

<b>Mox Split Purchase x Hong Kong Telecommunications (HKT) Limited Promotion (the “Promotion”) Terms and Conditions</b>	<b>Mox 簽賬分期 x Hong Kong Telecommunications (HKT) Limited 推廣（「本推廣」）條款及細則</b>
<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>” or “<b>our</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, 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.</li> <li>3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.</li> <li>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.</li> <li>5. To participate in this Promotion, you must apply for a Split Purchase: <ol style="list-style-type: none"> <li>(a) for a single Eligible Transaction of HKD6,500 or above made at a HKT Participating Group Member Merchant during the Promotion Period; and</li> <li>(b) of a loan tenor ranged between 3 months to 12 months,</li> </ol> <p>and such Split Purchase must be approved by Mox and set up no later than 7 January 2026 (an “<b>Approved Split Purchase</b>”).</p> </li> <li>6. We will determine whether an Eligible Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).</li> </ol>	<ol style="list-style-type: none"> <li>1. 本條款適用於由 Mox Bank Limited（「<b>Mox</b>」或「<b>我們</b>」）進行的推廣。參與本推廣即表示你同意本條款。</li> <li>2. 你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。</li> <li>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。</li> <li>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。</li> <li>5. 要參與本推廣，你必須申請一項符合以下條件的簽賬分期： <ol style="list-style-type: none"> <li>(a) 於推廣期內於 HKT 集團成員商戶完成單一 HKD6,500 或以上的合資格交易；及</li> <li>(b) 其還款期為 3 個月至 12 個月，</li> </ol> <p>及此項簽賬分期必須於 2026 年 1 月 7 日或之前獲得 Mox 的批准及成功設立（「<b>獲批簽賬分期</b>」）。</p> </li> <li>6. 我們將根據我們持有的交易紀錄決定一項交易是否為合資格交易；如有任何差異，我們保留最終決定權。</li> </ol>

<p>7. Any Split Purchase that is subsequently cancelled will not constitute an Approved Split Purchase.</p> <p>8. We will not charge you the 'monthly fee' and the 'one-off fee' (as set out in the 'Split Purchase Key Facts Statement' which can be found in the Mox app and/or on our website) for your Approved Split Purchase for the entire duration of your Approved Split Purchase tenor.</p> <p>9. 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> <li>(c) refuse to give you any reward, gift or other benefit in respect of the Promotion; and</li> <li>(d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion).</li> </ul> <p>Any such decision shall be conclusive and binding on you.</p> <p>10. 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>11. If any dispute arises in connection with the Promotion, our decision is final.</p>	<p>7. 任何隨後被取消的簽賬分期將不構成獲批簽賬分期。</p> <p>8. 我們不會就你的獲批簽賬分期向你收取整段貸款還款期間的「月費」及「一次性收費」（於「簽賬分期產品資料概要」所列出，可於 Mox app 及/或我們的網站找到）。</p> <p>9. 我們保留全權及絕對酌情權，在無須通知或提供原因的情況下，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> <li>(c) 拒絕就本推廣向你提供任何獎賞、禮品或其他利益；及</li> <li>(d) 作出與本推廣相關的任何決定（包括拒絕或停止你參與本推廣。</li> </ul> <p>任何此等決定均該視為最終決定並對你具有約束力。</p> <p>10. 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>11. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p><b>12. 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</b></p>
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<p><b>12. 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>(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>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 12 continues after the expiry or termination of the Promotion or these terms.</p> <p>13. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or other benefit or advantage 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>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）：</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>除非該等損失、損害賠償、法律行動、法律程序或索償是：</p> <p>(y) 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；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>本第 12 條在本條款或推廣終止後繼續有效。</p> <p>13. 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>14. 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</p>
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<p>14. 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>15. The Promotion does not constitute an offer, invitation or recommendation to any person to enter into any transaction.</p> <p>16. Neither your right to participate in the Promotion nor your eligibility to receive any reward, gift or other benefit in respect of the Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>17. 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 our behalf.</p> <p>18. 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>19. 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>20. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p>	<p>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。</p> <p>15. 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>16. 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，也不得交換或轉換為任何其他利益或權利。</p> <p>17. 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> <p>18. 除本條款另有列出外，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。</p> <p>19. 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>20. 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>21. 借定唔借？還得到先好借！</p> <p><b>22. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) 「<b>獲批簽賬分期</b>」具有本條款第 5 條所述的定義。</p>
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21. To borrow or not to borrow? Borrow only if you can repay!

## 22. Definitions

The following capitalised terms have the meanings set out below:

- (a) “**Approved Split Purchase**” has the meaning given in clause 5 of these terms.
- (b) “**Eligible Transaction**” means a transaction for the purchase of goods and/or services using your Mox Credit Card at HKT Participating Group Member Merchant, as determined by Mox (in its sole and absolute discretion) and is eligible for a Split Purchase under clause 5 of these terms.
- (c) “**HKT Participating Group Member Merchant**” means csl, Club Sim, The Club, 1O1O, Now TV, NETVIGATOR, LiKE1OO or Hong Kong Telecommunications (HKT) Limited.
- (d) “**Promotion Period**” means the period beginning on 1 September 2025 and ending on 31 December 2025 (both dates inclusive).

Effective date: 1 September 2025

(b) 「**合資格交易**」 是使用 Mox 信用卡於 HKT 集團成員商戶購買商品及/或服務的交易，由 Mox 全權酌情決定，並符合本條款第 5 條的簽賬分期資格。

(c) 「**HKT 集團成員商戶**」 是指 csl、Club Sim、The Club、1O1O、Now TV、網上行、LiKE1OO 或 Hong Kong Telecommunications (HKT) Limited。

(d) 「**推廣期**」 是指 2025 年 9 月 1 日至 2025 年 12 月 31 日 (包括首尾兩日) 。

生效日期: 2025 年 9 月 1 日