



Split Tax Payment Promotion ("Promotion") Terms and Conditions	稅款簽賬分期推廣（「本推廣」）條款及細則
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 same meanings given to them in our General Terms and Conditions. 5. If: (a) during the Promotion Period, you: (i) make one or more Eligible Tax Payment(s), the aggregate value of which total to no less than HKD25,000; and (ii) apply for a Split Purchase of a tenor of 6 months or more in respect of such Eligible Tax Payment(s); and (b) such application(s) for Split Purchase is approved by us and the relevant Split Purchase(s) is set up on or before 15 February 2026 ("Eligible Split Purchase"), subject to these terms, you will receive a reward based on the total value of the underlying Eligible Tax Payment(s) as at the last day of the Promotion Period ("Total	1. 本條款適用於由 Mox Bank Limited（「Mox」或「我們」）進行的推廣。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）（分別可於 Mox 應用程式及 / 或我們的網站找到）及我們可能向您提供的任何其他條款，而該等條款繼續適用於您與我們的關係及您就我們任何產品及服務的使用。 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的一般條款及細則的定義含義相同。 5. 如果： (a) 於推廣期內，您： (i) 繳付一項或多項合資格稅款，其總值不少於港幣 25,000 元；及 (ii) 就該等合資格稅款申請還款期達 6 個月或以上的簽賬分期；及 (b) 該等簽賬分期的申請獲我們批核，且相關簽賬分期於 2026 年 2 月 15 日或之前設立（「合資格簽賬分期」）， 受制於本條款，您會按在推廣期最後一天相關合資格稅款之總金額（「合資格簽賬分期總金額」）獲得下表所列的相應獎賞（「獎賞」）：



Eligible Split Purchase Amount”) in accordance with the table below (“Reward”):		合資格簽賬分期總金額	獎賞
		港幣 25,000 元至 49,999.99 元	港幣 250 元
		港幣 50,000 元至 99,999.99 元	港幣 500 元
		港幣 100,000 元 或以上	港幣 1,000 元

Total Eligible Split Purchase Amount	Reward
HKD25,000 to HKD49,999.99	HKD250
HKD50,000 to HKD99,999.99	HKD500
HKD100,000 or above	HKD1,000

6. If you are eligible to receive any Reward, such Reward will be deposited to your Mox Account on or before 31 March 2026.

7. The number of Rewards to be provided under the Promotion is subject to a quota of 1,000 Rewards. The Rewards will be provided for Eligible Split Purchases on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota usage of the Promotion or its continued availability.

8. We will determine in our sole and absolute discretion whether to approve your application for a Split Purchase and whether a Split Purchase is an Eligible Split Purchase based on the records held by us, which are final and conclusive in case of any discrepancy.

9. If you have received any reward, gift or other benefit in respect of the Promotion and you subsequently request for early repayment of the Eligible Split Purchase or the Eligible Split Purchase is otherwise cancelled, suspended, repaid or closed before its maturity, we reserve the right to deduct an amount equal to the total value of the relevant reward, gift or other benefit from your Mox Account.

6. 如果您合資格獲得任何獎賞，該等獎賞將於 2026 年 3 月 31 日或之前存入您的 Mox 戶口。

7. 本推廣獎賞名額為 1,000 份。獎賞名額的供應按我們的絕對酌情權，以先到先得的方式就合資格簽賬分期提供。我們不會通知您本推廣名額使用或供應的最新情況。

8. 我們將按我們的唯一絕對酌情權並根據我們持有的紀錄決定是否批核您的簽賬分期申請，以及一項簽賬分期是否為合資格簽賬分期。如有任何差異，我們保留最終決定權。

9. 如您就本推廣獲得任何獎賞、禮品或其他利益後，要求提前償還您的合資格簽賬分期，或您的合資格簽賬分期在到期前被取消、暫停、償還或結束，我們保留從您的 Mox 戶口中扣除相當於相關獎賞、禮品或其他利益總價值的權利。

10. 您只可以參加本推廣一次。您最多只可獲得一項獎賞。

10. You can only participate in the Promotion once. You can only receive one Reward. 11. You will receive the reward, gift or any other benefit in respect of the Promotion, only if: (a) you hold a valid Mox Account linked to Mox Credit in your name when we attempt to give you the reward, gift or other benefit with that Mox Account not having been suspended or closed by you or us, or in arrears or default; (b) the relevant Eligible Split Purchase is still active and has not been repaid or closed when we attempt to give you the reward, gift or other benefit; and (c) you satisfy any additional requirements we may specify from time to time. 12. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to: (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); (b) suspend or terminate the Promotion or these terms; (c) refuse to give you any reward, gift or other benefit in respect of the Promotion for any other reason we deem appropriate; and (d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the 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 the Promotion with other offers or	11. 您只能於以下情況下獲得與本推廣相關的任何獎賞、禮品或任何其他利益： (a) 當我們試圖向您發放獎賞、禮品或其他利益時，您必須仍持有您綁定至 Mox Credit 的 Mox 戶口，且該 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； (b) 當我們試圖向您發放獎賞、禮品或其他利益時，相關合資格簽賬分期仍然有效並且尚未償還或結束；及 (c) 您滿足我們可能不時指定的任何額外其他要求。 12. 我們保留唯一絕對酌情權決定，而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有關本推廣的任何獎賞、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) 出於我們認為適當的任何其他原因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. 在不限制本條款的任何內容的情況下，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
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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.

14. If any dispute arises in connection with the 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 damages 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 against Mox or its affiliates, shareholders or partners,

arising from or in connection with your participation in the 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, damages, action, proceeding or claim is due to; and

(z) where such loss, damages, 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 such negligence, fraud or wilful default.

This clause 15 continues after the expiry or termination of these terms.

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相關引起的損失、損害賠償、法律行動、法律程序或索償（包括任何不向您提供或分發獎賞、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）：

(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 條在本條款到期或終止後仍繼續有效。

16. 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。

16. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 17. Neither your right to the 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. 18. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as an agent or representative of Mox or otherwise soliciting business on our behalf. 19. 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. 20. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) and other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefits or advantages may vary from time to time. We are entitled to retain any such benefits or advantages for our own account and benefit, absolutely, without having to make any prior disclosure to you. 21. You acknowledge that third parties may receive remuneration, commission, rebates or other payments, benefits or advantages from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefits or advantages may vary at any time and such third parties are entitled to retain any such benefit or advantages for its own account and benefit absolutely without having to make any prior disclosure to you.	17. 您不得將參與本推廣的權利或獲得任何獎賞、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。 18. 本推廣或本條款的任何內容均不視作、暗示或表示任何人或實體為 Mox 的代理或代表，或以其他方式代表我們招攬業務。 19. 除本條款另有列出外，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。 20. 您知悉第三方（包括我們的直接或間接股東）可能向我們提供任何與本推廣有關的付款（例如津貼）、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。 21. 您知悉第三方可直接或間接從我們獲得與本推廣有關的報酬、佣金、回扣或其他付款、利益或好處。任何此等利益或好處的性質、金額及計算方法可隨時更改。該第三方絕對享有及保留任何此等利益或好處，而不必事先向您披露。 22. 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。 23. 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。
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22. 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.

23. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.

24. To borrow or not to borrow? Borrow only if you can repay!

25. Definitions

The following capitalized terms have the meanings set out below:

- (a) "**Eligible Split Purchase**" has the meaning given in clause 5 of these terms.
- (b) "**Eligible Tax Payment**" means a payment to the Hong Kong Inland Revenue Department in respect of a tax bill made with Mox Credit via the Mox app, which has been settled by the merchant (i.e. appear as 'completed' in the Mox app) on or before the last day of the Promotion Period.
- (c) "**Promotion Period**" means the period beginning on 17 November 2025 and ending on the earlier of 15 February 2026 and the day on which the quota as set out in clause 7 of these terms is reached (both dates inclusive).
- (d) "**Reward**" has the meaning given in clause 5 of these terms.

Last updated: 17 November 2025

24. 借定唔借？還得到先好借！

25. 定義

以下定義具有以下含義：

- (a) 「**合資格簽賬分期**」具有本條第 5 條賦予的含義。
- (b) 「**合資格稅款**」指透過 Mox 應用程式使用 Mox Credit 向香港稅務局繳納的稅款，且該稅款已由商戶在推廣期最後一天或之前結算（即在 Mox 應用程式中顯示為「完成」）。
- (c) 「**推廣期**」是指從 2025 年 11 月 17 日開始，並於 2026 年 2 月 15 日或達到本條款第 7 條所指的名額之日（以較早者為準）完結的期間（包括首尾兩日）。
- (d) 「**獎賞**」具有本條第 5 條賦予的含義。

最後更新日期：2025 年 11 月 17 日