

**Mox Instant Loan Lucky Draw Promotion for “The Standard Chartered Trophy” (“Promotion”) Terms and Conditions**

1. These terms apply to the Promotion offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**” or “**our**”). By participating in the 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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
4. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.
5. During the Entry Period, if you are approved for an Instant Loan with: (a) an Eligible Instant Loan Amount of at least HKD100,000, and (b) a tenor of at least 12-months (“**Eligible Instant Loan**”), subject to these terms, you will receive one entry into the Lucky Draw.
6. You can only enter into the Lucky Draw once, even if you have more than one Eligible Instant Loan. You can only receive one Reward pursuant to this Promotion.
7. If you are eligible to enter or have already entered into the Lucky Draw and all Eligible Instant Loans are subsequently closed or repaid early, we reserve the right to cancel the Lucky Draw entry granted to you in connection with your satisfaction of the requirement under clause 5 these terms.

**Mox「即時借」「渣打盃」門票大抽獎推廣（「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. 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。
4. 除非另有定義或另有所指，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。
5. 在參加期內，如果您獲成功批核一項：(a) 合資格「即時借」金額最少 HKD100,000；及(b)還款期最少 12 個月的「即時借」（「**合資格「即時借」**」），受制於本條款，您將會獲得一次參加大抽獎的機會。
6. 即使您獲成功批核多於一項合資格「即時借」，您只可參加一次大抽獎。您最多只可從本推廣中獲得一次獎賞。
7. 如您獲得一次參加大抽獎的機會或已參加大抽獎後取消或提前償還所有合資格「即時借」，我們有權取消您因滿足本條款第 5 條而獲得參加大抽獎的權利。

<p>8. We will hold the Lucky Draw on 8 July 2025. We will select 25 winners randomly (each, a <b>“Winner”</b>) for the Lucky Draw. If you are a Winner, subject to these terms, you will receive the Reward.</p> <p>9. We will announce the Winners on 11 July 2025 for the Lucky Draw on our website and/or social media platform. If you are a Winner, we will let you know by email (based in our records). The email will contain details on how you can redeem your Reward. You must redeem your Reward within the time period specified in your email, otherwise you will forfeit your right to the Reward.</p> <p>10. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <ul style="list-style-type: none"> <li>(a) when we attempt to deliver the reward, gift or other benefit, you hold a valid Mox Account and Mox Credit in your name and none of your accounts with Mox having been suspended or is in arrears or default;</li> <li>(b) an Eligible Instant Loan is still valid and active and has not been closed or repaid early when we attempt to give you the reward, gift or other benefit; and</li> <li>(c) you satisfy any additional requirements we may specify from time to time.</li> </ul> <p>11. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:</p> <ul style="list-style-type: none"> <li>(a) change or modify the Promotion or these terms (including any dates set out in these terms or any reward, gift or other benefit in respect of the Promotion and/or its monetary value);</li> <li>(b) suspend or terminate the Promotion or these terms;</li> </ul>	<p>8. 大抽獎將於 2025 年 7 月 8 日舉行。我們將於大抽獎隨機抽出 25 名獲獎者（每位稱為「<b>獲獎者</b>」）。</p> <p>9. 如您是獲獎者，受制於本條款，您可獲得獎賞。我們將於 2025 年 7 月 11 日在我們的網站及/或社交媒體專頁公布獲獎者。如果您是獲獎者，我們將以根據我們紀錄的電郵通知您被抽出成為獲獎者。該電子郵件將載有領獎詳情。您須於電子郵件內指定的時間內領取獎賞，逾期作棄權論。</p> <p>10. 您只能在以下情況有資格獲得本推廣的任何獎賞、禮品或任何其他利益：</p> <ul style="list-style-type: none"> <li>(a) 當我們向您發放獎賞、禮品或其他利益時，您必須持有有效並以自己名義開立的 Mox 戶口及 Mox Credit，且您的於 Mox 的任何戶口並沒有被暫停、拖欠或違約的狀態；</li> <li>(b) 在我們試圖向你發放獎賞、禮品或其他利益給你時，你的相關合資格「即時借」仍然有效並且尚未取消或提前償還；及</li> <li>(c) 您滿足我們不時指定的任何其他要求。</li> </ul> <p>11. 我們保留全權酌情決定，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）；</li> <li>(b) 暫停或終止本推廣或本條款；</li> </ul>
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<p>(c) refuse to give you any reward, gift or other benefit in respect of the Promotion for any reason we deem appropriate; and</p> <p>(d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion).</p> <p>Any such decision or action by us shall be conclusive and binding on you.</p> <p>12. Without limiting anything in these terms, we may determine whether or not you can combine the Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine the 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.</p> <p>13. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>14. To the extent permitted by laws and regulations:</b></p> <p>(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and</p> <p>(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,</p> <p>arising from or in connection with your participation in the Promotion (including any decision not to give you, or your failure to receive any reward, gift or other benefit) or these terms, unless:</p>	<p>(c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益出於我們認為適當的任何理由；及</p> <p>(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）。</p> <p>任何此等決定均該視為最終決定並對您具有約束力。</p> <p>12. 在不限制本條款的情況下，我們可以確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 和/或我們網站或透過我們不時鑒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。</p> <p>13. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p><b>14. 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、訴訟、法律程序或索償（包括任何拒絕向您提供任何獎賞、禮品或其他利益的任何決定或您未能收取任何獎賞、獎品或其他利益）：</b></p> <p>(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</p> <p>(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，</p> <p><b>除非該等損失、損害賠償、法律行動、法律程序或索償是：</b></p>
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<p>(y) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(z) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p> <p><b>Mox's or its affiliates', or shareholders' or partners' negligence, fraud or wilful default.</b></p> <p><b>This clause 14 continues after the expiry or termination of the Promotion or these terms.</b></p> <p>15. 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 the 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.</p> <p>16. 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 the 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 its own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>18. Neither your participation in the Promotion nor your eligibility to receive any reward, gift or other benefit in respect of the Promotion may be transferred or assigned</p>	<p>(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</p> <p>(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。</p> <p><b>本第 14 條在本推廣或本條款到期或終止後繼續有效。</b></p> <p>15. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供任何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。</p> <p>16. 您知悉第三方可能會直接或間接從我們獲得與本推廣有關的付款（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。本推廣並不構成對任何人進行任何交易的要約、邀請或推薦。</p> <p>17. 本推廣並不構成對任何人進行任何交易的要約、邀請或推薦。</p> <p>18. 您就本推廣的參與資格或獲得本推廣的任何獎賞、禮品或其他利益的資格不得轉讓或分配給任何其他人士，也不得交換或轉換為任何其他利益或權利。</p> <p>19. 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。</p>
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<p>to any other person or exchanged or converted into any other benefit or right.</p> <p>19. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as our agent or representative or otherwise soliciting business on behalf of Mox.</p> <p>20. The Reward is supplied by TEG Live HK Limited and its use is subject to ticketing terms and conditions issued by TEG Live HK Limited which can be found on Cityline's website . The Mox Disclaimer applies in respect of the Reward.</p> <p>21. If you have any questions regarding:</p> <p>(a) the Promotion generally, please contact our Customer Care Team; or</p> <p>(b) the use of your tickets to the Standard Chartered Trophy, please contact the organiser at <a href="mailto:info@tegsport.com.au">info@tegsport.com.au</a>.</p> <p>22. 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.</p> <p>23. These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China. The parties submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region of the People's Republic of China.</p> <p>24. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>25. To borrow or not to borrow? Borrow only if you can repay!</p> <p><b>26. Definitions</b></p>	<p>20. 獎賞由 TEG Live HK Limited 提供，其使用受 TEG Live HK Limited 發佈的票務條款及細則約束，詳情請參閱 Cityline 網站。Mox 免責聲明適用於獎賞。</p> <p>21. 假如您有任何以下疑問：</p> <p>(a) 有關本推廣的一般問題，請聯絡我們的顧客服務團隊；或</p> <p>(b) 有關「渣打盃」門票的使用，請電郵 <a href="mailto:info@tegsport.com.au">info@tegsport.com.au</a> 與主辦機構聯絡。</p> <p>22. 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。</p> <p>23. 本條款在所有方面均受中華人民共和國香港特別行政區法律的管限及詮釋。雙方得受中華人民共和國香港特別行政區法院的專屬管轄權管轄。</p> <p>24. 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>25. 借定唔借？還得到先好借！</p> <p><b>26. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) 「合資格「即時借」」擁有本條第 5 條所述的定義。</p> <p>(b) 「合資格「即時借」金額」是指如您在申請合資格「即時借」的時候：</p>
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<p>The following capitalized terms have the meanings set out below:</p> <p>(a) “<b>Eligible Instant Loan</b>” has the meaning given in clause 5 of these terms.</p> <p>(b) “<b>Eligible Instant Loan Amount</b>” means:</p> <p>(i) if you do not have any active Instant Loan(s) at the time of your Instant Loan application, the total principal amount of the Instant Loan; or</p> <p>(ii) if you already have active Instant Loan(s) at the time you apply for an Instant Loan (i.e. you apply to top up your active Instant Loan(s)), the Instant Loan principal amount that is on top of the outstanding principal amount of your active Instant Loan(s).</p> <p>For example, you already have 1 active Instant Loan with an outstanding principal amount of HKD23,000 and you apply to borrow an additional principal amount of HKD50,000 on 16 June 2025, the additional amount of HKD50,000 would be considered the ‘Eligible Instant Loan Amount’.</p> <p>(c) “<b>Entry Period</b>” means the period beginning on 16 June 2025 and ending on 4 July 2025 (both dates inclusive).</p> <p>(d) “<b>Lucky Draw</b>” means the lucky draw operated by Mox for a chance to win the Reward.</p> <p>(e) “<b>Reward</b>” means 2 tickets for the Standard Chartered Trophy, valued at HKD2,499 each, which will take place at the Kai Tak Stadium on 26 July 2025. You will be allocated seats for your tickets. You will not be able to choose the seats for your tickets.</p>	<p>(i) 沒有任何現行「即時借」，則為該合資格「即時借」的總本金金額；或</p> <p>(ii) 已有其他現行「即時借」（即您申請加碼現行「即時借」），則為現行「即時借」之上的額外本金。</p> <p>例如，您已有一筆未償還本金為 HKD23,000 的現行「即時借」，您於 2025 年 6 月 16 日申請加碼「即時借」，加碼的本金為 HKD50,000，您的合資格「即時借」金額則為 HKD50,000。</p> <p>(c) 「<b>參加期</b>」是指 2025 年 6 月 16 日至 2025 年 7 月 4 日（包括首尾兩日）。</p> <p>(d) 「<b>大抽獎</b>」是指由 Mox 舉辦的抽獎，並有機會贏取獎賞。</p> <p>(e) 「<b>獎賞</b>」是指將於 2025 年 7 月 26 日在啟德主場館舉行的「渣打盃」門票 2 張，每張票價 HKD2,499。您會就您的門票獲安排座位。您不能揀選門票的座位。</p> <p>(f) 「<b>獲獎者</b>」擁有本條第 8 條所述的定義。</p> <p>有效日期：2025 年 6 月 16 日</p>
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<p>(f) “<b>Winner</b>” has the meaning given in clause 8 of these terms.</p> <p>Effective date: 16 June 2025</p>	
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