

Mox Invest Triple \$0 Rewards Welcome Offer Promotion (the “Promotion”) Terms and Conditions

1. These terms apply to the Promotion offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**” or “**our**”). By participating in the 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, complete the 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**”); and
 - (b) during the period beginning on and from your Invest Joining Day and the following: (i) 60 days, or (ii) 90 days if you are a Mox+ client on your Invest Joining Day (“**Invest Reward Period**”, as the case may be), Complete through the Mox app, one or more transactions:
 - (i) buying Securities that are listed on the SEHK or the U.S.

Mox Invest 三重獎獎賞迎新推廣優惠（「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（包括其附表），分別可於 Mox app 及/或我們的網站找到，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，完成開立 Mox Invest 戶口開戶程序並收到 Mox Invest 向您發出的迎新通知（您收到 Mox Invest 戶口歡迎通知當日，稱為「**投資戶口開通日**」）；及
 - (b) 於投資戶口開通日當天開始起計及隨後的以下期間：(i) 60 天，或 (ii) 若您於投資戶口的開通日為 Mox+客戶，則為 90 天（「**投資獎賞期**」，按適用），經 Mox app 完成一筆或多筆交易：
 - (i) 買入在香港聯交所或美國交易所上市的證券（「**合資格股票交易**」）；

Exchange(s) (a “Eligible Stock Transaction”); (ii) buying Crypto (a “Eligible Crypto Transaction”); and/or (iii) purchasing units in a Fund that is not an exchange traded fund (a “Eligible Fund Transaction”). Subject to these terms, we will waive the: (y) trading commission(s) of the Eligible Stock Transaction(s) and/or Eligible Crypto Transaction(s); and/or (z) subscription fee(s) of the Eligible Fund Transaction(s). 6. Without limiting clause 5 of these terms: (a) an order to buy Securities that are listed on the SEHK or the U.S. Exchange(s) or Crypto that is placed during the Invest Reward Period but is Completed after 00:00:00 Hong Kong time on the last day of the Invest Reward Period is not an Eligible Stock Transaction or Eligible Crypto Transaction (as the case may be). (b) an order to purchase units in a fund that is successfully submitted during the Invest Reward Period and is passed onto the execution broker(s) on a later date after the Invest Reward Period (as shown in the ‘Order Placement Date’ in the ‘Activity details’ on your Mox app) is an Eligible Fund Transaction. 7. The estimated trading commission displayed on the order confirmation screen at the time of order placement is indicative only. Even if the estimated trading commission is displayed as \$0 on the order confirmation screen at the time of order placement, you will still be charged a trading commission if the transaction is <i>not</i> an Eligible Stock Transaction or Eligible	(ii) 買入虛擬貨幣（「合資格虛擬貨幣交易」）；和 / 或 (iii) 買入非交易所買賣的基金單位（「合資格基金交易」）。 受制於本條款，我們將豁免： (y) 您的合資格股票交易和 / 或合資格虛擬貨幣交易的交易佣金；和 / 或 (z) 您的合資格基金交易的認購費。 6. 在不限制本條款第 5 條的情況下： (a) 於投資獎賞期內提交但於投資獎賞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 屬於合資格股票交易或合資格虛擬貨幣交易（按適用）。 (b) 於投資獎賞期內成功提交並於投資獎賞期後的較後日期才被轉交給執行經紀的任何買入基金單位交易訂單（如您的 Mox app 的「交易詳情」內顯示的「訂單下達日期」），該訂單屬於合資格基金交易。 7. 在下單時的訂單確認畫面上顯示的預計交易佣金僅供參考。即使在下單時的訂單確認畫面上顯示的預計交易佣金為\$0，若該交易 <i>不是</i> 合資格股票交易或合資格虛擬貨幣交易，您仍會被收取交易佣金。 8. 合資格股票交易的其他收費及手續費仍然適用，包括但不限於相關市場的股票交收費、股票印花稅、交易費、交易徵費及交易活動費用。詳情請參閱 Mox 網站上的「收費及手續費」部分。
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Crypto Transaction. 8. Other fees and charges for Eligible Stock Transactions continue to apply, including but not limited to the settlement fee, stamp duty, trading fee, transaction levy and trading activity fee with respect to the relevant market(s). For details, please refer to the 'Invest Fees and Charges' section on the Mox app and/or website. 9. Other fees and charges for Eligible Fund Transactions continue to apply, including but not limited to annual management fees, custodian fees and/or administration fees with respect to the relevant fund. For details, please refer to the respective fund offering documents. 10. You will receive the reward, gift or any other benefit in respect of the Promotion, only if: (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; (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 (c) you satisfy any additional requirements we may specify from time to time. 11. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to: (a) change or modify the Promotion or these terms (including any dates set out in these terms or any reward, gift or	9. 合資格基金交易的其他費用及收費仍將繼續徵收，包括但不限於有關基金的年度管理費、託管費及 / 或行政費。詳情請參閱各基金的有關基金銷售文件。 10. 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： (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 Mox Invest 戶口上完成任何交易，您仍被視為持有 Mox Invest 戶口； (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 (c) 您滿足我們可能不時指定的任何其他要求。 11. 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) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益： (i) 如我們認為您的任何於 Mox 的任何戶口是出於不當目的而開立的（例
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other benefit in respect of the Promotion and/or its monetary value); (b) suspend or terminate the Promotion or these terms; (c) refuse to give you any reward, gift or other benefit in respect of the Promotion: (i) if we believe 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); (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 (iii) for any other reason we deem appropriate; and (d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion). Any such decision shall be conclusive and binding on you. 12. 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. 13. If you have received any reward, gift or other benefit under these terms and you subsequently close your Mox Account within 12 months from when you opened it, we have the right to deduct an amount equal to the total value of the reward, gift or	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)； (ii) 如我們認為您的任何於 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 (iii) 出於我們認為適當的任何其他理由；及 (d) 作出與本推廣相關的任何決定（包括拒絕或暫停您參與本推廣）。 任何此等決定均該視為最終決定並對您具有約束力。 12. 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。 13. 如您根據本條款獲取任何獎賞、禮品或其他利益，但您隨後於開戶後的 12 個月內結束您的 Mox 戶口，我們有權在我們完成結束您的 Mox 戶口之前從您的 Mox 戶口扣除該獎賞、禮品或其他利益的總共價值。 14. 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合資格股票交易、合資格虛擬貨幣交易及 / 或合資格基金交易的交易（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。
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other benefit from your Mox Account prior to us completing the closure of your Mox Account. 14. If you have received any reward, gift or other benefit in respect of the Promotion and any of the Eligible Stock Transaction(s), Eligible Crypto Transaction(s), and/or Eligible Fund Transaction(s) are 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 any of your accounts with Mox. 15. If any dispute arises in connection with the Promotion, our decision is final. 16. To the extent permitted by laws and regulations: (a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and (b) you shall release Mox and its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought against Mox or its affiliates, shareholders or partners, arising from or in connection with your participation in the Promotion (including any decision not to give you, or your failure to receive any reward, gift or other benefit) or these terms, unless: (y) any such loss, damages, action, proceeding or claim is due to; and (z) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,	15. 如有任何有關本推廣的爭議，我們保留最終決定權。 16. 在法律及法規允許的範圍內，就您因參與本推廣或因本條款所致或引起的相關損失、損害賠償、法律行動、法律程序或索償（包括任何拒絕向您提供任何獎賞、禮品或其他利益的任何決定或您未能收取任何獎賞、禮品或其他利益）： (a) Mox 或其任何關聯公司、股東或合作夥伴對您遭受的任何損失或損害賠償均不承擔任何責任；及 (b) 您須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox 或其關聯公司、股東或合作夥伴的所有法律行動、法律程序及索償， 除非該等損失、損害賠償、法律行動、法律程序或索償是： (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 (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。 本第 16 條在本推廣或本條款到期或終止後繼續有效。 17. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供任何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。
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Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default. This clause 16 continues after the expiry or termination of the Promotion or these terms. 17. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time. We are entitled to retain any such benefit or advantage for our own account and benefit, absolutely, without having to make any prior disclosure to you. 18. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) or other benefits or advantages from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time and such third parties are entitled to retain any such benefit or advantage for its own account and benefit absolutely without having to make any prior disclosure to you. 19. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 20. Neither your right to participate in the Promotion nor your eligibility to receive any reward, gift or other benefit in respect of the Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right. 21. Nothing under these terms or the 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.	18. 您知悉第三方可能會直接或間接從我們獲得與本推廣有關的付款（例如報酬、佣金及回扣）或其他利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。該第三方可絕對享有並有權為自身保留任何此等利益或好處，而無需事先向您披露。 19. 本推廣並不構成對任何人進行任何交易的任何要約、邀請或推薦。 20. 您不得將參與本推廣的資格或獲得本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人士，也不得交換或轉換為任何其他利益或權利。 21. 本推廣或本條款並不視作、暗示或表示任何人或實體為我們的代理或代表，或以其他方式代表我們招攬業務。 22. 除本條款另有所指，非本條款協議一方的人士無權按《合約（第三者權利）條例》（香港法例第 623 章）執行本條款的任何條文，或享有本條款的任何條文下的利益。 23. 本條款在所有方面均受中華人民共和國香港特別行政區法律的管限及詮釋。雙方得受中華人民共和國香港特別行政區法院的專屬管轄權管轄。 24. 本條款的英文與中文版本如有任何不一致，概以英文版本為準。 25. 定義 以下定義具有以下的含義： (a) 「完成」是指當您（按適用）：
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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. 23. These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China. The parties submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region of the People's Republic of China. 24. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms. 25. Definitions The following capitalised terms have the meanings set out below: (a) "Complete" means, whichever is applicable, you: (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 Crypto 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. (b) "Crypto" means Virtual Assets, which has the meaning given to it in the AMLO. (c) "Eligible Stock Transaction" has the meaning given in clause 5(i) of these	(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； (ii) 收到 Mox 的通知，表示您的買賣虛擬貨幣的訂單已執行；及 / 或 (iii) 在 Mox app 上到達一個顯示您已成功下達購買非交易所買賣的基金單位的交易指示。 (b) 「虛擬貨幣」指虛擬資產，具有《打擊洗錢條例》賦予其之定義。 (c) 「合資格股票交易」具有本條款第 5(b)(i) 條賦予的含義。 (d) 「合資格虛擬貨幣交易」具有本條款第 5(b)(ii) 條賦予的含義。 (e) 「合資格基金交易」具有本條款第 5(b)(iii) 條賦予的含義。 (f) 「投資戶口開通日」具有本條款第 5(a) 條賦予的含義。 (g) 「投資獎賞期」具有本條款第 5(b) 條賦予的含義。 (h) 「Mox+」具有《Mox+條款及細則》（一般條款及細則中的 Mox+附表）賦予其之定義。 (i) 「推廣期」是指 2026 年 10 月 1 日至 2026 年 12 月 31 日（包括首尾兩日）。 <u>重要提示</u> 1. 投資涉及風險。證券（包括任何基金的單位 / 股份）及虛擬資產的價格會波動，有時
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terms. (d) “Eligible Crypto Transaction” has the meaning given in clause 5(ii) of these terms. (e) “Eligible Fund Transaction” has the meaning given in clause 5(iii) of these terms. (f) “Invest Joining Day” has the meaning given in clause 5(a) of these terms. (g) “Invest Reward Period” has the meaning give in clause 5(b) of these terms. (h) “Mox+” has the meaning given to it in the “Terms and conditions for Mox+ (Mox+ schedule to the General Terms and Conditions)”. (i) “Promotion Period” means the period beginning on 1 October 2026 and ending on 31 December 2026 (both dates inclusive). <u>Important Notes</u> - 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. The performance and return of any investments are not guaranteed. - 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). - Virtual Asset and Virtual Asset-related products are highly complex products that carry a significant level of risk and may not be suitable for all investors. - Derivatives products are different from conventional investments and may involve	波動幅度會很大。在最壞的情況下，您可能損失全部投資。任何投資的表現及回報並非有保證的。 - 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）。 - 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。 - 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。 - 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）。 - 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。 - 基金的股息（如有）的分配、分配率或股息率均不保證。 - Mox 從香港提供 Mox Invest 服務。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。
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different risks. Derivatives products may not be suitable for all investors. 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. 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. 7. Distribution of dividends (if any) and the distribution rate or dividend yield of a Fund are not guaranteed. 8. We provide Mox Invest services from Hong Kong. The information contained in this document is intended for Hong Kong residents only and should not be construed as a distribution of, an offer to sell, or a solicitation to buy any security or 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 in or resident. 9. 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. 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. 11. This document provides summary level information only in respect of investments.	9. 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。 10. 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。 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。 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。 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） 生效日期：2026 年 10 月 1 日
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Please refer to the terms and conditions for Mox Invest (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. 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. Mox Bank Limited is a Registered Institution under the Securities and Future Ordinance (CE number: BNO808) Effective date: 1 October 2026	
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