



ENGLISH	CHINESE
<p><b>Mox x Tap &amp; Go Promotion (the “Promotion”) terms and conditions</b></p> <ol style="list-style-type: none"><li>1. These terms apply to the Promotion offered by Mox Bank Limited (“<b>Mox</b>”, “<b>we</b>”, “<b>us</b>”). By participating in the Promotion, you agree to these terms.</li><li>2. You must read these terms along with Mox’s Personal Information Collection Statement (<a href="https://mox.com/legal-documents/privacy/#pics">https://mox.com/legal-documents/privacy/#pics</a>), Privacy Policy Statement (<a href="https://mox.com/legal-documents/privacy/">https://mox.com/legal-documents/privacy/</a>), General Terms and Conditions (<a href="https://mox.com/legal-documents/general-terms-and-conditions/">https://mox.com/legal-documents/general-terms-and-conditions/</a>) and any other terms we may provide to you. These terms apply in addition to any such other terms, and the use of your Mox Card and account(s) will remain subject to our other terms.</li><li>3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.</li><li>4. The Promotion will begin on 19 July 2021 and end on the earlier of 31 January 2022 or the date on which the Invitation Code (defined below) has been used by 20,000 individuals to successfully open a Mox Account (both dates inclusive) (“<b>Promotion Period</b>”). We may change the dates of the Promotion Period at any time in our absolute discretion. (Please note that we extended the original Promotion Period to run until 31 January 2022.) Mox will not update you on the use of the quota for the Invitation Code.</li><li>5. In order to participate in the Promotion, you must:<ol style="list-style-type: none"><li>a. download the Mox app and successfully open a Mox Account using the “Mox x Tap &amp; Go Promotion” invitation code</li></ol></li></ol>	<p><b>Mox x 拍住賞優惠 (「推廣優惠」) 條款及細則</b></p> <ol style="list-style-type: none"><li>1. 本條款適用於由 Mox Bank Limited (「Mox」、「我們」) 所提供的推廣優惠。參加本推廣優惠，即表示您同意本條款。</li><li>2. 您必須一併閱讀本條款、Mox 的個人資料收集聲明 (<a href="https://mox.com/zh/legal-documents/privacy/#pics">https://mox.com/zh/legal-documents/privacy/#pics</a>)、私隱政策聲明 (<a href="https://mox.com/zh/legal-documents/privacy/">https://mox.com/zh/legal-documents/privacy/</a>)、一般條款及細則 (<a href="https://mox.com/zh/legal-documents/general-terms-and-conditions/">https://mox.com/zh/legal-documents/general-terms-and-conditions/</a>) 及我們可能向您提供的任何其他條款。除本條款外，任何該等條款亦一併適用，而您就 Mox Card 及 Mox 戶口的使用仍將受我們其他條款的約束。</li><li>3. 本條款與我們任何其他的條款如有任何不一致，概以本條款為準。</li><li>4. 本推廣優惠由 2021 年 7 月 19 日開始，至 2022 年 1 月 31 日或達至 20,000 名人士已使用邀請碼 (定義見下文) 成功開立 Mox 戶口之日的較早者結束 (包括首尾兩日) (「推廣期」) (請注意，我們已將原有推廣期延長至 2022 年 1 月 31 日)。Mox 可隨時決定更改推</li></ol>

<p>“GoMox” (“<b>Invitation Code</b>”) during the Promotion Period;</p> <p>b. during the period from your Mox Account opening date and the following 30 calendar days, spend at least HKD200 in aggregate on your Mox Card (digital or physical, from your Mox Account or with Mox Credit) across one, or many, “<b>Successful Purchase Transaction(s)</b>” (“<b>Spend Requirement</b>”) and comply with any other requirements that we may specify in connection with the Promotion or use of the Invitation Code,</p> <p>(each, a “<b>Participant</b>”).</p> <p>Successful Purchase Transaction(s) are ultimately determined by Mox in its absolute discretion based on transaction records held by Mox (which are final and conclusive in case of any discrepancy). The following are some examples of transactions that do not constitute Successful Purchase Transaction(s): cash withdrawals, money transfers via the Mox app and invalid, cancelled, refunded or reversed transactions. Successful Purchase Transactions do not need to have settled (ie. appear as ‘completed’ in the Mox app) during the 30 calendar day period following your Mox Account opening date (ie. they can still appear as ‘pending’ in the Mox app).</p> <p>6. Each Participant will be eligible to receive HKD200 (a “<b>Cash Reward</b>”) (each, a “<b>Successful Participant</b>”). Cash Rewards will be credited into each Successful</p>	<p>廣期。Mox 不會向您更新邀請碼尚餘多少名額。</p> <p>5. 每位合資格參加者必須:</p> <p>a. 於推廣期內下載 Mox app 和使用 Mox x 拍住賞優惠的邀請碼「GoMox」成功開立 Mox 戶口 (「邀請碼」);</p> <p>b. 於開戶後的 30 曆日內, 以電子或實體 Mox Card (從 Mox Credit 或 Mox 戶口) 進行一次或多次的有效交易 (「有效交易」), 累積消費總額滿 HKD200 (「消費要求」) 並遵守我們所有其他有關參與推廣優惠及使用邀請碼的要求,</p> <p>(每位稱為「參加者」)。</p> <p>Mox 可根據 Mox 持有的交易記錄 (如有任何爭議, Mox 保留最終決定權) 及按其絕對酌情權對交易是否符合有效交易的定義作出最終決定。以下是一些不符合有效交易的例子: 現金提取、經 Mox app 作轉帳及任何無效、取消、退款或撤銷的交易等。有效交易並不代表交易需在開戶當日起及其後的 30 曆日內結算 (即其狀態可為“待處理中”)。</p> <p>6. 每位參加者均有資格獲得 HKD200 (「現金獎賞」) (每位稱為「獲獎</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Participant's Mox Account by Mox within 30 calendar days of a Successful Participant meeting the Spend Requirement provided that the Successful Purchase Transaction(s) with an aggregate transaction value of at least HKD200 have settled (ie. appear as 'completed' in the Mox app) per Mox's transaction records (which are final and conclusive in case of any discrepancy). A Successful Participant can only receive one Cash Reward. The provision of a Cash Reward is on a first come, first served basis at Mox's absolute discretion.

7. Each Successful Participant who has met the Spend Requirement and whose Successful Purchase Transaction(s) with an aggregate transaction value of at least HKD200 have settled (ie. appear as 'completed' in the Mox app) per Mox's transaction records before 4 October 2021 (or such other date notified to you by Mox in its absolute discretion) will be entered into a lucky draw by Mox whereby 50 of them will be selected at random by Mox to each receive HKD5,000 (a "**Super Cash Reward**") (except if they are Mox staff or an immediate family member of a Mox staff member, in which case they won't be entered into the lucky draw by Mox). The lucky draw will take place during the week commencing 4 October 2021 (or such other date notified to you by Mox in its absolute discretion). There are only 50 Super Cash Rewards available and each Successful Participant who has received a Cash Reward can only receive one Super Cash Reward. Each of the 50 winners of the lucky draw will receive a Super Cash Reward into their Mox Account by Mox within 30 calendar days of the lucky draw taking place. The provision of a Super Cash Reward is at Mox's absolute discretion.

者」)。在達到消費要求及所有有效交易的狀態根據 Mox 的記錄均為“已完成”後（即交易狀態在 Mox app 中顯示為“已完成”），Mox 將會在 30 曆日內把 HKD200 現金獎賞直接存入獲獎者的 Mox 戶口。Mox 的記錄將為最終及不可推翻版本。每名獲獎者只能獲得現金獎賞一次。現金獎賞以先到先得的方式提供，送完即止，並 Mox 享有絕對酌情權決定是否分發現金獎賞。

7. 每位符合消費要求及其累積消費總額滿 HKD200 的有效交易根據 Mox 的記錄在 2021 年 10 月 4 日前 (或 Mox 享有絕對酌情權隨時更改此日期並予以通知)完成結算（即其狀態為“已完成”）的獲獎者即可參與 HKD5,000 超級現金獎賞抽獎 (Mox 員工或 Mox 員工的直系親屬除外)。Mox 將隨機抽取 50 名超級現金獎獲獎者，每人獲得 HKD5,000 (「超級現金獎賞」)。超級現金獎賞的抽獎將於 2021 年 10 月 4 日該週舉行 (Mox 可隨時決定更改此日期)。超級現金獎賞只有 50 個名額及每名現金獎賞獲獎者最多只能獲得超級現金獎賞一次。Mox 將會在抽獎後的 30 曆日內把超級現金獎賞直接存入超級現金獎賞獲獎者的 Mox 戶口。Mox 享有絕對酌情權決定是否發放超級現金獎賞。

<p>8. Each Successful Participant is only eligible for a Cash Reward and (if applicable) a Super Cash Reward if:</p> <ul style="list-style-type: none"> <li>a. the Successful Participant has never held a Mox Account in their name at any time prior to the opening of their Mox Account using the Invitation Code (irrespective of whether that Successful Participant completed any transactions on their prior Mox Account);</li> <li>b. the Successful Participant holds a valid Mox Account in their name when Mox attempts to pay a Cash Reward and (if applicable) a Super Cash Reward, with that Mox Account not having been suspended or closed by the Successful Participant or Mox or in arrears or default; and</li> <li>c. the Successful Participant meets any additional requirements communicated by Mox, such as any requirements specified in connection with the Promotion or use of the Invitation Code.</li> </ul> <p>9. Subject to these terms, including satisfaction of any requirements specified by Mox in connection with the Promotion or use of the Invitation Code, Mox will continue to pay Cash Rewards and Super Cash Rewards after the Promotion Period has ended.</p> <p>10. You can only participate in the Promotion once. Neither your participation in the Promotion nor your eligibility for a Cash Reward or Super Cash Reward may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>11. Mox reserves the right at any time, without notice or reason and in its sole discretion, to:</p>	<p>8. 獲獎者只有在以下情況下才有資格獲得現金獎賞和超級現金獎賞:</p> <ul style="list-style-type: none"> <li>a. 在使用邀請碼開戶的任何時間，從未使用邀請碼開立以自己名義持有的 Mox 戶口（無論他們是否在之前的 Mox 戶口上完成了任何交易）；</li> <li>b. 當 Mox 發放現金獎賞及超級現金獎賞 (如適用)時，持有有效並以自己名義開立的 Mox 戶口，且該 Mox 戶口並未被 Mox 或該參加者暫停或關閉，也沒有拖欠或違約；及</li> <li>c. 符合 Mox 向他們傳遞的其它附加要求，例如與推廣優惠或使用邀請碼有關的任何要求。</li> </ul> <p>9. 受制於本條款包括 Mox 對有關推廣優惠或使用邀請碼的任何要求，Mox 將在推廣期結束後繼續發放現金獎賞和超級現金獎賞。</p> <p>10. 您只能參加此推廣優惠一次。您的推廣優惠參加資格、現金獎賞或超級現金獎賞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。</p> <p>11. Mox 保留全權酌情決定，恕不另行提供通知或理由，隨時：</p> <ul style="list-style-type: none"> <li>a. 修訂、更改、暫停或終止此推廣優惠或本條款 (包括任何現金獎賞或超級現金獎賞的條款及獎賞金額)；</li> <li>b. 以 Mox 認為該 Mox 戶口不正當目的開設 (例如試圖通過關閉和開設</li> </ul>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>a. change, modify, suspend or terminate the Promotion or these terms (including any Cash Reward or Super Cash Reward and their monetary value);</p> <p>b. refuse to offer or distribute a Cash Reward or Super Cash Reward to a Successful Participant if Mox believes a Mox Account has been opened for an improper purpose (for example attempting to secure payment of a Cash Reward or Super Cash Reward by closing and opening one or more Mox Accounts) or for any other reason Mox deems appropriate;</p> <p>c. make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion or determine whether the Promotion can or cannot be combined with any other offer or promotion); and</p> <p>d. determine that an Invitation Code has been used for an improper purpose and cancel your use of any such Invitation Code</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>12. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p>13. <b>To the extent permitted by laws and regulations, you shall release Mox, its affiliates and shareholders from all actions, proceedings and claims which may be brought by or against Mox, its affiliates or shareholders arising from or in connection with your participation in the Promotion (including any decision not to offer or distribute you, or your failure to receive, a Cash Reward or Super Cash Reward) or these terms, unless due to Mox's, its affiliates' or</b></p>	<p>一個或多個 Mox 戶口來獲得現金獎賞或超級現金獎賞) 或認為該適當的任何理由，拒絕向獲獎者提供或分發現金獎賞或超級現金獎賞；</p> <p>c. 作出與此推廣優惠相關的任何決定 (包括拒絕或暫停您參與此推廣優惠或確定此推廣優惠是否可以或不能與任何其他優惠或推廣優惠結合使用)；和</p> <p>d. 決定邀請碼是否被用於不正當目的，並取消您使用邀請碼的權利。</p> <p>任何此類決定均應為最終決定並對您具有約束力。</p> <p>12. 凡就此推廣優惠有任何爭議，Mox 保留最終決定權。</p> <p>13. 在法律及法規允許的範圍內，您須使免 Mox、其關聯公司及股東免於就您參加本推廣優惠 (包括拒絕給予您現金獎賞的決定或您未能收到現金獎賞或超級現金獎賞) 或本條款，由您或第三方提出對 Mox 或其關聯公司和股東提出的所有法律行動、法律程序及索償，惟就直接及純粹因 Mox 或其關聯公司和股東的嚴重疏忽、欺詐行為或故意失責所引致的直接及合理可預見的損失及損害則除外。本豁免在本條款或本推廣終止後仍會繼續有效。</p> <p>14. 您知悉任何給予您的現金獎賞及超級現金獎賞可能是由 Mox 的直接或間接股東 (統稱為「Mox 合作夥伴」) 補貼。因此，Mox 可直接或間接從 Mox 合作夥伴獲得與本推廣有關的利益。任</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p><b>shareholders' gross negligence, fraud or wilful default and only to the extent of direct and reasonably foreseeable loss and damage arising directly and solely from such gross negligence, fraud or wilful default. This release continues after the termination of these terms or the expiry of the Promotion Period.</b></p> <p>14. You acknowledge that a Cash Reward and Super Cash Reward distributed to you may be subsidised by direct or indirect shareholders of Mox (collectively, the <b>"Mox Business Partners"</b>). As a result, Mox may receive benefits from the Mox Business Partners directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefits may be varied at any time. Mox is entitled to retain any such benefits for its own account and benefit absolutely without having to make any prior disclosure to you. Mox may also offer benefits or advantages to the Mox Business Partners in connection with the Promotion.</p> <p>15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction described in these terms or any similar transaction. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as an agent or representative of Mox or otherwise soliciting business on behalf of Mox.</p> <p>16. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) other than as set out in these terms.</p> <p>17. These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special</p>	<p>何此類利益的性質、金額和計算方法可隨時間變化而更改。Mox 可絕對享有並有權為自身保留任何此類利益，而無需事先向和您披露。Mox 亦可 Mox 合作夥伴均提供與本推廣有關的利益或優惠。</p> <p>15. 本推廣優惠並不構成對任何人進行本條款所述的任何交易或任何類似交易的要約，邀請或推薦。本推廣優惠或本條款並未視作、暗示或建議推薦人（或任何其他人士）代理或代表 Mox 參與任何商業行為。</p> <p>16. 並非本條款的協議一方人士無權按《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，除本條款另有列出外。</p> <p>17. 本條款在所有方面均受香港特別行政區法律的管限，並須根據香港特別行政區法律的解釋。雙方得受香港特別行政區法院的專屬管轄權管轄。</p> <p>18. 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。</p> <p>19. 借定唔借？還得到先好借。</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



<p>Administrative Region. The parties submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.</p> <p>18. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>19. To borrow or not to borrow? Borrow only if you can repay!</p>	
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--