Home Cushion (November to December 2026) promotion ("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, purchase a Home Cushion policy through the Mox app; and

   (b) hold the policy for at least 3 months,

   subject to these terms, you will receive the Home Cushion Reward.

6. In addition to satisfying the requirements in clause 5 of these terms, if you either:

   (a) have paid any premium in respect of any Personal Accident Cushion policy or Travel Pick & Go policy before you purchase the Home Cushion policy under clause 5(a) of these terms; or

   (b) have Mox+ at the time you purchase the Home Cushion policy under clause 5(a) of these terms,

居枕無憂家居保 2026 年 11 月至 12 月推廣優惠（「本推廣」）條款及細則

1. 本條款適用於由 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. 如您:

   (a) 於推廣期內透過 Mox app 購買居枕無憂家居保；及

   (b) 維持該保單至少三個月，

   受制於本條款，您將獲得居枕無憂家居保獎賞。

6. 除了滿足本條款第5 條的要求外，如您符合以下其中一項:

   (a) 在推廣期內按本條款第5(a)條購買居枕無憂家居保前，已為任何意外氣墊個人意外保障計劃或隨你飛旅遊保支付任何保費；或

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subject to these terms, you will also receive the Loyal Mox Customer Reward.

For the avoidance of doubt:

(y) if you have purchased a Personal Accident Cushion policy – Basic Plan, but you have not paid any premium in respect of that policy (for example, you have held that policy for less than 3 months and are still receiving the one-time promotional offer), you will not have satisfied the requirement in this clause 6 and will not be entitled to the Loyal Mox Customer Reward; and

(z) you can only receive one Loyal Mox Customer Reward for each Home Cushion policy that you purchase pursuant to this Promotion.

7. If you satisfy the relevant requirements in clauses 5 and 6 of these terms, we will deliver the Home Cushion Reward and the Loyal Mox Customer Reward (if applicable) to your email address that is in our records on or before 30 June 2027.

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

(a) you hold a valid Mox Account in your name;

(b) none of your accounts with Mox have been suspended or are in arrears or default; and

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

9. 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 Promotion and/or its monetary value);

(b) suspend or terminate this Promotion or

(b) 按本條款第5(a)條購買居枕無憂家居保時為 Mox+客戶，

受制於本條款，您亦將獲得 Mox 忠實客戶獎賞。

為免存疑：

(y) 如您已購買意外氣墊個人意外保障計劃 - 基本計劃，但您尚未就該保單支付任何保費（例如，您持有該保單不足三個月，並仍在享用一次性的推廣優惠），則您不能符合本第6 條的要求並無權獲得 Mox 忠實客戶獎賞；及

(z) 您就根據本推廣購買的每份居枕無憂家居保只能獲得一次 Mox 忠實客戶獎賞。

7. 若您符合本條款第5 及第6 條的相關要求，我們將在 2027 年 6 月 30 日或之前將居枕無憂家居保獎賞及 Mox 忠實客戶獎賞（如適用）傳送至我們紀錄中您的電郵地址。

8. 您只能在以下情況下獲得與本推廣的獎賞、禮品或其他利益：

(a) 您持有有效並以自己名義開立的 Mox 戶口；

(b) 您於 Mox 的戶口均未被暫停，也沒有拖欠或違約的情況；及

(c) 您滿足我們不時指定的任何額外要求。

9. 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

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these terms;

(c) refuse to give you any reward, gift or other benefit in respect of this Promotion:

(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

(ii) for any other reason we deem appropriate; and

(d) make any decision in connection with this Promotion (including to refuse or suspend your participation in this Promotion).

Any such decision shall be conclusive and binding on you.

10. 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.

11. If any dispute arises in connection with this Promotion, our decision is final and binding on you.

12. 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 damage 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,

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獎賞、禮品或其他利益：

(i) 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

(ii) 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）。

任何此等決定均被視為最終決定並對您具有約束力。

10. 在不限制本條款的情況下，我們可以決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。

11. 如有任何有關本推廣的爭議，我們的決定為最終決定並對您具有約束力。

12. 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）：

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: **(y) any such loss, damage, action, proceeding or claim is due to; and** **(z) such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,** **Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.** **This clause 12 continues after the expiry or termination of this Promotion or these terms.**	**(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12 條在本推廣或本條款到期或終止後繼續有效。**
13. This clause 13 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 a Home Cushion policy.	**13. 本第13 條為昆士蘭保險香港所提供（而並非 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居枕無憂家居保下的承保責任。**
14. 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.	14. 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。
15. 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	15. 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

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from time to time and such third parties are entitled to retain any such benefit or advantage for their own account and benefit, absolutely, without having to make any prior disclosure to you.

16. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.

17. 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.

18. 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.

19. The Home Cushion policy is issued and underwritten by QBE Hong Kong. We are an insurance agent appointed by QBE Hong Kong (Insurance Agency Licence No. GA1073) and have been engaged by QBE Hong Kong to distribute its insurance products in Hong Kong. The Home Cushion 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.

20. The Mox Disclaimer applies in respect of the Home Cushion policy, the Home Cushion Reward and the Loyal Mox Customer Reward.

21. 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

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。

16. 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。

17. 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。

18. 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。

19. 居枕無憂家居保由昆士蘭保險香港承保及簽發。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。居枕無憂家居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。

20. Mox 免責聲明適用於居枕無憂家居保、居枕無憂家居保獎賞及 Mox 忠實客戶獎賞。

21. 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中心的職權範圍），我們將與您一同參與金融糾紛調解計劃程序。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

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complaint handling process and are outside the scope of the Financial Dispute Resolution Scheme for distribution.

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 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.

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) "**Home Cushion Reward**" means if you purchased:

(i) a Home Cushion policy - Basic Plan, an HKD50 Supermarket cash voucher;

(ii) a Home Cushion policy - Value Plan, an HKD100 Supermarket cash voucher; and

(iii) a Home Cushion policy - Max Plan, an HKD150 Supermarket cash voucher.

(b) "**Loyal Mox Customer Reward**" means an HKD50 Supermarket cash voucher.

(c) "**Promotion Period**" means the period beginning on 1 November 2026 and ending on 31 December 2026 (both dates inclusive).

(d) "**QBE Hong Kong**" means QBE

調解計劃的範圍。

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。

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) 「**居枕無憂家居保獎賞**」是指如您購買：

(i) 居枕無憂家居保 - 基本計劃，HKD50 超級市場現金禮券；

(ii) 居枕無憂家居保 – 標準計劃，HKD100 超級市場現金禮券；及

(iii) 居枕無憂家居保 – 優越計劃，HKD150 超級市場現金禮券。

(b) 「**Mox 忠實客戶獎賞**」是指 HKD50 超級市場現金禮券。

(c) 「**推廣期**」是指 2026 年 11 月 1 日至 2026 年 12 月 31 日（包括首尾兩日）。

(d) 「**昆士蘭保險香港**」是指昆士蘭聯保保

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Hongkong & Shanghai Insurance Limited. (e) "**Supermarket**" means any supermarket in Hong Kong that Mox may, at its sole and absolute discretion, select for the purposes of this Promotion. Effective date: 1 November 2026	險有限公司。 (e) 「**超級市場**」指香港境內任何一家超市，Mox 可全權及絕對自行酌情選定，作為本次推廣活動之適用場所。 生效日期：2026 年 11 月 1 日

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