Travel Pick & Go Maple Leaves Asia Miles reward November 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. Without limiting clause 2 of these terms, these terms must also be read together with the Cathay Registration Terms.

4. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.

5. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.

6. If you:

   (a) have a valid Cathay Account in your name which you have registered with Mox in accordance with the Cathay Registration Terms; and

   (b) purchase any Travel Pick & Go policy through the Mox app during the Promotion Period,

   subject to these terms, you will receive 1 Asia Mile for every HKD4 of premium you have paid for such policy, which will be delivered to your Cathay Account on or before 28 February 2027.

7. If you are eligible to receive Asia Miles pursuant to these terms, we will let Asia Miles Limited know, using your

隨你飛旅遊保秋葉亞洲萬里通獎賞 2026 年 11 月推廣（「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. 在不限制本條款第2 條的情況下，本條款須與國泰登記條款一併閱讀。

4. 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。

5. 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。

6. 如您：

   (a) 持有有效並以自己名義登記的國泰賬戶，其根據國泰登記條款於 Mox 註冊；及

   (b) 於推廣期內通過 Mox app 購買任何隨你飛旅遊保，

   受限於本條款，每4元就隨你飛旅遊保所支付的保費金額您將獲得 1「亞洲萬里通」里數，其將於 2027 年 2 月 28 日或之前存入您的國泰賬戶。

7. 如您根據本條款合資格獲得「亞洲萬里

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Membership Information, so that Asia Miles Limited can deliver the Asia Miles to your Cathay Account. We are not responsible for the delivery of any Asia Miles to your Cathay Account and will not be liable for any failure or delay in the delivery of any Asia Miles to your Cathay Account.

8. From time to time, we may require you to provide additional information in connection with your Cathay Account to maintain its registration with Mox and/or to facilitate the delivery of any Asia Miles you may be eligible to receive under these terms. We will notify you of any such requirements from time to time.

9. It is your responsibility to ensure the accuracy and completeness of the information that you provide to us. If any information that you provide to us (including any Membership Information) is inaccurate and/or incomplete, we may not be able to register your Cathay Account with us, you may not be eligible to receive any Asia Miles under these terms and/or the Asia Miles may not be delivered to your Cathay Account.

10. If a Travel Pick & Go policy for which you received Asia Miles pursuant to this Promotion is cancelled and you receive a refund of any premium paid (in full or in part), we will deduct HKD0.20 for each Asia Mile that you received in respect of the refunded premium from your Mox Account.

11. 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;

    (c) when we attempt to deliver or arrange the delivery of the reward, gift or other benefit:

通」里數，我們將向亞洲萬里通有限公司提供您的會員資料，以便亞洲萬里通有限公司將「亞洲萬里通」里數存入您的國泰賬戶。我們不負責將任何「亞洲萬里通」里數存入您的國泰賬戶，亦不會就任何「亞洲萬里通」里數未能或延遲存入您的國泰賬戶承擔任何責任。

8. 我們可能不時要求您提供與您的國泰賬戶有關的額外資料，以維持於 Mox 的國泰賬戶登記及／或協助亞洲萬里通有限公司發放您根據本條款可能合資格獲得的任何「亞洲萬里通」里數。我們將不時通知您任何此類要求。

9. 您有責任確保您提供給我們的資料的準確性和完整性。如您向我們提供的任何資料（包括任何會員資料）有任何不準確及／或不完整之處，我們可能無法於 Mox 註冊您的國泰賬戶、根據本條款您可能不符合獲得任何「亞洲萬里通」里數及／或相關「亞洲萬里通」里數可能無法存入您的國泰賬戶。

10. 如您按本推廣獲得「亞洲萬里通」里數的隨你飛旅遊保單被取消，且您獲退還已繳保費（全數或部分），我們將從您的 Mox 戶口中，按您就獲退還的保費所收到的每 1「亞洲萬里通」里數扣除 HKD0.20。

11. 您只能於以下情況下獲得本推廣的獎賞、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 的戶口均並未被暫停，也沒有拖欠或違約的情況；

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(i) the Travel Pick & Go policy that you purchased pursuant to clause 6(b) of these terms that entitles you the reward, gift or other benefit has not been cancelled; and

(ii) you hold a valid Cathay Account in your name which has been registered with Mox in accordance with the Cathay Registration Terms; and

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

12. 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 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.

13. 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

(c) 當我們試圖向您發放或安排向您發放獎賞、禮品或其他利益時:

(i) 您根據本推廣第 6(b)條購買並因此有權獲得的相關獎賞、禮品或其他利益的隨你飛旅遊保單並未被取消；及

(ii) 您持有有效並以自己名義及根據國泰登記條款於 Mox 註冊的國泰賬戶；及

(d) 您滿足我們不時指定的任何額外要求。

12. 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) 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 的任何戶口中的任何收益是任何非法、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。

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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.

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

15. 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,

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 15 continues after the expiry or termination of this Promotion or these terms.

16. 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

13. 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。

14. 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。

15. 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）：

(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15 條在本推廣或本條款到期或終止後繼續有效。

16. 您知悉第三方（包括我們的直接或間接股

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.

17. 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 their own account and benefit, absolutely, without having to make any prior disclosure to you.

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

19. 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.

20. 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.

21. The Asia Miles awarded under these terms are supplied by Asia Miles Limited. We are not the supplier of any Asia Miles (or any part thereof). The Cathay Membership Programme (including your Cathay Account) and Asia Miles (including your use of any Asia Miles) are subject to terms and conditions issued by Asia Miles Limited. The Mox Disclaimer applies in respect of any Asia Miles awarded under these terms.

22. The Travel Pick & Go policy is issued and underwritten by QBE Hong Kong. We are an insurance agent appointed by QBE

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。

17. 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。

18. 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。

19. 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。

20. 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。

21. 根據本條款所發放的「亞洲萬里通」里數由亞洲萬里通有限公司提供。我們並非「亞洲萬里通」里數（或其任何部份）的供應商。國泰會員計劃（包括您的國泰賬戶）及「亞洲萬里通」里數（包括您對任何「亞洲萬里通」里數的使用）均受亞洲萬里通有限公司所發出的條款及細則約束。Mox 免責聲明適用於根據本條款發放的任何「亞洲萬里通」里數。

22. 隨你飛旅遊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

Hong Kong (Insurance Agency Licence No. GA1073) and have been engaged by QBE Hong Kong to distribute its insurance products in Hong Kong. The Travel Pick & Go 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. The Mox Disclaimer applies in respect of the Travel Pick & Go policy.

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

24. If you have any questions regarding:

    (a) this Promotion, please contact our Customer Care Team; and

    (b) the Cathay Membership Programme and Asia Miles, please contact Cathay Pacific Airways Limited's customer service team via +852 2747 3333.

25. 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.

26. 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.

27. The English version prevails if there is any

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。隨你飛旅遊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 。Mox 免責聲明適用於隨你飛旅遊保。

23. 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的中心職權範圍），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，並不屬於金融糾紛調解計劃的範圍。

24. 如您對下列有任何疑問：

    (a) 有關本推廣，請聯絡我們的顧客服務團隊；及

    (b) 有關國泰會員計劃及「亞洲萬里通」里數，請致電+852 2747 3333 與國泰航空有限公司客戶服務部聯絡。

25. 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。

26. 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。

27. 本條款的英文與中文版本如有任何不一

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inconsistency between the English and Chinese versions of these terms. **28. Definitions** The following capitalised terms have the meanings set out below: (a) "**Promotion Period**" means the period beginning on 1 November 2026 and ending on 30 November 2026 (both dates inclusive). (b) "**QBE Hong Kong**" means QBE Hongkong & Shanghai Insurance Limited. Effective date: 1 November 2026	致，概以英文版本為準。 **28. 定義** 以下定義具有以下含義： (a) 「**推廣期**」是指 2026 年 11 月 1 日至 2026 年 11 月 30 日（包括首尾兩日）。 (b) 「**昆士蘭保險香港**」是指昆士蘭聯保保險有限公司。 生效日期：2026 年 11 月 1 日

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