



## Definitions (Definitions Schedule to the General Terms and Conditions)

## 1. Definitions

Unless the context requires otherwise, capitalised terms used in the General Terms and Conditions (including each schedule to it) have the meanings given below:

"0% Merchant Split Purchase" has the meaning given in clause 23 of the Mox Credit Schedule.

"Accounts and Cards Schedule" means the schedule to the General Terms and Conditions entitled 'Accounts and Cards Schedule' (also referred to as Schedule 1 to the General Terms and Conditions).

"Additional Credit" has the meaning given in clause 2(d) of the Mox Credit Schedule.

"Additional Terms" has the meaning given in clause 1 of the General Terms and Conditions.

"Addressing Service" has the meaning given in clause 11 of the Payments and Transfers Schedule.

"ADR" means American Depository Receipt.

"AFRC" means the Hong Kong Accounting and Financial Reporting Council.

"Alert" has the meaning given in clause 10 of the Payments and Transfers Schedule.

"Allfunds" has the meaning given in clause 54(g) of the Mox Invest Schedule.

"AllianzGI" has the meaning given in clause 55 of the Mox Invest Schedule.

"AML" has the meaning given in the CX Registration Terms.

"Anti-fraud Database" has the meaning given in clause 10 of the Payments and Transfers Schedule.

"Application Documents" has the meaning given in clause 1 of the General Terms and Conditions.

"Asia Miles" means has the meaning given in the CX Registration Terms.

"Asia Miles Repayment" has the meaning given in clause 12.4 of the Rewards for Cards Schedule.

"Asia Miles Reward Ratio" the amount of Hong Kong dollars you need to spend on Mox Credit to receive one (1) Asia Mile.

"BCAN" has the meaning given in clause 30 of the Mox Invest Schedule.





"Broker" has the meaning given in clause 1 of the Mox Invest Schedule.

"Call price" has the meaning given in clause 50.5(d) of the Mox Invest Schedule.

"Cap" has the meaning given in clause 7 of the Rewards for Cards Schedule.

"CashBack" means a cash payment you may receive when you make an eligible transaction on your Mox Card.

"CashBack Merchants" has the meaning given in clause 6 of the Rewards for Cards Schedule.

"CashBack Rate" means a specific percentage, used to calculate the amount of CashBack you may be entitled to receive for an eligible transaction on your Mox Card. The amount of CashBack you may be entitled to receive for an eligible transaction on your Mox Card will be the specific percentage of the amount that transaction.

"CashBack Repayment" has the meaning given in clause 9 of the Rewards for Cards Schedule.

"Cathay Membership Account" has the meaning given in the CX Registration Terms.

"CBBC" has the meaning given in clause 50.5(a) of the Mox Invest Schedule.

"CCASS" has the meaning given in clause 10(a) of the Mox Invest Schedule.

"Charged Securities" has the meaning given in clause 1 of the Mox Invest Schedule.

"CID" or "Client Identification Data" has the meaning given in clause 30 of the Mox Invest Schedule.

"Conditional Order" has the meaning given in clause 7(i) of the Accounts and Cards Schedule.

"Connected Person" has the meaning given in clause 21(c) of the General Terms and Conditions.

"Customer Information" has the meaning given in clause 18 of the Payments and Transfers Schedule.

"CX Registration Terms" means the 'Cathay Membership Account – Mox Registration Terms and Conditions' as set out in the Mox app and/or on our website.

"Day Orders" has the meaning given in clause 44 of the Mox Invest Schedule.

"**Default Account**" has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

"Definitions Schedule" means this schedule to the General Terms and Conditions.

"DTC" means the United States Depository Trust Company.





"eDDA" has the meaning given in clause 11 of the Payments and Transfers Schedule.

"eDDA Service" has the meaning given in clause 11 of the Payments and Transfers Schedule.

"Electronic Communications" has the meaning given in clause 20 of the Mox Invest Schedule.

"Eligible Balance" means the 'available cash balance', any 'cash on hold' and any 'cash on hold for fund(s)' in your savings accounts with Mox. For the avoidance of doubt, any 'cash on hold from unsettled cash' in your Mox Invest Account or balances in your Time Deposit Account(s) will not constitute 'Eligible Balance'.

"eligible disputes" has the meaning given in clause 49 of the Mox Invest Schedule.

"eligible Instant Clear payment" has the meaning given in clause 18 of the Mox Credit Schedule.

"Eligible Statement Balance" has the meaning given in clause 8 of the Mox Credit Schedule.

"EST" means Eastern Standard Time.

"ETFs" means exchange-traded funds.

"FINRA" means the United States Financial Industry Regulatory Authority.

"Foreign Currencies" means currencies other than Hong Kong dollars.

"Forks" has the meaning given in clause 51.2(d) of the Mox Invest Schedule.

"FPS" or "Faster Payment System" has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

"FPS Identifier" has the meaning given in clause 11 of the Payments and Transfers Schedule.

"FPS Participant" has the meaning given in clause 11 of the Payments and Transfers Schedule.

"FPS Services" has the meaning given in clause 11 of the Payments and Transfers Schedule.

"Fund Documents" has the meaning given in clause 54 of the Mox Invest Schedule.

"Fund Information" has the meaning given in clause 54(g) of the Mox Invest Schedule.

"Funds" has the meaning given in clause 1(j) of the Mox Invest Schedule.

"GEM" means Growth Enterprise Market of the Stock Exchange of Hong Kong Limited.

"Goal accounts" has the meaning given in clause 3 of the Accounts and Cards Schedule.





"HKEx" means HKEx Information Services Limited.

"**HK Gov**" means the Government of the Hong Kong Special Administrative Region of the People's Republic of China.

"HKICL" has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

"**HKICL FPS**" has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

"HKID" means Hong Kong Identity card.

"HKT" means Hong Kong Time.

"Identity Document" has the meaning given in clause 30 of the Mox Invest Schedule.

"Instalment Loan" has the meaning given in clause 1 of the Mox Credit Schedule.

"Instant Clear" or "Instant Clear Credit Card Balance Transfer Plan" has the meaning given in clause 18 of the Mox Credit Schedule.

"Instant Loan" has the meaning given in clause 13 of the Mox Credit Schedule.

"Instructions" has the meaning given in clause 4 of the General Terms and Conditions.

"in-the-range" has the meaning given in clause 50.5(c) of the Mox Invest Schedule.

"Investor Compensation Rules" has the meaning given in clause 34 of the Mox Invest Schedule.

"JETCO Participating Bank" has the meaning given in clause 1 of the Payments and Transfers Schedule.

"L&I Products" has the meaning given in clause 50.7 of the Mox Invest Schedule.

"Listed Securities" has the meaning given in clause 15 of the Mox Invest Schedule.

"Market Data" has the meaning given in clause 21(a) of the Mox Invest Schedule.

"Membership Information" has the meaning given in the CX Registration Terms.

"Money Transfer" has the meaning given in clause 10 of the Payments and Transfers Schedule.

"Mox", "we", "our" or "us" means Mox Bank Limited.

"Mox Account" has the meaning given in clause 2 of the Accounts and Cards Schedule.

"Mox Card" has the meaning given in clause 8 of the Accounts and Cards Schedule.

"Mox Card Rewards" has the meaning given in clause 1 of the Rewards for Cards Schedule.





"Mox Card Rewards Table" means the 'Mox Card Rewards Table' as set out in the Mox app and/or on our website.

"Mox Credit" has the meaning given in clause 1 of the Mox Credit Schedule.

"Mox Credit Fund Transfer(s)" means payments (including automatic payments and other recurring arrangements) from Mox Credit, to another Mox user or any other non-Mox Hong Kong bank account or other FPS Participants, using FPS.

"Mox Credit Schedule" means the schedule to the General Terms and Conditions entitled 'Mox Credit Schedule' (also referred to as Schedule 3 to the General Terms and Conditions).

"Mox Disclaimer" means the 'Mox Disclaimer', as set out in the Mox app and/or on our website.

"Mox Invest" has the meaning given in clause 1 of the Mox Invest Schedule.

"Mox Invest Account" has the meaning given in clause 1 of the Mox Invest Schedule.

"Mox Invest Schedule" means the schedule to the General Terms and Conditions entitled 'Mox Invest Schedule' (also referred to as Schedule 4 to the General Terms and Conditions).

"Mox Invest Transaction" has the meaning given in clause 1 of the Mox Invest Schedule.

"NAPP" has the meaning given in clause 50.4 of the Mox Invest Schedule.

"NAV" means net asset value.

"Non-Professional Subscriber" has the meaning given in clause 21(c) of the Mox Invest Schedule.

"non-U.S. Person" has the meaning given in clause 1 of the Mox Invest Schedule.

"order" has the meaning given in clause 1 of the Mox Invest Schedule.

"Order of Priority" has the meaning given in clause 30(g) of the Mox Invest Schedule.

"OTP" means One-Time Password.

"OTP Service" has the meaning given in clause 13 of the Accounts and Cards Schedule.

"out-of-the-range" has the meaning given in clause 50.5(c) of the Mox Invest Schedule.

"Payments and Transfers Schedule" means the schedule to the General Terms and Conditions entitled 'Payments and Transfers Schedule' (also referred to as Schedule 2 to the General Terms and Conditions).

"Privacy Documents" has the meaning given in clause 20(c) of the General Terms and Conditions.





"Proxy ID" has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

"Purposes" has the meaning given in clause 20(c) of the General Terms and Conditions.

"QR Code Services" has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

"Recurring Order" has the meaning given in clause 7(h) of the Accounts and Cards Schedule.

"Regulatory Requirement" has the meaning given in clause 11 of the Payments and Transfers Schedule.

"Relevant Authority" means any regulatory authority, governmental agency (including tax authority), clearing or settlement bank, exchange or depository, whether in or outside Hong Kong.

"Relevant Overseas Market" has the meaning given in clause 1(i) of the Mox Invest Schedule.

"Remit Fee" has the meaning given in the 'Fees and Charges' section in the Mox app and/or on our website.

"Rewards for Cards Schedule" means the schedule to the General Terms and Conditions entitled 'Rewards for Cards Schedule'.

"Sanctions" has the meaning given in clause 21(b) of the General Terms and Conditions.

"Scheme" has the meaning given in clause 1 of the Accounts and Cards Schedule.

"SEC" means the United States Securities and Exchange Commission.

"Securities" has the meaning given in clause 1(j) of the Mox Invest Schedule.

"Securities Trading" has the meaning given in clause 1(d) of the Mox Invest Schedule.

"Security Data" has the meaning given in clause 14 of the Accounts and Cards Schedule.

"SEHK" means The Stock Exchange of Hong Kong Limited.

"SEHK Rules" has the meaning given in clause 1(I) of the Mox Invest Schedule.

"Services" has the meaning given in clause 30 of the Mox Invest Schedule.

"SFC" means the Hong Kong Securities and Futures Commission.

"SFO" means the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong).

"Spend Auto-Switch" has the meaning given in clause 8.3(e) of the Accounts and Cards Schedule.





"Spending Rewards Scheme" has the meaning given in clause 10 of the Rewards for Cards Schedule.

"Split Purchase" has the meaning given in clause 8 of the Mox Credit Schedule.

"Standard Chartered Group" means each of or collectively Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office). Mox is a member of the Standard Chartered Group.

"TER" means Total Expense Ratio.

"these terms" has the meaning given in clause 1 of the General Terms and Conditions.

"Time Deposit Accounts" has the meaning given in clause 5 of the Accounts and Cards Schedule.

"U.S." means the United States of America, its states, territories and possession and the District of Columbia.

"U.S. Exchange" has the meaning given in clause 1(q) of the Mox Invest Schedule.

**"U.S. Fractional Shares"** has the meaning given in clause 50.11 of the Mox Invest Schedule.

"U.S. Person" has the meaning given in clause 1(r) of the Mox Invest Schedule.

"U.S. Securities" has the meaning given in clause 1(s) of the Mox Invest Schedule.

"U.S. Securities Trading" has the meaning given in clause 1(t) of the Mox Invest Schedule.

"Unsupported Securities" has the meaning given in clause 23(b) of the Mox Invest Schedule.

"USD" means United States dollars.

"VA" or "virtual asset" has the meaning given in clause 1(u) of the Mox Invest Schedule.

"VA-related products" has the meaning given in clause 1(v) of the Mox Invest Schedule.

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## 定義 (一般條款及細則的定義附表)

## 1. 定義

除非上下文另有所指,否則一般條款及細則(包括其每個附表)中使用的大寫術語具有以 下含義:

「商戶 0 息分期」具有 Mox Credit 附表第 23 條中賦予的含義。

「**戶口及卡管理附表**」指一般條款及細則的「戶口及卡管理附表」(也稱為一般條款及細則的附表 1)。

「額外貸款限額」具有 Mox Credit 附表第 2(d)條中賦予的含義。

「額外條款」具有一般條款及細則第1條中賦予的含義。

「戶口綁定服務」具有付款及轉賬附表第 11 條中賦予的含義。

「ADR」指美國預託證券。

「會財局」指香港會計及財務匯報局。

「警示」具有付款及轉賬附表第 10 條中賦予的含義。

「Allfunds」具有 Mox Invest 附表第 54(q)條中賦予的含義。

「AllianzGI」具有 Mox Invest 附表第 55 條中賦予的含義。

「「亞洲萬里通」」具有「國泰登記條款」中賦予的含義。

「防詐資料庫」具有付款及轉賬附表第10條中賦予的含義。

「申請文件」具有一般條款及細則第1條中賦予的含義。

「「亞洲萬里通」里數」具有「國泰登記條款」中賦予的含義。

「「亞洲萬里通」里數還款」具有具有卡獎賞附表第 12.4 條中賦予的含義。

「亞洲萬里通」里數獎賞比率」指您使用 Mox Credit 所需要花費的港幣金額,以獲得 1 (壹) 「亞洲萬里通」里數。

「BCAN」具有 Mox Invest 附表第 30 條中賦予的含義。

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「經紀」具有 Mox Invest 附表第 1 條中賦予的含義。

「**收回價**」具有 Mox Invest 附表第 50.5(d)條中賦予的含義。

「上限」具有卡獎賞附表第7條中賦予的含義。

「CashBack」指您在使用 Mox 卡進行合資格交易時可能收到的現金回贈。

「CashBack 商戶」具有卡獎賞附表第6條中賦予的含義。

「CashBack 利率」指一個特定的百分比,用於計算您在 Mox 卡的合資格交易可能有權獲得的 CashBack 金額。對於 Mox 卡的合資格交易,您可能有權獲得的 CashBack 金額將是該交易金額的特定百分比。

「CashBack 還款」指具有卡獎賞附表第9條中賦予的含義.

「國泰會員賬戶」具有國泰登記條款中賦予的含義。

「牛熊證」具有 Mox Invest 附表第 50.5(a)條中賦予的含義。

「中央結算系統 | 具有 Mox Invest 附表第 10(a)條中賦予的含義。

「被抵押證券」具有 Mox Invest 附表第 1 條中賦予的含義。

「CID」或「客戶識別信息」具有 Mox Invest 附表第 30 條中賦予的含義。

「條件訂單」具有戶口及卡管理附表第 7(i)條中賦予的含義。

「關連人士」具有一般條款及細則第 21(c)條中賦予的含義。

「客戶資料」具有付款及轉賬附表第 18 條中賦予的含義。

「國泰登記條款」指於 Mox 應用程式及 / 或我們的網站的「國泰會員賬戶 – Mox 註冊條款及細則」中賦予的含義。

「當日有效指令」具有 Mox Invest 附表第 44 條中賦予的含義。

「預設戶口」具有付款及轉賬附表第 11(d)條中賦予的含義。

「定義附表」指一般條款及細則的本附表。

「DTC」指美國存管信托公司。





「電子直接付款授權」具有付款及轉賬附表第 11 條中賦予的含義。

「電子直接付款授權服務」具有付款及轉賬附表第 11 條中賦予的含義。

「電子通訊」具有 Mox Invest 附表第 20 條中賦予的含義。

「合資格結餘」指您於 Mox 活期存款戶口的「可用現金結餘」、任何「已用金額」及任何「認購基金的已用金額」。為免存疑,您的 Mox Invest 戶口中任何「來自未結算金額的已用金額」及定期存款戶口中的任何結餘均不計入合資格結餘。

「合資格爭議」具有 Mox Invest 附表第 49 條中賦予的含義。

「合資格卡數「即時清」的付款」具有 Mox Credit 附表第 18 條中賦予的含義。

「合資格結單結餘」具有 Mox Credit 附表第8條中賦予的含義。

「EST」指東部標準時間。

「ETFs」指交易所買賣基金。

「FINRA」指美國金融業監管局。

「外幣」指港元以外的貨幣。

[分叉 | 具有 Mox Invest 附表第 51.2(d)條中賦予的含義。

「轉數快」或「快速支付系統」具有付款及轉賬附表第 11(d)條中賦予的含義。

「快速支付系統識別碼」具有付款及轉賬附表第 11 條中賦予的含義。

「快速支付系統參與機構」具有付款及轉賬附表第 11 條中賦予的含義。

「快速支付系統服務」具有付款及轉賬附表第 11 條中賦予的含義。

「基金文件」具有 Mox Invest 附表第 54 條中賦予的含義。

「基金資料」具有 Mox Invest 附表第 54(q)條中賦予的含義。

「基金」具有 Mox Invest 附表第 1(i)條中賦予的含義。

「創業板」指香港聯合交易所有限公司的創業板。

「目標戶口」具有戶口及卡管理附表第3條中賦予的含義。





「HKEx」指香港交易所資訊服務有限公司。

「香港政府」指中華人民共和國香港特別行政區政府。

「結算公司」具有付款及轉賬附表第 11(d)條中賦予的含義。

「結算公司快速支付系統」具有付款及轉賬附表第 11(d)條中賦予的含義。

「香港身份證」指香港身份證明。

「HKT」指香港時間。

「身分證件」具有 Mox Invest 附表第 30 條中賦予的含義。

「分期貸款」具有 Mox Credit 附表第 1 條中賦予的含義。

「**卡數「即時清」計劃**」或「**卡數「即時清」**」具有 Mox Credit 附表第 18 條中賦予的含義。

「即時借」具有 Mox Credit 附表第 13 條中賦予的含義。

[**指示**] 具有一般條款及細則第 4 條中賦予的含義。

「界内」具有 Mox Invest 附表第 50.5(c)條中賦予的含義。

「投資者賠償規則」具有 Mox Invest 附表第 34 條中賦予的含義。

「**銀通跨行轉賬銀行**| 具有付款及轉賬附表第 1 條中賦予的含義。

「槓桿及反向產品」具有 Mox Invest 附表第 50.7 條中賦予的含義。

「上市證券」具有 Mox Invest 附表第 15 條中賦予的含義。

「市場數據」具有 Mox Invest 附表第 21(a)條中賦予的含義。

「會員資料」具有國泰登記條款中賦予的含義。

「轉帳交易」具有付款及轉賬附表第 10 條中賦予的含義。

「Mox」或「我們」指 Mox Bank Limited。

「Mox 戶口」具有戶口及卡管理附表第 2 條中賦予的含義。





「Mox 卡」具有戶口及卡管理附表第8條中賦予的含義。

「Mox 卡獎賞」具有卡獎賞附表第 1 條中賦予的含義。

「Mox 卡獎賞列表」指 Mox 應用程式及 / 或我們的網站中的「Mox 卡獎賞列表」。

「Mox Credit」具有 Mox Credit 附表第 1 條中賦予的含義。

「Mox Credit 轉賬」指在 Mox 應用程式上使用 Mox Credit (包括自動還款及定期轉賬指示) 以轉數快向另一 Mox 用戶或任何其他非 Mox 的香港銀行戶口及其他快速支付系統參與機構。

「Mox Credit 附表」指一般條款及細則的「Mox Credit 附表」(也稱為一般條款及細則 附表 3)。

「Mox 免責聲明」指 Mox 應用程式及 / 或我們的網站中列出的「Mox 免責聲明」。

「Mox Invest」具有 Mox Invest 附表第 1 條中賦予的含義。

「Mox Invest 戶口」具有 Mox Invest 附表第 1 條中賦予的含義。

「Mox Invest 附表」指一般條款及細則的「Mox Invest 附表」(也稱為一般條款及細則附表 4)。

「Mox Invest 交易」具有 Mox Invest 附表第 1 條中賦予的含義。

「試驗計劃」具有 Mox Invest 附表第 50.4 條賦予的含義。

「資產淨值」指資產淨值。

「非專業用戶」具有 Mox Invest 附表第 21(c)條中賦予的含義。

「非美國人士」具有 Mox Invest 附表第 1 條中賦予的含義。

「指令」具有 Mox Invest 附表第 1 條中賦予的含義。

「優先次序」具有 Mox Invest 附表第 30(g)條中賦予的含義。

「**一次性有效密碼**」指一次性有效密碼。

「一次性有效密碼服務」具有戶口及卡管理附表第13條中賦予的含義。





「界外」具有 Mox Invest 附表第 50.5(c)條賦予的含義。

「**付款及轉賬附表**」指一般條款及細則的「付款及轉賬附表」(也稱為一般條款及細則附表 2)。

「私隱文件」具有一般條款及細則第 20(c)條中賦予的含義。

「認識別碼」具有付款及轉賬附表第 11(d)條中賦予的含義。

「該等用途」具有一般條款及細則第 20(c)條中賦予的含義。

「二維碼服務」具有付款及轉賬附表第 11(d)條中賦予的含義。

「定期訂單」具有戶口及卡管理附表第 7(h)條中賦予的含義。

「監管規定」具有付款及轉賬附表第 11 條中賦予的含義。

「**監管機構**」指香港境内或境外的任何監管機構、政府機構(包括稅務機構)、結算或交收銀行、交易所或寄存處。

「有關境外市場」具有 Mox Invest 附表第 1(i)條中賦予的含義。

「外匯費」具有 Mox 應用程式及 / 或我們的網站的「收費及手續費」部分中賦予的含義。

「卡獎賞附表|指一般條款及細則的「卡獎賞附表]。

「制裁」具有一般條款及細則第 21(b)條中賦予的含義。

「計劃」具有戶口及卡管理附表第1條中賦予的含義。

「SEC」指美國證券交易委員會。

「證券」具有 Mox Invest 附表第 1(i)條中賦予的含義。

「證券買賣」具有 Mox Invest 附表第 1(d)條中賦予的含義。

「保安資料」具有戶口及卡管理附表第 14 條中賦予的含義。

「聯交所」指香港聯合交易所有限公司。

「聯交所上市規則」具有 Mox Invest 附表第 1(1)條中賦予的含義。

「服務」具有 Mox Invest 附表第 30 條中賦予的含義。





「證監會」指香港證券及期貨事務監察委員會。

「證券及期貨條例」指《證券及期貨條例》(香港法例第 571 章)。

「自動簽賬切換」具有戶口及卡管理附表第 8.3(e)條中賦予的含義。

「消費獎賞計劃」具有卡獎賞附表第 10 條中賦予的含義。

「簽賬分期」具有 Mox Credit 附表第 8 條中賦予的含義。

「**渣打集團**」分別或一併指 Standard Chartered PLC 及其附屬公司及聯屬公司(包括每間分行或代表辦事處)。Mox 是渣打集團的成員。

「總費用比率」指總費用比率。

「本條款」具有一般條款及細則第1條中賦予的含義。

「定期存款戶口」具有戶口及卡管理附表第5條中賦予的含義。

「美國」指美利堅合眾國及其各州、領地、屬地及哥倫比亞特區。

「美國交易所」具有 Mox Invest 附表第 1(q)條中賦予的含義。

「美股零碎股」具有 Mox Invest 附表第 50.11 條中賦予的含義。

「美國人士」具有 Mox Invest 附表第 1(r)條中賦予的含義。

「美國證券」具有 Mox Invest 附表第 1(s)條中賦予的含義。

「美國證券買賣」具有 Mox Invest 附表第 1(t)條中賦予的含義。

「不支援的證券」具有 Mox Invest 附表第 23(b)條中賦予的含義。

「USD」指美元。

「虛擬資產」具有 Mox Invest 附表第 1(u)條中賦予的含義。

「虛擬資產相關產品」具有 Mox Invest 附表第 1(v)條中賦予的含義。

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