Mox Invest Funds 0% Subscription Fee promotion ("Promotion") terms and conditions	**Mox Invest 基金 0% 認購費推廣（「本推廣」）條款及細則**
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.	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. 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.	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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.	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. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.	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. If you Complete an Eligible Fund Transaction during the Promotion Period, subject to these terms, we will waive the subscription fee(s) of the Eligible Fund Transactions. Other fees and charges 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.	5. 如您在推廣期內經 Mox 完成一項或多項合資格基金交易，在遵守本條款的前提下，我們將豁免該等合資格基金交易的認購費。 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。
6. You will receive the reward, gift or other benefit in respect of this Promotion, only if: (a) you hold a valid Mox Invest Account in your name when we attempt to deliver the reward, gift or other benefit; (b) none of your accounts with Mox have been suspended or is in arrears or	6. 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： (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；

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default; and

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

7. 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 the Promotion or this terms;

(c) refuse to give you any reward, gift or other benefit in respect of this 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 this Promotion (including to refuse or suspend your participation in this Promotion).

Any such decision shall be conclusive and binding on you.

8. 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

(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

(c) 您滿足我們可能不時指定的任何額外要求。

7. 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) 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 戶口來換取數項獎賞、禮品或其他利益）；

(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

(iii) 出於我們認為適當的的任何其他理由；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。

8. 在不限制本條款的情況下，我們可以確定

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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.

9. **If you have received any reward, gift or other benefit in respect of the Promotion and any of the Eligible Fund 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.**

10. If any dispute arises in connection with the Promotion, our decision is final.

11. **To the extent permitted by laws and regulations:**

    (a) neither Mox nor any of its affiliates, shareholders and partners shall be responsible for any loss or damage suffered by you; and

    (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,

    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) where such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,

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。

9. **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。**

10. 如有任何有關本推廣的爭議，我們保留最終決定權。

11. **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）：**

    (a) Mox 或任何其關聯公司、股東或合作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) 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，

    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

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Mox's or its affiliates', shareholders' or partners' negligence, fraud or willful default.

This clause 11 continues after the expiry or termination of this Promotion or these terms.

12. 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.

13. 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.

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

15. 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.

16. 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.

忽、欺詐行為或故意失責而引致。

本第 11 條在本推廣或本條款終止或結束後仍繼續有效。

12. 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。

13. 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。

14. 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。

15. 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。

16. 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。

17. 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。

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17. 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.

18. 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.

19. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.

20. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Complete**" means arrive at the screen on your Mox app stating that you have successfully placed an order for an Eligible Fund Transaction.

(b) "**Eligible Fund Transaction**" means to purchase unit(s) in a Fund that is not an exchange traded fund.

(c) "**Promotion Period**" means the period beginning on 1 November 2026 at 00:00 and ending on 31 December 2026 at 23:59 Hong Kong time (both dates inclusive).

Important Notes regarding Mox Invest

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. The performance and return of any investments are not guaranteed.

2. Past performance is not indicative of future performance. You should refer to the

18. 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。

19. 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。

20. 定義

以下定義具有以下含義：

(a) 「**完成**」是指當您在 Mox app 上到達一個頁面顯示您已成功下達交易指示以買入非交易所買賣的基金單位。

(b) 「**合資格基金交易**」是指買入非交易所買賣的基金單位。

(c) 「**推廣期**」是指 2026 年 11 月 1 日 00:00 至 2026 年 12 月 31 日 23:59（包括首尾兩天）。

Mox Invest 重要提示

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，您可能損失全部投資。任何投資的表現及回報並非有保證的。

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）。

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。

offering documentation of the product(s) for detailed information (including risk factors) prior to investing in the product(s).

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.

4. Derivatives products are different from conventional investments and may involve 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 terms and conditions for Mox Invest (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. 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

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。

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）。

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。

7. 基金的股息（如有）的分配、分配率或股息率均不保證。

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或虛擬資產的行為，若該等行為根據該司法管轄區法律屬違法行為。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。

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而編寫。

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。

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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. 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 November 2026	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 11 月 1 日