Mox 6th Year Anniversary New Customers Scratch and Win ("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. If you:

   a. during the Promotion Period, open a Mox account in the Mox app;

   b. during the period, 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**")); and

   subject to these terms, you will receive one Mox Scratch Card (described below).

Mox 6 週年迎新刮刮賞推廣（「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. 如果您：
   a. 於推廣期內於 Mox app 開立 Mox 戶口;
   b. 於推廣期內完成開立 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「開戶日期」））；及

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

For the avoidance of doubt, you will only receive one Mox Scratch Card even if you meet the same requirement more than one time.	為免存疑，即使您多次滿足同一項要求，您就該要求也只能獲得 1 張 Mox 刮刮卡。
6. A "**Mox Scratch Card**" is a digital scratch card, that is delivered via the Mox app, which you can 'scratch' to reveal: a. a cash reward with a cash value of HKD60, HKD600, HKD1,000 or HKD6,000; or b. a reward consisting of a cash reward of HKD50 and 1 unit of Ctrip Travel coupon with a value of RMB220; or c. a reward consisting of a cash reward of HKD66 and 1 unit of popular travel luggage with a value of at least HKD2,100; or d. a reward consisting of a cash reward of HKD88 and 1 unit of popular hairdryer with a value of at least HKD3,990; or e. a reward consisting of a cash reward of HKD88 and 1 unit of popular smart watch with a value of at least HKD3,999; or f. a reward consisting of a cash reward of HKD66 and 1 unit of popular 360-degree camera with a value of at least HKD5,099; or g. a reward consisting of a cash reward of HKD88 and 1 unit of popular laptop with a value of at least HKD5,499; or h. a reward consisting of a cash reward of HKD88 and 1 unit of popular tablet computer with a value of at least HKD5,999; or i. a reward consisting of a cash reward of HKD88 and 1 unit of the	6. **「Mox 刮刮卡」**是一種通過 Mox app 發放的電子刮刮卡，您可以「刮一刮」以揭曉： a. 現金價值為 HKD60、HKD600、HKD1,000 或 HKD6,000 的現金獎賞；或 b. 現金價值為 HKD50 的現金獎賞及 RMB220 攜程旅遊禮券；或 c. 現金價值為 HKD66 的現金獎賞及熱門行李箱一個（價值不低於 HKD2,100）；或 d. 現金價值為 HKD88 的現金獎賞及熱門風筒一部（價值不低於 HKD3,990）；或 e. 現金價值為 HKD88 的現金獎賞及熱門智能手錶一隻（價值不低於 HKD3,999）；或 f. 現金價值為 HKD66 的現金獎賞及熱門全景運動相機套裝（價值不低於 HKD5,099）；或 g. 現金價值為 HKD88 的現金獎賞及熱門手提電腦一部（價值不低於 HKD5,499）；或 h. 現金價值為 HKD88 的現金獎賞及熱門平板電腦一部（價值不低於 HKD5,999）；或 i. 現金價值為 HKD88 的現金獎賞及熱門智能電話一部（價值不低於 HKD10,499）；或

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

popular smartphone with a value of at least HKD10,499; or You must 'scratch' the Mox Scratch Card within 7 calendar days of Joining Day, otherwise you will forfeit your right to the relevant reward.	您必須於開戶日期起計 7 個曆日內（香港時間）「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。
7. You can 'scratch' your Mox Scratch Card by tapping the Mox Scratch Card in your Mox app. If you 'scratch' and reveal the reward set out in clause 6 of these terms, we will: a. send you a push notification and/or email containing the details of the cash reward; and b. send you a fulfillment email with details on how to redeem the reward on or before 30 April 2027. For redemption details and procedures, please refer to the fulfillment email. You must redeem your reward within the reward period specified in your fulfillment email, otherwise you will forfeit your right to the reward. No reminders will be sent to you regarding any timing restrictions referred to in the fulfillment email.	7. 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「刮一刮」並揭曉了本條款第 6 條所列的獎賞，我們將： a. 向您發送有關現金獎賞詳情的推送通知和 / 或電子郵件；及 b. 向您發送附有領獎詳情的換領電郵。 相關獎賞須於 2027 年 4 月 30 日或之前領取。 有關領獎詳情及程序，請參閱換領電郵。您須於換領電郵內指定**獎賞期**內領取獎賞，逾期作棄權論。換領電郵中提及的任何時間限制，我們將不會向您發送提醒通知。
8. Use of the reward set out in clause 6 of these terms (or any alternative reward) may be subject to the suppliers' terms and conditions applicable thereto. We are not responsible for and shall have no liability in respect of the quality of goods and services provided by the suppliers of the reward.	8. 本條款第 6 條所列的獎賞的使用（或任何替代獎賞）可能受到供應商適用的條款和條件的限制。對於該獎賞的供應商所提供的商品和服務的質量，我們概不負責，也不承擔任何責任。
9. If we are unable to provide the reward set out in clause 6 of these terms for any reason, we reserve the right to substitute the reward with a cash reward of similar value at any time without prior notice.	9. 若因任何原因我們無法提供第 6 條所列的獎賞，我們保留以具有類似價值的現金獎賞代替該獎賞的權利，恕不另行通知。
10. You can 'scratch' your Mox Scratch Card by tapping the Mox Scratch Card in your Mox app. If you 'scratch' and	10. 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「刮一刮」並兌換了本條款第 6 條所列的獎賞，我們將向您發送有關現金獎賞詳情的推送通知和 / 或電子郵件；及向您發送附有領獎詳情的換領電郵。相關獎賞須於 2027 年 2 月 28 日或之

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

reveal the reward set out in clause 6(a) 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 28 February 2027.

11. You can only participate in this Promotion once. You can receive up to 1 Mox Scratch Card pursuant to this Promotion.

12. The delivery of Mox Scratch Cards is subject to a total quota of 25,008 Mox Scratch Cards (Weekly scratch card quota at 4,168). 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 reward revealed by each Mox Scratch Card is randomly pre-determined. Our records of the allocation are final and conclusive. The 'Promotion Period' will end on the earlier of (a) the last day of that period; (b) the weekly intake will come to an end when Scratch card quota at 4,168 is delivered; or (c) the day on which we have delivered 25,008 Mox Scratch Cards. We will not update you on the quota usage or its continued availability.

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

    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 any transactions on your previous Mox Account;

    b. when we attempt to deliver the reward, gift or other benefit, you still have your Mox Account that you opened pursuant to this Promotion and none of your

前領取。

11. 您僅可參與本推廣活動一次。根據本推廣活動，您最多可獲得 1 張 Mox 刮刮卡。

12. Mox 刮刮卡的發放總數量限額為 25,008 張（每週發放數量限額為 4,168）。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。每張 Mox 刮刮卡所揭示之獎賞乃隨機預先釐定。本行有關該分配之記錄屬最終及不可推翻。「推廣期」將於(a) 該期間的最後一天；(b) 每週發放數量限額（共 4,168 張）發放完畢時，每週領取活動即告結束；或(c) 當 Mox 刮刮卡的發放數量達 25,008 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。

13. 您只能於以下情況下獲得推廣的任何獎賞、禮品或任何其他利益：
    a. 在您的開戶日期前 12 個月內，您從未以您的名義持有 Mox 戶口。儘管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；
    b. 當我們嘗試向您發放獎賞、禮品或其他利益時，您仍持有您按本推廣開立的 Mox 戶口，且該 Mox 戶口並未被暫停，也沒有拖欠或違約的情況；及
    c. 您滿足我們可能不時指定的任何額外要求。

accounts with Mox have been suspended or is in arrears or default; and

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

d. 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).

14. 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 these 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. 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）。

14. 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 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。

15. 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

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.

15. 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.

16. 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 may deduct an amount equal to the value of the reward, gift or other benefit from your Mox Account prior to us completing the closure of your Mox Account.

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

18. 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**,

本推廣是否可以與其他優惠或推廣一併使用。

16. 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，我們可以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、禮品或其他利益的價值。

17. 如有任何有關本推廣的爭議，我們保留最終決定權。

18. **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）：**

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 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：

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 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 19 條在本推廣或本條款終止或結束後仍繼續有效。

19. 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

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: c) any such loss, damage, action, proceeding or claim is due to; and c) **where 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 19 continues after the expiry or termination of this Promotion or these terms.**	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。
19. 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.	20. 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。
20. 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	21. 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。 22. 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。 23. 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。 24. 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。 25. 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。

absolutely, without having to make any prior disclosure to you.

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

22. 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.

23. 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.

24. 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.

25. 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.

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

27. **Definitions**

The following capitalised terms have the meanings set out below:

a) **"Complete"** means, whichever is applicable, you:

arrive at the screen on your Mox app

26. 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。

27. **定義**

以下定義具有以下含義：

a. 「**完成**」是指當您（按適用）：收到 Mox 的通知，表示您的 Mox 開戶已執行；在 Mox app 上到達一個頁面顯示您已成功開戶。

b. 「**Mox 刮刮卡**」具有本條款第 6 條賦予的含義。

c. 「**開戶日期**」具有本條款 5 賦予的含義。

d. 「**推廣期**」是指 2026 年 11 月 9 日香港時間 00 時 00 分至 2026 年 12 月 20 日香港時間 23 時 59 分（包括首尾兩天）。

e. **「獎賞期」**具有本條款 **5,6,**及 **7** 賦予的含義。

f. **「旅遊禮券」**由攜程供應，其使用須受攜程發 出的條款及細則約束。Mox 免責聲明適用 於旅遊禮券。如您對以下事宜有任何查詢： (a) 有關本推廣，請聯繫我們的顧客服務團 隊；及 (b) 旅遊禮券或於攜程平台上的使用，請聯繫 +852 3008 3268 或 +86 400 632 9662。「旅遊禮券」指人民幣 220 元電子禮券，可於攜程平台消

stating that you have successfully opened a Mox account;

b) **"Mox Scratch Card"** has the meaning given in clause 6 of these terms.

c) **"Joining Day"** has the meaning given in clause 5 of these terms.

d) **"Promotion Period"** means the period beginning on 9 November 2026 at 00:00 HKT and ending on 20 December 2026 23:59 HKT (both dates and time inclusive).

e) **"Reward Period"** has the meaning given in clauses 5,6, and 7 of these terms.

f) "Travel coupon" is supplied by Ctrip and its use is subject to terms and conditions issued by Ctrip. The Mox Disclaimer applies in respect of the Travel coupon. If you have any questions regarding: (a) this Promotion, please contact our Customer Care Team; and (b) for the Travel coupon or its use on the Ctrip platform, please contact +852 3008 3268 or +86 400 632 9662.

i. "Ctrip" means Ctrip Finance Management (Hong Kong) Co., Limited.

ii. "Ctrip platform" means the Ctrip mobile app.

Effective date: 9 November 2026

費時使用。

i. 「攜程」指携程金融管理（香港）有限公司。

ii. 「攜程平台」指攜程手機應用程式。

生效日期：2026 年 11 月 9 日