）。</p> <p>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。</p> <p>7. 基金的股息（如有）的分配、分配率或股息率均不保證。</p> <p>8. 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及虛擬資產的行為，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。</p> <p>9. 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。</p> <p>10. 本文件內容的編寫並沒有根據任何人士或</p>

<p>advice from independent advisers, such as legal, tax, financial and accounting advisers.</p> <p>7. Distribution of dividends (if any) and the distribution rate or dividend yield of a Fund are not guaranteed.</p> <p>8. 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 and virtual asset 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>9. 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>10. 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>11. 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>12. 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>機構的投資目標、投資經驗、財務狀況及風險承受能力。</p> <p>11. 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。</p> <p>12. 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>生效日期：2026 年 7 月 1 日</p>
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Effective date: 1 July 2026	
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