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<p>EARN200 Lucky Draw Promotion (the “Promotion”) terms and conditions</p> <ol style="list-style-type: none"> These terms apply to the Promotion offered by Mox Bank Limited (“Mox”, “we”, “us”). By participating in the Promotion, you agree to these terms. You must read these terms along with Mox’s Personal Information Collection Statement (https://mox.com/legal-documents/privacy/#pics), Privacy Policy Statement (https://mox.com/legal-documents/privacy/), General Terms and Conditions (https://mox.com/legal-documents/general-terms-and-conditions/) 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. If there is any inconsistency between these Promotion terms and any of our other terms, these Promotion terms will prevail. The Promotion involves six “Weekly Lucky Draws” and one “Grand Prize Lucky Draw” (with each Weekly Lucky Draw and the Grand Prize Lucky Draw each being a “Lucky Draw”), which will be conducted on the dates as set out below: <table border="1" data-bbox="304 1688 783 1957"> <thead> <tr> <th>Lucky Draw Number</th> <th>Lucky Draw Date</th> <th>Eligibility for entry into corresponding Lucky Draw</th> </tr> </thead> <tbody> <tr> <td>1st Weekly Lucky Draw</td> <td>15 October 2021</td> <td>Complete Action 1 (as defined below) at or before 23:59 on 12 October 2021</td> </tr> </tbody> </table> 	Lucky Draw Number	Lucky Draw Date	Eligibility for entry into corresponding Lucky Draw	1 st Weekly Lucky Draw	15 October 2021	Complete Action 1 (as defined below) at or before 23:59 on 12 October 2021	<p>EARN200 大抽獎推廣 (「推廣活動」) 條款及細則</p> <ol style="list-style-type: none"> 本條款適用於由 Mox Bank Limited (「Mox」、「我們») 所提供的推廣活動。參加本推廣活動，即表示你同意本推廣活動的條款。 你必須一併閱讀本條款、Mox 的個人資料收集聲明 (https://mox.com/zh/legal-documents/privacy/#pics)、私隱政策聲明 (https://mox.com/zh/legal-documents/privacy/)、一般條款及細則 (https://mox.com/zh/legal-documents/general-terms-and-conditions/) 及我們可能向你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，而你就 Mox Card 及 Mox 戶口的使用仍將受我們其他條款的約束。 本推廣活動條款與我們任何其他的條款如有任何不一致，概以本推廣活動條款為準。 本推廣活動包括六場「每週幸運抽獎」和一場「終極大獎幸運抽獎」(每場每週幸運抽獎和終極大獎幸運抽獎各稱為「幸運抽獎」)，各幸運抽獎將於以下日期進行：
Lucky Draw Number	Lucky Draw Date	Eligibility for entry into corresponding Lucky Draw					
1 st Weekly Lucky Draw	15 October 2021	Complete Action 1 (as defined below) at or before 23:59 on 12 October 2021					

2 nd Weekly Lucky Draw	21 October 2021	Complete Action 1 at or before 23:59 on 19 October 2021	幸運抽獎項目	幸運抽獎日期	參加各個抽獎的資格
3 rd Weekly Lucky Draw	28 October 2021	Complete Action 1 at or before 23:59 on 26 October 2021	第一週的每週幸運抽獎	2021年10月15日	於2021年10月12日23:59或以前完成「任務1」(定義見下文)
4 th Weekly Lucky Draw	4 November 2021	Complete Action 1 at or before 23:59 on 2 November 2021	第二週的每週幸運抽獎	2021年10月21日	於2021年10月19日23:59或以前完成「任務1」
5 th Weekly Lucky Draw	11 November 2021	Complete Action 1 at or before 23:59 on 9 November 2021	第三週的每週幸運抽獎	2021年10月28日	於2021年10月26日23:59或以前完成「任務1」
6 th Weekly Lucky Draw	18 November 2021	Complete Action 1 at or before 23:59 on 16 November 2021	第四週的每週幸運抽獎	2021年11月4日	於2021年11月2日23:59或以前完成「任務1」
Grand Prize Lucky Draw	17 January 2022	Fulfill the requirements set out in Clause 9 of these terms	第五週的每週幸運抽獎	2021年11月11日	於2021年11月9日23:59或以前完成「任務1」)
			第六週的每週幸運抽獎	2021年11月18日	於2021年11月16日23:59或以前完成「任務1」
			終極大獎幸運抽獎	2022年1月17日	完成本條款第9段所列的全部要求

We may change each Lucky Draw Date at any time in our absolute discretion.

Weekly Lucky Draws

5. To be eligible for entry into a Weekly Lucky Draw, you must download the Mox app and successfully open a Mox Account using the invitation code “EARN200” in accordance with the EARN200 Invitation Code Promotion terms and conditions (https://mox.com/static/211005_EARN_200_Invitation_Code_Promotion_T&Cs.pdf) (“**Action 1**”) on or before 16 November 2021 and comply with any other requirements that we may specify in connection with the Promotion (each, a “**Successful Weekly Lucky Draw Participant**”).

我們可隨時決定更改抽獎日期。

每週幸運抽獎

5. 以符合參加每週幸運抽獎的資格，你必須於2021年11月16日或之前根據EARN200邀請碼的條款及細則 (https://mox.com/static/211005_EARN_200_Invitation_Code_Promotion_

<p>6. Each Successful Weekly Lucky Draw Participant's completion of Action 1 in accordance with the timing set out in the table in Clause 4 of these terms (or such other dates as designated by Mox in its absolute discretion) will entitle them to one automatic entry (with one chance) into the corresponding and (if applicable) each subsequent Weekly Lucky Draw as set out in Clause 4 of these terms by Mox, without further registration, provided each such Successful Weekly Draw Participant has not already been a Winner (as defined below).</p> <p>7. Five winners of each Weekly Lucky Draw will be selected at random by Mox on each corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms) (each a "Winner"). Mox will notify each Winner via email within 2 business days of each corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms), at the email address of each Winner per Mox's records. Each Winner, provided these terms have been complied with, will receive a cash reward of HKD10,000 (the "Super Cash Reward"), which will be credited into their Mox Account by Mox within 15 business days of the corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms). Each Weekly Lucky Draw result will be announced on Mox's website within 15 business days of the corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms). The provision of a Super Cash Reward is at Mox's absolute discretion.</p> <p>8. Although a Successful Weekly Lucky Draw Participant's completion of Action 1 may entitle them to be entered into multiple Weekly Lucky Draws, each Successful Weekly Lucky Draw Participant is only able to be designated</p>	<p>T&Cs.pdf) 下載 Mox 應用程式並使用邀請碼「EARN200」成功開設 Mox 戶口並遵守我們就本推廣活動所指定的所有其他要求 (「任務 1」)。(每位稱為「每週幸運抽獎參加者」)。</p> <p>6. 每位每週幸運抽獎參加者於未曾成為「獲獎者」(定義見下文)之前,按照本條款第 4 段之列表所列的時間(或 Mox 自行決定指定的其他日期)完成任務 1 後,無需額外註冊便可在本條款第 4 段所列的每個相應的每週幸運抽獎及其後的每個每週幸運抽獎(如適用)自動獲得一次幸運抽獎機會。</p> <p>7. 在每一個每週幸運抽獎的抽獎日期(按照本條款第 4 段之列表所列),5 名每週幸運抽獎的獲獎者將由 Mox 隨機抽出(每位稱為「獲獎者」)。Mox 將在每個相應的幸運抽獎日期(按照本條款第 4 段之列表所列)的 2 個工作天內通過電子郵件通知每位獲獎者,郵件地址為每位獲獎者在 Mox 紀錄中的的電子郵件地址。每位遵守本條款的獲獎者可贏得 HKD10,000 現金獎賞(「超級現金獎賞」)而我們將會在相應抽獎日期(按照本條款第 4 段之列表所列)的 15 個工作天內把超級現金獎賞直接存入各個獲獎者的 Mox 戶口。每週幸運抽獎的得獎</p>
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a Winner and receive the Super Cash Reward once. Once a Successful Weekly Lucky Draw Participant has been designated a Winner by Mox, they will not be eligible for entry into subsequent Weekly Lucky Draws. This means for example that if a Successful Weekly Lucky Draw Participant does not win the Super Cash Reward in the 1st Weekly Lucky Draw, their lucky draw chance earned will be passed on automatically and they will be automatically entered into the subsequent Weekly Lucky Draws, but if they do win the Super Cash Reward in the 1st Weekly Lucky Draw, their lucky draw chance earned will not be passed on automatically and they will not be automatically entered into the subsequent Weekly Lucky Draws. Mox has no obligation to notify a Successful Weekly Lucky Draw Participant whether they will or will not be, or have or have not been, entered into a Weekly Lucky Draw.

Grand Prize Lucky Draw

9. To be eligible for entry into the Grand Prize Lucky Draw, you must:
 - (a) complete Action 1 at or before 23:59 on 16 November 2021;
 - (b) meet the Spend Requirement as required pursuant to the EARN200 Invitation Code Promotion terms and conditions (https://mox.com/static/211005_EARN_200_Invitation_Code_Promotion_T&Cs.pdf) on or before 15 December 2021;
 - (c) receive a Cash Reward pursuant to the EARN200 Invitation Code Promotion terms and conditions (https://mox.com/static/211005_EARN_200_Invitation_Code_Promotion_T&Cs.pdf).

結果將於相應抽獎日期（按照本條款第 4 段之列表所列）的 15 個工作天內在 Mox 網站公布。Mox 享有絕對酌情權決定是否發放超級現金獎賞。

8. 雖然每週幸運抽獎參加者完成任務 1 後可參加多次每週幸運抽獎，但每位每週幸運抽獎參加者只能有一次機會被定為獲獎者並獲得超級現金獎賞一次。每週幸運抽獎參加者一經被 Mox 定為獲獎者，便會失去參加隨後的每週幸運抽獎的資格。例如，每週幸運抽獎參加者如在第一週幸運抽獎中沒有贏得超級現金獎賞，他們將自動參加隨後的每週幸運抽獎；但如果他們在第一週幸運抽獎中贏得了超級現金獎賞，他們將不會自動參加隨後的每週幸運抽獎。Mox 沒有義務通知每週幸運抽獎參加者他們會否或已否參加每週幸運抽獎。

終極大獎幸運抽獎

9. 以符合參加終極大獎幸運抽獎的資格，你必須：
 - (a) 於 2021 年 11 月 16 日 23:59 或之前完成任務 1；
 - (b) 於 2021 年 12 月 15 日或之前根據 EARN200 邀請碼的條款及細則 (https://mox.com/static/211005_EARN_200_Invitation_Code_Promotion_T&Cs.pdf).

<p>on_T&Cs.pdf) on or before 14 January 2022 (or such other date notified to you by Mox in its absolute discretion); and</p> <p>(d) comply with any other requirements that we may specify in connection with the Promotion</p> <p>(each, a “Successful Grand Prize Lucky Draw Participant”).</p> <p>10. Each Successful Grand Prize Lucky Draw Participant will be entitled to one automatic entry (with one chance) into the Grand Prize Lucky Draw by Mox, without further registration.</p> <p>11. One winner of the Grand Prize Lucky Draw will be selected at random by Mox on the corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms) (the “Grand Prize Winner”). Mox will notify the Grand Prize Winner via email within 2 business days of the corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms), at the email address of the Grand Prize Winner per Mox’s records. The Grand Prize Winner, provided these terms have been complied with, will receive a cash reward of HKD100,000 (the “Grand Prize Cash Reward”), which will be credited into the Grand Prize Winner’s Mox Account by Mox within 15 business days of the corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms). The Grand Prize Lucky Draw result will be announced on Mox’s website within 15 business days of the corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms). The</p>	<p>RN_200_Invitation_Code_Promotion_T&Cs.pdf) 達至「消費要求」；</p> <p>(c) 根據 EARN200 邀請碼的條款及細則 (https://mox.com/static/211005_EARN_200_Invitation_Code_Promotion_T&Cs.pdf) 在 2022 年 1 月 14 日之前 (或 Mox 全權酌情通知你的其他日期) 獲得「現金獎賞」；並</p> <p>(d) 遵守我們就本推廣活動所指定的所有其他要求 (每位稱為「終極大獎幸運抽獎參加者」) 。</p> <p>10. 每位終極大獎幸運抽獎參加者無需額外註冊便可自動獲得一次終極大獎幸運抽獎的機會，並由 Mox 進行抽獎。</p> <p>11. 1 名終極大獎獲獎者將由 Mox 於相應的抽獎日期 (按照本條款第 4 段之列表所列) 隨機抽出 (「終極大獎獲獎者」) 。終極大獎 Mox 將在相應的幸運抽獎日期 (按照本條款第 4 段之列表所列) 的 2 個工作天內通過電子郵件通知終極大獎獲獎者，郵件地址為終極大獎獲獎者在 Mox 紀錄中的電子郵件地址。遵守本條款的終極大獎獲獎者可贏得 HKD100,000 現金獎賞 (「終極大獎」) 而我們將會在相應抽獎日期 (按照本條款第 4 段之列表所列) 的 15 個工作天內把終極大獎直接存入終極大獎獲獎者的 Mox 戶口。終極大獎幸運抽獎的得獎結果將於相應抽獎日期 (按照本條款第 4 段之</p>
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<p>provision of the Grand Prize Cash Reward is at Mox's absolute discretion.</p> <p>12. For the avoidance of doubt, a Winner is eligible for entry into the Grand Prize Lucky Draw (i.e. a Successful Weekly Lucky Draw Participant who has previously won a Super Cash Reward in a Weekly Lucky Draw is also eligible to win the Grand Prize Cash Reward). Mox has no obligation to notify a Successful Grand Prize Lucky Draw Recipient whether they will or will not be, or have or have not been, entered into the Grand Prize Lucky Draw.</p> <p>13. Each Successful Weekly Lucky Draw Participant and Successful Grand Prize Lucky Draw Participant is only eligible for a Super Cash Reward and/or the Grand Prize Cash Reward if:</p> <p>(a) they have never held a Mox Account in their name at any time prior to the opening of their Mox Account using the invitation code "EARN200" (irrespective of whether they completed any transactions on their prior Mox Account);</p> <p>(b) they hold a valid Mox Account in their name which is in good standing, with that Mox Account not having been suspended or closed by them or Mox or in arrears or default, when Mox attempts to pay a Super Cash Reward and/or the Grand Prize Cash Reward; and</p> <p>(c) they meet any additional requirements communicated by Mox such as any requirements specified in connection with the Promotion or the redemption of a Super Cash Reward and/or the Grand Prize Cash Reward.</p>	<p>列表所列) 的 15 個工作天內在 Mox 網站公布。Mox 享有絕對酌情權決定是否發放終極大獎現金獎賞。</p> <p>12. 為免疑問，獲獎者亦有資格參加終極大獎幸運抽獎 (即已在每週幸運抽獎中贏得超級現金獎賞的每週幸運抽獎參加者亦有資格贏得終極大獎)。Mox 沒有義務通知每週幸運抽獎參加者他們會否或已否參加終極大獎幸運抽獎。</p> <p>13. 每週幸運抽獎參加者及終極大獎幸運抽獎參加者只有在以下情況下才有資格獲得超級現金獎賞和終極大獎：</p> <p>(a) 在使用邀請碼「EARN200」開戶前的任何時間，從未使用以自己名義持有的 Mox 戶口 (無論他們是否在之前的 Mox 戶口上完成了任何交易)；</p> <p>(b) 當 Mox 發放超級現金獎賞及/或終極大獎時，持有有效並以自己名義開立的 Mox 戶口，且該 Mox 戶口信用狀況良好並未被 Mox 或該幸運抽獎參加者暫停或關閉，也沒有拖欠或違約；及</p> <p>(c) 符合 Mox 向他們傳遞的其他附加要求，例如與本推廣活動或領取超</p>
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<p>14. Mox staff members or immediate family members of Mox staff members (which for the purposes of these terms includes a parent, sibling, spouse or child of a Mox staff member) are not eligible to participate in this Promotion (including to be entered into a Lucky Draw or be designated a Winner or Grand Prize Winner).</p> <p>15. Subject to these terms, including satisfaction of any requirements specified by Mox in connection with the Promotion or the redemption of a Super Cash Reward and/or the Grand Prize Cash Reward, Mox will continue to pay Super Cash Rewards and the Grand Prize Cash Reward after the final Lucky Draw Date.</p> <p>16. You can only participate in the Promotion once. Neither your participation in the Promotion nor your eligibility for a Super Cash Reward or Grand Prize Cash Reward may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>17. Mox reserves the right at any time, without notice or reason and in its sole discretion, to:</p> <p>(a) change, modify, suspend or terminate the Promotion or these terms (including any Super Cash Reward or the Grand Prize Cash Reward and their monetary value);</p> <p>(b) clawback or refuse to offer or distribute a Super Cash Reward or the Grand Prize Cash Reward to/from a Successful Weekly Lucky Draw Participant or Successful Grand Prize Lucky Draw Participant (as relevant), including, without limitation, for reasons such as their Mox Account not being in good</p>	<p>級現金獎賞及/或終極大獎相關的任何要求。</p> <p>14. Mox 員工或其直系家屬 (本條款指 Mox 員工的父母、兄弟姊妹、配偶或子女) 不符合資格參加本推廣活動 (包括參加幸運抽獎或被定為獲獎者或終極大獎獲獎者) 。</p> <p>15. 受制於本條款，包括符合由 Mox 指定的本推廣活動或領取超級現金獎賞及/或終極大獎相關的任何要求，Mox 將在最後一個抽獎日期後繼續發放超級現金獎賞和終極大獎。</p> <p>16. 你只能參加本推廣活動一次。除非本條款另有訂明，你參加本推廣活動的資格、領取超級現金獎賞或終極大獎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。</p> <p>17. Mox 保留全權酌情決定，恕不另行提供通知或理由，隨時：</p> <p>(a) 修訂、更改、暫停或終止此推廣活動或本條款 (包括任何超級現金獎賞或終極大獎及其金額) ；</p> <p>(b) 收回或拒絕向每週幸運抽獎參加者或終極大獎幸運抽獎參加者 (如適用) 提供或分發超級現金獎賞或終極大獎，包括但不限於在頒發獎賞時該每週幸運抽獎參加者及大獎</p>
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<p>standing at the time of such distribution, them being in breach of these terms or any applicable laws or regulations, them being a Mox staff member or an immediate family member of a Mox staff member (which for the purposes of these terms includes a parent, sibling, spouse or child of a Mox staff member), them failing to comply with any other requirements communicated by Mox in connection with the Promotion and/or their redemption of the Super Cash Reward or the Grand Prize Cash Reward, if Mox believes their Mox Account has been opened for an improper purpose (for example attempting to secure payment of a Super Cash Reward or the Grand Prize 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 the “EARN200” invitation code has been used for an improper purpose and cancel your use of it.</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>18. If any dispute arises in connection with the Promotion, Mox’s decision is final.</p> <p>19. To the extent permitted by laws and regulations, you shall release Mox, its affiliates and shareholders from all</p>	<p>幸運抽獎參加者 (如適用) 的 Mox 戶口並非信用狀況良好、該每週幸運抽獎參加者及大獎幸運抽獎參加者 (如適用) 違反本條款、其他有關參與本推廣活動的要求或任何適用的法律和法規、是 Mox 員工或其直系家屬 (本條款指 Mox 員工的父母、兄弟姊妹、配偶或子女)、未能符合 Mox 就本推廣活動及/或領取超級現金獎賞或終極大獎所傳達的任何其他要求、Mox 認為他們的 Mox 戶口存在不正當的開設目的 (例如試圖通過關閉和開設一個或多個 Mox 戶口來獲得超級現金獎賞或終極大獎) 或任何 Mox 認為適當的理由;</p> <p>(c) 作出與本推廣活動相關的任何決定 (包括拒絕或暫停你參與此推廣活動或確定本推廣活動是否可以或不能與任何其他優惠或推廣活動結合使用); 和</p> <p>(d) 決定邀請碼「EARN200」是否被用於不正當目的, 並取消你使用邀請碼的權利。</p> <p>任何此類決定均應為最終決定並對你具有約束力。</p> <p>18. 凡就本推廣活動有任何爭議, Mox 保留最終決定權。</p>
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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 Super Cash Reward or the Grand Prize Cash Reward) or these terms, unless due to Mox's, its affiliates' or 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 final Lucky Draw Date.

20. 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.
21. 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.
22. These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The parties submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.

19. 在法律及法規允許的範圍內，你須使 Mox、其關聯公司及股東免於就你參加本推廣活動（包括任何拒絕向你發放超級現金獎賞或終極大獎的決定或你未能收到超級現金獎賞或終極大獎）或本條款，任何對 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。本豁免在本條款終止或最後一個抽獎日期後仍會繼續有效。

20. 本推廣活動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。本推廣活動或本條款並未視作、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。
21. 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。
22. 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>23. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>24. To borrow or not to borrow? Borrow only if you can repay!</p> <p>Last updated: 6 October 2021</p>	<p>23. 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>24. 借定唔借？還得到先好借。</p> <p>最後更新日期：2021年10月6日。</p>
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