

Terms and conditions for rewards for cards issued by Mox (Rewards for cards schedule to the General Terms and Conditions)

1. Mox Card Rewards

- (a) You can receive rewards for making eligible transactions on your Mox Card ("**Mox Card Rewards**") in accordance with this schedule.
- (b) We will set out details of the Mox Card Rewards in the Mox app and/or our website.
- (c) You can only receive one type of Mox Card Reward for an eligible transaction on your Mox Card at any one time.
- (d) **We may change the information in the Mox app and/or our website regarding any Mox Card Reward from time to time without notice. We have no obligation to clarify the details of any Mox Card Reward before you make a transaction on your Mox Card and are not liable to you for any changes made to the information in the Mox app and/or our website regarding any Mox Card Reward.**
- (e) **We may specify, change, modify, suspend, terminate or make any decision in connection with any Mox Card Reward at any time without notice.**

2. Eligible transactions for Mox Card Rewards

- (a) You will receive Mox Card Rewards for transactions of types and/or with merchants, as determined by us from time to time. We will determine whether such transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).
- (b) Without limiting clause 2(a) of this schedule, the following transaction types are examples of those that are likely to constitute 'ineligible transactions' and will therefore **not** be eligible for any Mox Card Rewards:
 - (i) transactions made using your card which fall within certain merchant codes or categories designated by us (in our absolute discretion) or by Mastercard (in their discretion) from time to time. For example, a merchant may change their merchant code(s) or Mastercard may change how they categorise merchants or transaction types and this may affect your eligibility for the relevant reward;
 - (ii) gambling or betting transactions, including government licensed horse/dog racing;
 - (iii) cash withdrawals;
 - (iv) cash advances, balance transfers or loans on card;
 - (v) interest earned on deposits in your bank account(s);

- (vi) purchases made using digital wallets (other than, in most cases, for purchases made using Google Pay or Apple Pay);
 - (vii) reloading of stored value facilities, such as Octopus top-ups using Apple Pay;
 - (viii) payments in relation to crypto-currencies;
 - (ix) sending or transferring cash using your cards or from your accounts (whether by a digital means or otherwise);
 - (x) payments to financial institutions, including brokers and dealers;
 - (xi) bill payments, tax payments or insurance payments designated as such by us (in our absolute discretion) or by Mastercard (in their absolute discretion);
 - (xii) purchases of Foreign Currencies, money orders or traveler's cheques;
 - (xiii) payments of interest, financial charges or fees;
 - (xiv) transactions which are designated by us (in our absolute discretion) or by Mastercard (in their absolute discretion) as 'mail order', 'postal service' or 'commuter passenger transportation' transactions; and
 - (xv) purchases of reward programs or memberships designated as such by Mastercard.
- (c) **We have no obligation to clarify which transaction types or merchants are eligible or ineligible for Mox Card Rewards, before you make a transaction. We are not liable to you for any changes made to the types of transactions or the list of merchants which are eligible or ineligible for Mox Card Rewards.**
- (d) As the types of transactions that are eligible for Mox Card Rewards may change from time to time, it is possible that a transaction for which you previously received a Mox Card Reward may subsequently become ineligible for the Mox Card Reward. You may also receive a Mox Card Reward on a transaction that was previously ineligible for a Mox Card Reward.

3. Provision of Mox Card Rewards

3.1 When we will provide Mox Card Rewards

- (a) We will provide a Mox Card Reward once the relevant transaction has settled.
- (b) For overseas transactions that are eligible for Mox Card Rewards:
 - (i) the Foreign Currency transaction amount will be converted into Hong Kong dollars at the exchange rate provided by Mastercard. A mark-up will also be added by Mastercard and Mox; and
 - (ii) the amount of Mox Card Rewards will be calculated based on the total of:

- (A) the converted Hong Kong dollar transaction amount; plus
- (B) the mark-up.
- (c) As we only award Mox Card Rewards on settled transactions, you may not receive your Mox Card Reward for a number of days after you authorise the relevant transaction. Furthermore, the amount or value of the Mox Card Reward that you actually receive might be different to the amount or value we notified you when you authorised the relevant transaction. **We may make any decision with respect to the method of calculating any Mox Card Reward and are not liable for any difference between the amount or value of the Mox Card Reward notified to you and the amount or value (if any) of the Mox Card Reward you actually receive.**
- (d) Where the provision of a Mox Card Reward is subject to certain criteria or conditions, you will only be entitled to, and will receive, such Mox Card Reward after you have fulfilled the relevant criteria or conditions.

3.2 When we may not provide Mox Card Rewards

- (a) You will not receive any Mox Card Reward for so long as your Mox Account is blocked or suspended.
- (b) We may not provide any Mox Card Reward, or recover any Mox Card Reward provided to you by any means we deem appropriate (including by deducting the value of the Mox Card Reward (as determined by us) from any of your accounts):
 - (i) if the transaction to which the Mox Card Reward relates is in dispute;
 - (ii) if we believe that a transaction has been initiated for an improper purpose (for example, initiating and cancelling transactions with the intent to receive additional Mox Card Rewards); or
 - (iii) for any other reason we deem appropriate.
- (c) During the period from when you have notified us to close your Mox Account until the actual date of its closure, you will continue to receive Mox Card Rewards on eligible settled transactions. If, for any reason, any Mox Card Reward cannot be delivered to you prior to the closure of your Mox Account, you will forego that undelivered Mox Card Reward. You will not receive any Mox Card Reward once your Mox Account has been closed.

PART A: Mox Card Rewards for Mox Card linked to Mox Account

4. CashBack for Mox Card linked to Mox Account

- (a) You can receive CashBack for eligible transactions you make on your Mox Card when linked to your Mox Account. Your entitlement to CashBack for such transactions is governed by this Part A, the Mox Card Rewards Table, and any additional terms and conditions we may specify from time to time.

- (b) You can only receive CashBack, as your Mox Card Reward, for eligible transactions you make on your Mox Card when linked to your Mox Account, irrespective of the Spending Rewards Scheme you have chosen at the time of the transaction (if any).

5. Calculation of CashBack for Mox Card linked to Mox Account

- (a) We will calculate the amount of CashBack you may be entitled to receive for an eligible transaction, based on the amount of the transaction and the applicable CashBack Rate for that transaction.
- (b) The applicable CashBack Rate:
 - (i) will be determined by us from time to time and specified in the Mox app and/or our website; and
 - (ii) may change from time to time, and may be reduced to a percentage of 0%.
- (c) If a transaction is eligible for CashBack and several CashBack Rates may apply, you will receive CashBack calculated at the highest applicable CashBack Rate only.

6. CashBack Merchants

- (a) From time to time, we may offer promotional CashBack Rates for eligible transactions on your Mox Card at particular merchants. We call these merchants “**CashBack Merchants**”. We will set out a list of our CashBack Merchants (if any) in the Mox app and/or our website from time to time.
- (b) **We may add or remove merchants from the list of CashBack Merchants, without notice. We are not liable to you for any change to the CashBack Merchants.**
- (c) We may specify any special or additional terms that apply to particular CashBack Merchants, in the Mox app and/or on our website.
- (d) CashBack Merchants may provide additional offers to you from time to time. We are not liable if we do not notify you about such offers, or if the description of any such offers in the Mox app and/or on our website is inaccurate. The provision of such offers to you is subject to the Mox Disclaimer.

7. Caps on CashBack

- (a) We may cap the total amount of any and all CashBack you may receive over a period of time (a “**Cap**”).
- (b) Any Cap, and the associated period of time, CashBack Merchant(s), CashBack Rate and/or transactions applicable to a Cap, will be set out in the Mox app and/or our website.

- (c) If a transaction is refunded or reversed, we will not reset or readjust the applicable Cap (nor your utilisation of it) regardless of whether we deduct the relevant amount of CashBack from your Mox Account.
- (d) If you flip your Mox Card linked to your Mox Account to Mox Credit and back again so that your Mox Card is linked to Mox Account again, this will not reset or readjust any Cap (nor your utilisation of it).
- (e) Once you receive CashBack up to an applicable Cap, you may be entitled to receive another type of CashBack on eligible transactions on your Mox Card.
- (f) If a single eligible transaction on your Mox Card would result in you receiving more CashBack than the applicable Cap, you will receive CashBack up to that Cap and any other type of applicable CashBack on the remaining transaction value. We will apportion the transaction value of the eligible transaction between the CashBack which is capped (up to the applicable Cap) and any other applicable type of CashBack.

8. Payment of CashBack

- (a) We will deposit any CashBack you may be entitled to receive in Hong Kong dollars into your Mox Account.
- (b) CashBack will be calculated so that amounts less than HKD0.005 will be rounded down to the nearest cent and amounts equal to, or greater than, HKD0.005 will be rounded up to the nearest cent.
- (c) You cannot receive more than one CashBack payment for a single transaction, regardless of how you complete that transaction. For example, if you purchase a CashBack Merchant's product through another CashBack Merchant (e.g. if the other CashBack Merchant is a reseller of the product), you will not receive CashBack twice.
- (d) Without limiting clause 3.2(b) of this schedule, if you have been paid any CashBack, and the transaction for which you were paid the CashBack is subsequently cancelled, refunded or reversed (in full or in part), at any time, we will deduct the CashBack you received for that transaction (or the relevant part of that transaction) from your Mox Account.
- (e) You are only entitled to participate in each CashBack offer once. We reserve the right to cancel any CashBack offer provided to you if you try to participate in it more than once (for example by closing and opening more than one Mox Account).

9. Closing your Mox Account

If you close your Mox Account within 12 months of when you opened it, prior to us completing the closure of your Mox Account, we will:

- (a) deduct the total amount of CashBack paid to you ("**CashBack Repayment**"), from your Mox Account; or

- (b) if your Mox Account does not have sufficient balance to cover the CashBack Repayment, require you to deposit additional funds into your Mox Account which we will then deduct from your Mox Account to cover the CashBack Repayment.

Part B: Mox Card Rewards for Mox Credit Card

10. Spending Rewards Scheme

You can participate in the schemes set out in this Part B (each a “**Spending Rewards Scheme**”), pursuant to which you can receive the Mox Card Rewards specified for that Spending Rewards Scheme, for making eligible transactions with your Mox Credit Card.

10.1 Choice of, and participation in, a Spending Rewards Scheme

- (a) You can choose the Spending Rewards Scheme you wish to participate in, in the Mox app. You can only choose and participate in one Spending Rewards Scheme at any one time. You can change your Spending Rewards Scheme in the Mox app.
- (b) We may charge you a fee for changing your Spending Rewards Scheme.
- (c) If you do not choose any Spending Rewards Scheme in the Mox app, you will be deemed to have chosen the Spending Rewards Scheme for CashBack.
- (d) We may impose conditions on your ability to select and participate in a certain Spending Rewards Scheme.
- (e) **We may refuse, suspend or cancel your participation in any Spending Rewards Scheme (or any part of it) for any reason we deem appropriate.**

11. Spending Rewards Scheme for CashBack

If you choose the Spending Rewards Scheme for ‘CashBack’ in the Mox app, you can receive CashBack when you make eligible transactions with your Mox Credit Card. Your entitlement to CashBack for such transactions is governed by this clause 11, the Mox Card Rewards Table and any additional terms and conditions we may specify from time to time.

11.1 Calculation of CashBack for Mox Credit Card

Clause 5 of this schedule applies to your participation in the Spending Rewards Scheme for CashBack and any CashBack you may be entitled to receive under this scheme.

11.2 CashBack Merchants

Clause 6 of this schedule applies to your participation in the Spending Rewards Scheme for CashBack and any CashBack you may be entitled to receive under this scheme.

11.3 Caps on CashBack

- (a) Clause 7 of this schedule applies to your participation in the Spending Rewards Scheme for CashBack and any CashBack you may be entitled to receive under this scheme.

- (b) If you:
- (i) flip your Mox Card linked to Mox Credit to your Mox Account and back again so that your Mox Card is linked to Mox Credit again; or
 - (ii) change your Spending Rewards Scheme in the Mox app from 'CashBack' to another Spending Rewards Scheme and back again so that your chosen Spending Rewards Scheme in the Mox app is 'CashBack' again,

we will not reset or readjust an applicable Cap (nor your utilisation of it).

11.4 Payment of CashBack

Clause 8 of this schedule applies to your participation in the Spending Rewards Scheme for CashBack and any CashBack you may be entitled to receive under this scheme.

11.5 Closing your Mox Account

Clause 9 of this schedule also applies to your participation in the Spending Rewards Scheme for CashBack and any CashBack you may be entitled to receive under this scheme.

12. Spending Rewards Scheme for Asia Miles

If you choose the Spending Rewards Scheme for 'Asia Miles' in the Mox app, you can receive Asia Miles when you make eligible transactions with your Mox Credit Card. Your entitlement to Asia Miles under the Spending Rewards Scheme for Asia Miles for such transactions is governed by this clause 12, the Mox Card Rewards Table and any additional terms and conditions we may specify from time to time.

12.1 Eligibility for Spending Rewards Scheme for Asia Miles

- (a) You can choose the Spending Rewards Scheme for Asia Miles if you have registered your Cathay Membership Account with Mox in accordance with the CX Registration Terms.
- (b) You must maintain your registration of your Cathay Membership Account with Mox in accordance with the CX Registration Terms to receive Asia Miles under the Spending Rewards Scheme for Asia Miles.

12.2 Calculation of Asia Miles

- (a) We will calculate the number of Asia Miles you may be entitled to receive for an eligible transaction based on the amount of the transaction and the applicable Asia Miles Reward Ratio for that transaction.
- (b) The applicable Asia Miles Reward Ratio:
 - (i) will be determined by us from time to time and specified in the Mox app and/or our website; and
 - (ii) may change from time to time, and may be reduced to zero (0) Asia Miles.

- (c) If a transaction is eligible for Asia Miles under the Spending Rewards Scheme for Asia Miles and several Asia Miles Reward Ratios may apply, you will receive Asia Miles calculated at the highest applicable Asia Miles Reward Ratio only.

12.3 Provision of Asia Miles

- (a) Once the relevant eligible transaction has settled, we will let AML know using your Membership Information, so that AML can deliver the relevant number of Asia Miles to your Cathay Membership Account.
- (b) You can only receive whole numbers of Asia Miles. Any remaining odd amounts of an eligible transaction that cannot be attributed 1 Asia Mile will be carried forward to the next eligible transaction.
- (c) Any Asia Miles you receive under the Spending Rewards Scheme for Asia Miles cannot be converted into cash and are non-transferable.
- (d) Without limiting clause 3.2(b) of this schedule, if you have received Asia Miles under the Spending Rewards Scheme for Asia Miles, and the transaction for which you received the Asia Miles is subsequently cancelled, refunded or reversed (in full or in part), at any time, we may deduct HKD0.10 for each Asia Mile you received for that transaction (or the relevant part of that transaction) from your Mox Account.

12.4 Closing your Mox Account

If you close your Mox Account within 12 months of when you opened it, prior to us completing the closure of your Mox Account, we will:

- (a) deduct HKD0.10 for each Asia Mile you received pursuant to the Spending Rewards Scheme for Asia Miles ("**Asia Miles Repayment**"), from your Mox Account; or
- (b) if your Mox Account does not have sufficient balance to cover the Asia Miles Repayment, require you to deposit additional funds into your Mox Account which we will then deduct from your Mox Account to cover the Asia Miles Repayment.

12.5 Not the supplier of Asia Miles

- (a) We are not the supplier of any Asia Miles. We are not responsible for the delivery of any Asia Miles to your Cathay Membership Account and will not be liable for any failure or delay in the delivery of your Asia Miles (or any part of it) to your Cathay Membership Account.
- (b) The Mox Disclaimer (which can be found on our website) applies in respect of any Asia Miles you may receive under the Spending Rewards Scheme for Asia Miles.

12.6 AML's terms and conditions

The Asia Miles you may be entitled to receive under the Spending Rewards Scheme for Asia Miles are supplied by AML and their use is subject to terms and conditions issued by AML.

Last updated: 9 May 2025

Mox 發行的卡之獎賞條款及細則（一般條款及細則的卡獎賞附表）

1. Mox Card 獎賞

- (a) 當您使用 Mox Card 進行合資格交易時，您將可根據此附表獲得獎賞（「**Mox Card 獎賞**」）。
- (b) 我們將在 Mox app 及 / 或我們的網站列出您的 Mox Card 獎賞的詳細資料。
- (c) 每單 Mox Card 的合資格交易只可獲一種 Mox Card 獎賞。
- (d) 我們可未經通知您而不時更改 Mox app 及 / 或我們的網站中的資料，請定期查閱。我們無義務在您使用 Mox Card 進行交易前澄清任何 Mox Card 獎賞資料，並無需就 Mox app 及 / 或我們的網站中的 Mox Card 獎賞資料的更改對您承擔責任。
- (e) 我們可全權酌情隨時就任何 Mox Card 獎賞指定、更改、修改、暫停、終止或作出任何決定而無需通知您。

2. 可獲 Mox Card 獎賞的合資格交易

- (a) 您將根據我們不時決定的交易類型及 / 或交易商戶獲得 Mox Card 獎賞。我們會根據我們所持有的交易紀錄釐定有否確實進行該交易（如有任何差異，我們保留最終決定權）。
- (b) 在不限制本附表第 2(a)條，以下交易類型為可能構成「不合資格交易」，因此不合資格獲得 Mox Card 獎賞的例子：
 - (i) 您以 Mox Card 進行的屬於由我們（全權酌情）或萬事達卡（酌情）不時指定的某些商戶代碼或類別的交易。例如，商戶可更改其商戶代碼，萬事達卡亦可更改他們對商戶或交易類型的分類，這可能影響您的相關獎賞資格；
 - (ii) 賭博或博彩交易，包括政府許可的賽馬 / 賽狗；
 - (iii) 提取現金；
 - (iv) 現金透支、結餘轉賬或信用卡貸款；
 - (v) 您的銀行戶口所獲得的任何利息；

- (vi) 以電子錢包付款的購物交易（在大部分情況下透過 Google Pay 或 Apple Pay 付款的購物交易除外）；
 - (vii) 儲值支付工具的交易（例如透過 Apple Pay 充值八達通）；
 - (viii) 有關虛擬貨幣的付款；
 - (ix) 使用您的卡或由您的戶口傳送或轉移現金（不論以電子或其他方式）；
 - (x) 向金融機構（包括經紀及交易商）付款；
 - (xi) 由萬事達卡所指定的賬單繳付、稅項繳付或保險繳付；
 - (xii) 購買外幣、匯票或旅遊支票；
 - (xiii) 支付利息、財務費用或收費；
 - (xiv) 由我們（由我們全權決定）或萬事達卡（由他們全權決定）指定為「郵購」或「郵遞服務」的交易或「客運服務」的交易；及
 - (xv) 由萬事達卡所指定的購買獎賞計劃或會籍。
- (c) **我們無義務在您進行交易前澄清哪些交易類型或商戶合資格或不合資格獲得 Mox Card 獎賞。我們並無需就 Mox Card 獎賞的合資格或不合資格的交易類型或商戶名單的更改對您承擔責任。**
- (d) 由於合資格獲得 Mox Card 獎賞的交易類型可不時更改，您先前可獲得 Mox Card 獎賞的交易其後可能改為不合資格獲得 Mox Card 獎賞的交易。您還可以通過之前屬不合資格獲得 Mox Card 獎賞的交易收到 Mox Card 獎賞。

3. 提供 Mox Card 獎賞

3.1 何時提供 Mox Card 獎賞

- (a) 我們將根據已結算的相關交易提供 Mox Card 獎賞。
- (b) 對於合資格獲得 Mox Card 獎賞的海外交易而言：
 - (i) 外幣交易金額將按由萬事達卡提供的匯率兌換為港元。萬事達卡及 Mox 亦會就此加上溢價；及
 - (ii) Mox Card 獎賞金額將按以下總額計算：

- (A) 經兌換為港元的交易金額；加上
- (B) 有關溢價。
- (c) 由於我們僅根據已結算交易向您提供 Mox Card 獎賞，在相關交易獲批准後，您可能仍有數日未能獲得 Mox Card 獎賞。我們實際提供您的 Mox Card 獎賞可能與我們在相關交易獲批准時通知您的金額有所不同。**我們可就 Mox Card 獎賞的計算方法作出任何決定，並且無需就通知您的 Mox Card 獎賞金額或價值與實際提供給您的 Mox Card 獎賞金額或價值（如有）之間的任何差異承擔責任。**
- (d) 若 Mox Card 獎賞受限於某些條件或狀況，我們僅會在您滿足相關條件或狀況後向您提供 Mox Card 獎賞。

3.2 何時不會提供 Mox Card 獎賞

- (a) 您的 Mox 戶口被封鎖或凍結期間，您將不會收取任何 Mox Card 獎賞。
- (b) 我們未必會向您提供 Mox Card 獎賞，或會透過我們認為適當的任何方式取回任何已提供的 Mox Card 獎賞（包括從您的任何戶口中扣除 Mox Card 獎賞的價值（由我們決定））：
 - (i) 若與 Mox Card 獎賞有關的交易涉及爭議；
 - (ii) 若我們相信某項交易具有不當目的（例如反覆進行及取消交易以獲得額外 Mox Card 獎賞）；或
 - (iii) 我們認為恰當的任何其他理由。
- (c) 在您通知我們結束您的 Mox 戶口至戶口實際結束之日期間，您可繼續獲得透過任何已結算的合資格交易得到的 Mox Card 獎賞。若因任何理由未能於 Mox 戶口結束前將 Mox Card 獎賞註入您的 Mox 戶口，您將放棄該未提供的 Mox Card 獎賞。您的 Mox 戶口結束後，我們將不會向您提供 Mox Card 獎賞。

A 部：綁定至 Mox 戶口的 Mox Card 獎賞

4. 綁定至 Mox 戶口的 Mox Card 之 CashBack

- (a) 當您使用已綁定 Mox 戶口的 Mox Card 進行合資格交易時，您將可獲得 CashBack。您可享受 CashBack 的權利受制於本 A 部、Mox Card 獎賞列表及我們不時指定的任何額外條款及細則所規管。

- (b) 不論您選擇那一種進行交易時的消費獎賞計劃（如有），當您使用已綁定 Mox 戶口的 Mox Card 進行合資格交易時，您都只會獲得 Cashback 作為 Mox Card 獎賞。

5. 計算 CashBack（綁定 Mox 戶口的 Mox Card）

- (a) 透過進行合資格交易時獲得的 CashBack 金額將根據該交易金額及適用的 CashBack 比率計算。
- (b) 適用的 CashBack 比率：
 - (i) 由我們不時決定，並於 Mox app 及 / 或我們的網站列明；及
 - (ii) 可不時更改，並可降低至百分之 0%；
- (c) 如有多種 CashBack 比率適用於合資格獲得 CashBack 的一項交易，該項合資格交易只會以最高適用的 CashBack 比率作計算。

6. CashBack 商戶

- (a) 我們不時對於指定商戶的合資格交易提供推廣 CashBack 比率。我們稱此商戶為「**CashBack 商戶**」。我們將不時於 Mox app 及 / 或我們的網站載列 CashBack 商戶（如有）。
- (b) **我們可增加或刪除 CashBack 商戶名單中的商戶而無需通知您。我們無需就 CashBack 商戶的任何變動而對您承擔責任。**
- (c) 我們可以在 Mox app 及 / 或我們的網站指定適用於某些 CashBack 商戶的任何特別或額外條款。
- (d) CashBack 商戶可能不時向您提供額外優惠。若我們沒有通知您有關優惠，或若 Mox app 及 / 或我們的網站內對該優惠的描述不準確，我們無需就此承擔責任。任何該等向您提供的優惠均受 Mox 免責聲明規限。

7. CashBack 付款上限

- (a) 我們可以就您可在一段期間內收取的任何及所有 CashBack 總數設定上限（「**上限**」）。

- (b) 任何上限及相關的時限、CashBack 商戶、CashBack 比率及 / 或其可能適用交易的上限於 Mox app 及 / 或我們的網站列明。
- (c) 若交易被退款或退還，不論我們有否自您的 Mox 戶口扣回有關的 CashBack 金額，我們概不會重新設定或重新調節適用上限（亦不會重新設定或重新調節您對它的使用）。
- (d) 若您將曾經由綁定 Mox 戶口「flip」至綁定 Mox Credit 的 Mox Card，再次「flip」至綁定您的 Mox 戶口，我們將不會重新設定或重新調節適用上限（亦不會重新設定或重新調節您對它使用）。
- (e) 在您獲得的 CashBack 達到適用上限後，您仍可能有權在 Mox Card 上就合資格交易獲得另一類型的 CashBack。
- (f) 若單一項合資格交易導致您在 Mox Card 上獲得的 CashBack 金額超過適用上限，您將收取達到該上限的 CashBack，以及就餘下交易價值收取任何其他種類的適用 CashBack。我們將在有上限（不超過適用上限）的 CashBack 和任何其他適用類型的 CashBack 之間分配合資格交易的交易價值。

8. CashBack 的支付

- (a) 我們會將所有您有權得到的 CashBack 以港元存入您的 Mox 戶口。
- (b) 金額少於 HKD0.005 的 CashBack 一律下調至最接近仙位，而相等於或超過 HKD0.005 的金額將上調至最接近仙位。
- (c) 無論您如何完成交易，您不可就單一項交易取得超過一次 CashBack 付款。例如，若您透過另一 CashBack 商戶（例如該 CashBack 商戶為此產品的經銷商）購買某 CashBack 商戶的產品，您將不會取得 CashBack 兩次。
- (d) 不受本附表第 3.2(b)條所限，若您已就某項交易獲得 CashBack，而該項交易其後被取消、退款或退還（全部或部分），我們可以隨時從您的 Mox 戶口扣回您就該項交易（或該交易的相關部分）所獲得的 CashBack。
- (e) 您只可參加 CashBack 優惠一次。我們保留權利取消提供予嘗試參加多過一次（例如透過結束及開立超過一個 Mox 戶口）的任何 CashBack 優惠。

9. 結束您的 Mox 戶口

若您在開立 Mox 戶口後 12 個月內結束戶口，在我們完成結束您的 Mox 戶口之前，我們會：

- (a) 自您的 Mox 戶口扣回已向您支付的 CashBack 總金額（「**CashBack 還款**」）；
或
- (b) 如果您的 Mox 戶口沒有足夠的餘額來支付 CashBack 還款，要求您將額外資金存入您的 Mox 戶口，以便我們從您的 Mox 戶口中扣除這些金額以支付 CashBack 還款。

B 部：Mox 信用卡之 Mox Card 獎賞

10. 消費獎賞計劃

您可以參與於本 B 部所列出的計劃（每項計劃稱為「**消費獎賞計劃**」），並透過您的 Mox 信用卡進行合資格交易，獲得根據消費獎賞計劃所指定的 Mox Card 獎賞。

10.1 選擇並參加消費獎賞計劃

- (a) 您可於 Mox app 內選擇您想參加的消費獎賞計劃。您每次只可以選擇並參與一個消費獎賞計劃。您可於 Mox app 內更改您的消費獎賞計劃。
- (b) 每次更改您的消費獎賞計劃，我們都可能會向您收取費用。
- (c) 如您沒有在 Mox app 選擇消費獎賞計劃，您將會被預設為參加消費獎賞計劃之 CashBack。
- (d) 我們可能會對您選擇及參與指定消費獎賞計劃施加條件。
- (e) 我們可以基於任何我們認為適當的原因拒絕、暫停或取消您已參與的任何消費獎賞計劃（或其任何部分）。

11. 消費獎賞計劃之 CashBack

如您於 Mox app 內選擇參加消費獎賞計劃之「CashBack」，當以您的 Mox 信用卡進行合資格交易時，您將可以獲得 CashBack。您享有相關交易之 CashBack 的權利受本第 11 條、Mox Card 獎賞列表及我們不時指定的任何額外條款及細則所規管。

11.1 計算 Mox 信用卡之 CashBack

本附表第 5 條適用於您於消費獎賞計劃所選擇之 CashBack 及任何於此計劃下您有權所獲得的 CashBack。

11.2 CashBack 商戶

本附表第 6 條適用於您於消費獎賞計劃所選擇之 CashBack 及任何於此計劃下您有權所獲得的 CashBack。

11.3 CashBack 付款上限

- (a) 本附表第 7 條適用於您於消費獎賞計劃所選擇之 CashBack 及任何於此計劃下您有權所獲得的 CashBack。
- (b) 若您：
 - (i) 將曾經由綁定 Mox Credit「flip」至綁定 Mox 戶口的 Mox Card，再次轉換至綁定 Mox Credit；或
 - (ii) 曾經於 Mox app 內更改您的消費獎賞計劃，由「CashBack」轉換至其他消費獎賞計劃，並再次於 Mox app 內更改您的消費獎賞計劃至「CashBack」，

我們將不會重新設定或重新調節適用上限（亦不會重新設定或重新調節您對它使用）。

11.4 CashBack 的支付

本附表第 8 條適用於您於消費獎賞計劃所選擇之 CashBack 及任何於此計劃下您有權所獲得的 CashBack。

11.5 結束您的 Mox 戶口

本附表第 9 條適用於您於消費獎賞計劃所選擇之 CashBack 及任何於此計劃下您有權所獲得的 CashBack。

12. 消費獎賞計劃之「亞洲萬里通」里數

如您於 Mox app 內選擇消費獎賞計劃之「亞洲萬里通」里數，當以您的 Mox 信用卡進行合資格交易時，您將可以獲得「亞洲萬里通」里數。您根據 Mox 獎賞計劃就此類交易獲得「亞洲萬里通」里數的權利受本第 12 條、Mox Card 獎賞列表及我們不時指定的任何額外條款及細則所規管。

12.1 消費獎賞計劃之「亞洲萬里通」里數的資格

- (a) 如果您已根據國泰登記條款在 Mox 註冊了您的國泰會員賬戶，則可以選擇消費獎賞計劃之「亞洲萬里通」里數。
- (b) 您必需根據國泰登記條款保持您在 Mox 登記國泰會員賬戶，才能獲得根據消費獎賞計劃所提供之「亞洲萬里通」里數。

12.2 計算「亞洲萬里通」里數

- (a) 我們將根據交易金額和該交易適用的「亞洲萬里通」里數獎賞比率，計算您就該合資格交易可獲得的「亞洲萬里通」里數。
- (b) 適用的「亞洲萬里通」里數獎賞比率：
 - (i) 由我們不時決定，並於 Mox app 及 / 或我們的網站列明；及
 - (ii) 可不時更改，並可降低至 0（零）「亞洲萬里通」里數。
- (c) 如有多種「亞洲萬里通」里數獎賞比率適用於合資格獲得「亞洲萬里通」里數的一項交易，該項合資格交易只會以最高適用的「亞洲萬里通」里數獎賞比率作計算。

12.3 提供「亞洲萬里通」里數

- (a) 當相關合資格交易結算後，我們會通知「亞洲萬里通」我們會使用您的會員資料，以便「亞洲萬里通」存入相關「亞洲萬里通」里數至您的國泰會員賬戶。
- (b) 您只能獲取整數的「亞洲萬里通」里數。任何合資格交易的不能計算為 1「亞洲萬里通」里數的餘下金額將結轉至下一項合資格交易。
- (c) 任何於消費獎賞計劃下所獲之「亞洲萬里通」里數不能兌換現金且不可轉讓。
- (d) 不受本附表第 3.2(b)條所限，若您已就某項交易獲得「亞洲萬里通」里數，而該項交易其後被取消、退款或退還（全部或部分），我們可以隨時從您的 Mox 戶口按每一「亞洲萬里通」里數即 HKD0.1 的比率扣回您就該項交易（或該交易的相關部分）所獲得的「亞洲萬里通」里數之對應金額。

12.4 結束您的 Mox 戶口

若您在開立 Mox 戶口後 12 個月內終止戶口，在我們完成終止您的 Mox 戶口之前，我們會：

- (a) 從您的 Mox 戶口根據每 1（壹）「亞洲萬里通」里數即 HKD0.1 的比率扣回已支付的總「亞洲萬里通」里數之對應金額（「**亞洲萬里通**」里數還款）；或
- (b) 如果您的 Mox 戶口沒有足夠的餘額來支付「亞洲萬里通」里數還款，要求您將額外資金存入您的 Mox 戶口，以便我們從您的 Mox 戶口中扣除這些金額以支付「亞洲萬里通」里數還款。

12.5 不是「亞洲萬里通」里數的供應商

- (a) 我們並非「亞洲萬里通」里數的供應商。我們不負責將任何「亞洲萬里通」里數存入你的國泰會員賬戶，亦不會就你的「亞洲萬里通」里數（或其任何部分）未能或延遲存入你的國泰會員賬戶承擔任何責任。
- (b) 任何根據消費獎賞計劃之「亞洲萬里通」里數所獲得的「亞洲萬里通」里數均受 Mox 免責聲明（可於我們的網站找到）規限。

12.6 「亞洲萬里通」的條款及細則

根據消費獎賞計劃所獲得的「亞洲萬里通」里數均由「亞洲萬里通」提供，該「亞洲萬里通」里數的使用受「亞洲萬里通」的條款及細則所限。

最近更新日期：2025年5月9日