

Mox Split Purchase Lucky Draw Promotion (November 2025) ("Promotion") Terms and Conditions

1. These terms apply to this Promotion offered by Mox Bank Limited ("**Mox**", "**we**", "**us**" or "**our**"). By participating in this 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 same meanings given to them in our General Terms and Conditions.
5. If:
 - (a) you, during an Entry Period, apply for a Split Purchase of a tenor of 6 months or more, for one or more eligible Mox Credit transaction(s) or Eligible Statement Balance with a total principal amount of at least HKD5,000; and
 - (b) such Split Purchase is approved by us on or before the day immediately following the last day of the relevant Entry Period,
 (such Split Purchase, an "**Eligible Split Purchase**"), subject to these terms, you will receive one entry into the Lucky Draw for that Entry Period.
6. We will determine whether a Split Purchase is an Eligible Split Purchase

Mox 簽賬分期大抽獎推廣 (「本推廣」) (2025 年 11 月) 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. 如果:
 - (a) 您在一個參加期內, 就一項或多項合資格的 Mox Credit 交易或合資格結單結餘申請一項還款期 6 個月以上的簽賬分期, 其本金總額最少為 HKD5,000 ; 及
 - (b) 該簽賬分期於相關參加期最後一天翌日或之前獲我們成功批核,
 (該簽賬分期, 稱為「**合資格簽賬分期**」), 受制於本條款, 您將獲得一次參加相關參加期的大抽獎的機會。

based on the records held by us, which are final and conclusive in case of any discrepancy. 7. If you receive an entry into a Lucky Draw for an Entry Period, we will automatically enter you into that Lucky Draw without any further action from you. 8. We will hold 2 Lucky Draws, one for each Entry Period. We will hold both Lucky Draws on 4 December 2025. We will select 1 winner randomly for each Lucky Draw. 9. If you are a winner of a Lucky Draw, subject to these terms, we will send you an email (to your email address in our records), on or before 17 December 2025, containing details of how you can redeem your Lucky Draw Reward. You must redeem your Lucky Draw Reward within the time period specified in your email, otherwise you will forfeit your right to the Lucky Draw Reward. 10. There is no restriction on the number of Lucky Draws you can enter into pursuant to this Promotion or the number of times you can enter into a single Lucky Draw. However, you can only receive one Lucky Draw Reward pursuant to this Promotion. 11. You will receive the reward, gift or any other benefit in respect of this Promotion, only if: (a) you hold a valid Mox Account and Mox Credit in your name when we attempt to give you the reward, gift or other benefit, and none of your account(s) with Mox having been suspended or closed by you or us or in arrears or default; (b) the relevant Eligible Split Purchase has not been cancelled or repaid early; and (c) you satisfy any additional requirements we may specify from time to time.	6. 我們將根據我們持有的紀錄決定一項簽賬分期是否為合資格簽賬分期，任何此等決定均該視為最終決定並對您具有約束力。 7. 假如您獲得參加某參加期的大抽獎的機會，我們會自動讓您參加該大抽獎，而您無須採取任何進一步行動。 8. 我們將一共舉行 2 次大抽獎，每個大抽獎則對應每個參加期。大抽獎將於 2025 年 12 月 4 日舉行，並就各個大抽獎隨機抽出 1 名獲獎者。 9. 如您是大抽獎獲獎者，受制於本條款，您可獲得大抽獎獎賞。如果您是獲獎者，我們將以電郵方式（根據我們紀錄的電郵地址）於 2025 年 12 月 17 日或之前通知您被抽出成為大抽獎獲獎者。該電子郵件將載有大抽獎獎賞領獎詳情。您須於電子郵件內指定的時間內領取大抽獎獎賞，逾期作棄權論。 10. 您可以根據本推廣參加的個別大抽獎數量及參加個別大抽獎的次數均不設限制。但是，根據本推廣您最多只可獲得大抽獎獎賞一次。 11. 您只能在以下情況獲得與本推廣的獎賞、禮品或其他利益： (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，且您的任何 Mox 戶口並未被您本人或我們暫停或關閉，也沒有拖欠或違約的狀態； (b) 相關合資格簽賬分期並未獲取消或提前償還；及
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12. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to: (a) change or modify this Promotion or these terms (including any dates set out in these terms or any reward, gift or other benefit in respect of this Promotion and/or its monetary value); (b) suspend or terminate this Promotion or these terms; (c) refuse to give you any reward, gift or other benefit in respect of this Promotion; and (d) make any decision in connection with this Promotion (including to refuse or suspend your participation in this Promotion). Any such decision shall be conclusive and binding on you. 13. Without limiting anything in these terms, we may determine whether or not you can combine this Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine this 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. 14. If any dispute arises in connection with this Promotion, our decision is final. 15. To the extent permitted by laws and regulations: (a) neither Mox nor any of its affiliates, shareholders and partners shall be responsible for any loss or damage suffered by you; and (b) you shall release Mox and its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought	(c) 您滿足我們可能不時指定的任何額外要求。 12. 我們保留絕對酌情權決定，恕不另行通知或提供理由，隨時： (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）； (b) 暫停或終止本推廣或本條款； (c) 拒絕就本推廣向您提供任何獎賞、禮品或任何其他利益；及 (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）。 任何此等決定均該視為最終決定並對您具有約束力。 13. 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 應用程式和/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。 14. 如有任何有關本推廣的爭議，我們保留最終決定權。 15. 在法律及法規允許的範圍內，就您因參與本推廣或本條款所致或引起的相關損失、損害賠償、法律行動、法律程序或索償（包括任何拒絕向您提供任何獎賞、禮品或其他利益的決定或您未能獲得任何獎賞、禮品或其他利益）：
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against Mox or its affiliates, shareholders or partners, arising from or in connection with your participation in this Promotion (including any decision not to offer or distribute to you, or your failure to receive, any reward, gift or other benefit) or these terms, unless: (y) any such loss, damage, action, proceeding or claim is due to; and (z) where such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from, Mox's or its affiliates', shareholders' or partner's negligence, fraud or wilful default. This clause 15 continues after the expiry or termination of this Promotion or these terms. 16. 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 this 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. 17. 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 this 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	(a) Mox 或任何其關聯公司、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 (b) 您須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox、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， 除非該等損失、損害賠償、法律行動、法律程序或索償是： (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 (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引致。 本第 15 條在本推廣或本條款到期或終止後仍繼續有效。 16. 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。 17. 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。
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absolutely without having to make any prior disclosure to you. 18. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 19. Neither your right to participate in this Promotion nor your eligibility to receive any reward, gift or other benefit in respect of this Promotion can be transferred or assigned to any other person or exchanged or converted into any other benefit or right. 20. Nothing in these terms or this 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. 21. The Mox Disclaimer applies in respect of the Lucky Draw Reward. 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. 23. These terms are governed by Hong Kong law. In connection with these terms, you agree that: (a) the courts of Hong Kong have exclusive jurisdiction for any proceedings you commence; and (b) we may commence proceedings in any jurisdiction. 24. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms. 25. To borrow or not to borrow? Borrow only if you can repay! 26. Definitions The following capitalised terms have the meanings set out below:	18. 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。 19. 你不得將參與本推廣的資格或獲得有關本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，或交換或轉換作其他利益或權利。 20. 本推廣或本條款並未視作、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。 21. Mox 免責聲明適用於大抽獎獎賞。 22. 除本條款另有所指，並非本條款協議一方的人士無權按《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。 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。就本條款而言，您同意：(a) 香港法院對您提起的任何訴訟具有專屬管轄權，及 (b) 我們可以在任何司法管轄區提起訴訟。 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。 25. 借定唔借？還得到先好借！ 26. 定義 以下定義具有以下含義： (a) 「合資格簽賬分期」擁有本條款第 5 條所述的定義。
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(a) “Eligible Split Purchase” has the meaning given in clause 5 of these terms. (b) “Entry Period” means each entry period as set out in the table below: <table> <tr> <th>Lucky Draw</th><th>Entry Period (both dates inclusive)</th></tr> <tr> <td>1</td><td>17 November 2025 to 23 November 2025</td></tr> <tr> <td>2</td><td>24 November 2025 to 30 November 2025</td></tr> </table> (c) “Lucky Draw” means each lucky draw operated by Mox, for each Entry Period, for a chance to win a Lucky Draw Reward. (d) “Lucky Draw Reward” means an iPhone 17 Pro (256 GB). Effective date: 17 November 2025	Lucky Draw	Entry Period (both dates inclusive)	1	17 November 2025 to 23 November 2025	2	24 November 2025 to 30 November 2025	(b) 「參加期」 是指以下所列的各個參賽期間： <table> <tr> <th>大抽獎</th><th>參加期 (包括首尾兩日)</th></tr> <tr> <td>1</td><td>2025 年 11 月 17 日至 2025 年 11 月 23 日</td></tr> <tr> <td>2</td><td>2025 年 11 月 24 日至 2025 年 11 月 30 日</td></tr> </table> (c) 「大抽獎」 是指由 Mox 就各個參加期舉辦有機會贏取大抽獎獎賞的各個抽獎。 (d) 「大抽獎獎賞」 是指 iPhone 17 Pro (256 GB)。 生效日期：2025 年 11 月 17 日	大抽獎	參加期 (包括首尾兩日)	1	2025 年 11 月 17 日至 2025 年 11 月 23 日	2	2025 年 11 月 24 日至 2025 年 11 月 30 日
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