

Terms and conditions for Mox+ (Mox+ schedule to the General Terms and Conditions)

1. Definitions

In these terms:

- (a) “**Mox+ Average Daily Balance**” means the ‘Average Daily Balance’, as set out in your Mox app.
- (b) “**Mox+**” has the meaning given in clause 2(a) of this schedule.
- (c) “**Mox+ Benefits**” has the meaning given in clause 2(a) of this schedule.
- (d) “**Mox+ Schedule**” means this schedule.

2. Mox+

- (a) If your Mox+ Average Daily Balance for a calendar month is at least HKD600,000, subject to these terms, you will receive or have access to certain perks and benefits (“**Mox+ Benefits**”) for the following calendar month. We call this arrangement “**Mox+**”.
- (b) We will determine whether your Mox+ Average Daily Balance for a calendar month is at least HKD600,000 on the first day of the following calendar month.
- (c) If we determine that you are eligible for Mox+, we will update your Mox app to show that you have Mox+, automatically.
- (d) All calculations in connection with Mox+, including any Mox+ Average Daily Balance, will be determined by us in our sole and absolute discretion, based on records held by us which are final and conclusive. Without limiting anything in this clause 2(d), we will calculate any amount denominated in a Foreign Currency into the equivalent Hong Kong dollar amount using the prevailing exchange rate.
- (e) For the avoidance of doubt, if you have Mox+ and you fail to maintain a Mox+ Average Daily Balance of at least HKD600,000 for the then current calendar month, you will not be eligible for Mox+ for the following calendar month and we will update your Mox app, automatically, to show that you no longer have Mox+ in the following calendar month.
- (f) If you have Mox+ and do not wish to have it, please contact our Customer Care Team.

3. Mox+ Benefits

- (a) We will set out the details of each Mox+ Benefit in the Mox app and/or our website.
- (b) Unless we specify otherwise in the Mox app and/or our website, you will receive or have access to the Mox+ Benefits from when we update your Mox app under clause 2(c) of this schedule.

- (c) **We may change the information in the Mox app and/or our website regarding any Mox+ Benefit from time to time without notice. We have no obligation to clarify the details of any Mox+ Benefit before you make any transaction with us and are not liable to you for any changes made to the information in the Mox app and/or our website regarding any Mox+ Benefit.**
- (d) **We may specify, change, modify, suspend, terminate or make any decision in connection with any Mox+ Benefit at any time without notice.**
- (e) Without limiting anything in these terms, we may determine whether or not you can combine a Mox+ Benefit with other offers or promotions that we may offer from time to time. We will let you know if you can combine a Mox+ Benefit 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.
- (f) Without limiting clause 18 of the General Terms and Conditions, if a Mox+ Benefit is provided by a third party, the Mox+ Benefit will be provided on terms offered by the third party (which may include the third party's privacy policies). You will be required to accept any such terms if you would like to receive or have access to such Mox+ Benefit. The provision of any Mox+ Benefit by a third party is subject to the Mox Disclaimer.

Last updated: 2 April 2026

Mox+條款及細則（一般條款及細則中的 Mox+附表）

1. 定義

在本條款中：

- (a) 「**Mox+平均每日結餘**」指您於 Mox app 內所示的「平均每日結餘」。
 - (b) 「**Mox+**」具有本附表第 2(a)條所賦予的涵義。
 - (c) 「**Mox+優惠**」具有本附表第 2(a)條所賦予的涵義。
 - (d) 「**Mox+附表**」指本附表。
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2. Mox+

- (a) 如您於某個曆月的 Mox+平均每日結餘達至少 HKD600,000，在受本條款規限下，您將可於下一個曆月獲得或享用特定禮遇與優惠（「**Mox+優惠**」）。此安排我們稱之為「**Mox+**」。
 - (b) 我們將於每個曆月之首日，決定您於上一個曆月的 Mox+平均每日結餘是否達至少 HKD600,000。
 - (c) 如我們確定您符合 Mox+資格，我們將自動更新您的 Mox app 以顯示您享有 Mox+。
 - (d) 所有與 Mox+相關的計算，包括任何 Mox+平均每日結餘，將根據我們所持有且為最終及確鑿的記錄，由我們全權酌情決定。在不限制本第 2(d)條任何規定的前提下，我們將採用當時適用的匯率將任何以外幣計值的金額折算為等值的港元金額。
 - (e) 為免存疑，如您已享有 Mox+但未能於當前曆月維持至少 HKD600,000 的 Mox+平均每日結餘，您將不符合享有下一個曆月 Mox+的資格，而我們將於下一個曆月更新您的 Mox app，以自動顯示您不再享有 Mox+。
 - (f) 如您已獲得，但不願享有 Mox+，請聯繫我們的顧客服務團隊。
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3. Mox+優惠

- (a) 我們將於 Mox app 及 / 或我們的網站列明各項 Mox+優惠的詳情。

- (b) 除非我們在 Mox app 及 / 或我們的網站中另有說明，否則我們將根據本附表第 2(c)條更新您的 Mox app 起，獲得或享用 Mox+ 優惠。
- (c) **我們可未經通知您而不時更改 Mox app 及 / 或我們網站中有關任何 Mox+ 優惠的詳情，請定期查閱。我們無義務在您進行任何交易前澄清任何 Mox+ 優惠的詳情，並無需就 Mox app 及 / 或我們的網站中的 Mox+ 優惠資料的更改對您承擔責任。**
- (d) **我們可全權酌情隨時就任何 Mox+ 優惠指定、更改、修改、暫停、終止或作出任何決定而無需通知您。**
- (e) 在不限制本條款的情況下，我們可以確定決定您是否可以將 Mox+ 優惠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 及 / 或我們的網站或透過我們不時決定的任何其他通訊渠道通知您 Mox+ 優惠是否可以與其他優惠或推廣一併使用。
- (f) 在不限制一般條款及細則第 18 條的情況下，如 Mox+ 優惠由第三方提供，該 Mox+ 優惠將按該第三方提供的條款（其中可能包括該第三方的私隱政策）提供。如您希望獲得或享用該等 Mox+ 優惠，您必須接受任何有關條款。任何由第三方提供的 Mox+ 優惠均受於 Mox 免責聲明規限。

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