Instant Loan 3-month interest cash rebate promotion ("Promotion") terms and conditions	**「即時借」三個月利息現金回贈推廣（「本推廣」）條款及細則**
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.	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. 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.	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 / 或我們的網站上找到，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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.	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. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.	4. 除非本條款另有定義或另有所指，否則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. If: (a) during the Promotion Period, you apply for an Instant Loan (whether for a new Instant Loan or a top up of an existing Instant Loan(s)) and such Instant Loan: (i) has an Eligible New Principal Amount of HKD500,000 or more; (ii) has a repayment period of 36 months or more; and (iii) is approved by us on or before 15 January 2027; and (b) on and from the time your Eligible Instant Loan is approved by us, you pay at least the minimum amount due as set out in each Mox Credit statement and make such payment on	5. 如: (a) 在推廣期內，您申請「即時借」（不論是全新「即時借」或加碼現有的「即時借」），而該「即時借」： (i) 合資格新本金金額為 HKD500,000 或以上； (ii) 還款期為 36 個月或以上；及 (iii) 於 2027 年 1 月 15 日或之前獲我們批核；及 (b) 自您的合資格即時借獲我們批核後，您須繳付不少於每月 Mox Credit 月結單上列明的最低還款額，並在到期繳款日

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or before the applicable payment due date (except on no more than one occasion),	或之前繳付該款項（只允許不多於一次例外），
subject to these terms, you will receive the Instant Loan Reward which will be delivered to your Mox Account on or before 31 July 2027.	在符合本條款的情況下，您將獲得即時借獎賞，我們將在 2027 年 7 月 31 日或之前將獎賞存入您的 Mox 戶口。
6. You can only participate in this Promotion once. You can only receive one Instant Loan Reward.	6. 您只能參與本推廣一次。您只能獲得一個即時借獎賞。
7. The number of Instant Loan Rewards to be provided under this Promotion is subject to a quota of 5,000 rewards. The 'Promotion Period' will end on the earlier of (a) the last day of that period, and (b) when 5,000 Instant Loan Rewards have been allocated. The Instant Loan Rewards will be allocated on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the usage of any quota or its continued availability.	7. 即時借獎賞的領取名額為 5,000 個。「推廣期」將於（a）該期間的最後一天，或（b）5,000 個即時借獎賞被分配的當天（以較早者為準）結束。即時借獎賞將以先到先得的方式分配（按我們絕對酌情權決定）。我們不會通知您任何名額使用或供應的最新情況。
8. You will receive the reward, gift or other benefit in respect of this Promotion, only if: (a) you hold a valid Mox Account and Mox Credit in your name; (b) when we attempt to deliver or arrange the delivery of the reward, gift or other benefit, your Eligible Instant Loan is valid and active and has not been repaid or closed; (c) none of your accounts with Mox have been suspended or are in arrears or default; and (d) you satisfy any additional requirements we may specify from time to time.	8. 您只能於以下情況下獲得本推廣的獎賞、禮品或其他利益： (a) 您持有有效並以自己名義開立的 Mox 戶口及 Mox Credit; (b) 在我們試圖向您發放獎賞或安排向您發放、禮品或其他利益時，您的合資格即時借仍然有效並且尚未全數償還或關閉； (c) 您於 Mox 的任何戶口均未被暫停，也沒有拖欠或違約的情況；及 (d) 您滿足我們不時指定的任何額外要求。
9. 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	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： (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

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:

(i) if we believe that any proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or

(ii) for any other reason we deem appropriate; 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.

10. 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.

11. If any dispute arises in connection with this Promotion, our decision is final and binding on you.

12. **To the extent permitted by laws and regulations:**

(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damage suffered by you; and

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) 就以下原因拒絕就本推廣向您提供任何獎賞、禮品或其他利益：

(i) 如我們認為您於Mox的任何戶口中的收益是任何非法、欺詐或異常活動的收益；或

(ii) 出於我們認為適當的任何其他理由；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）。

任何此等決定均被視為最終決定並對您具有約束力。

10. 在不限制本條款的情況下，我們可以決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 及／或我們網站上或透過我們不時決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。

11. 如有任何有關本推廣的爭議，我們的決定為最終決定並對您具有約束力。

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或分發任何獎賞、禮品或其他利益的任何決定或您未能獲得任何獎賞、禮品或其他利益）：**

(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 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) such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,** **Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.** **This clause 12 continues after the expiry or termination of this Promotion or these terms.**	**(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** **(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，** **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而引致。** **本第 12 條在本推廣或本條款到期或終止後繼續有效。**
13. 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.	13. 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。
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 this Promotion. The nature, amount and method of calculating any such benefit or advantage may vary	14. 您知悉第三方可直接或間接從我們獲得與本推廣相關的付款（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。

from time to time and such third parties are entitled to retain any such benefit or advantage for their own account and benefit, absolutely, without having to make any prior disclosure to you.

15. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.

16. Neither your right to participate in this Promotion nor your eligibility to receive any reward, gift or other benefit in respect of this Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.

17. Nothing under 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.

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.

19. 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.

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

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:

15. 本推廣並不構成對任何人進行任何交易的任何要約、邀請或推薦。

16. 您不得將參與本推廣的資格或獲得本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。

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。

18. 除本條款另有所指，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。

19. 本條款受香港法律管限及詮釋。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。

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。

21. 借定唔借？還得到先好借！

22. 定義

以下定義具有以下含義：

(a) 「**合資格即時借**」指根據本推廣發放，並符合本條款第 5(a) 條所載所有要求的「即時借」。

(b) 「**合資格新本金金額**」是指：

(a) "**Eligible Instant Loan**" means an Instant Loan that has been advanced pursuant to this Promotion and that satisfies all the requirements set out in clause 5(a) of these terms.

(b) "**Eligible New Principal Amount**" means:

(i) if you do not have an active Instant Loan(s) and you apply for a new Instant Loan pursuant to this Promotion, the principal amount of the new Instant Loan; and

(ii) if you have an active Instant Loan(s) and you apply for a larger Instant Loan pursuant to this Promotion (i.e. you apply to top up the active Instant Loan(s)), the principal amount of the larger Instant Loan less the total principal amount of the active Instant Loan(s) outstanding at the time such active Instant Loan(s) is topped up.

For example, if you have one active Instant Loan with an outstanding principal amount of HKD30,000, and you apply to borrow an Instant Loan with a principal amount of HKD550,000 (in other words, you apply to top up your current Instant Loan by HKD520,000), your 'Eligible New Principal Amount' will be HKD520,000.

(c) "**Instant Loan Reward**" means a cash rebate in respect of the interest payable on the Eligible New Principal Amount, calculated by dividing the total interest payable on the Eligible New Principal Amount by the tenor of the Eligible Instant Loan (expressed in months) and multiplying the resulting amount by three.

(d) "**Promotion Period**" means subject to clause 7 of these terms, the period beginning on 1 November 2026 and

(i) 如您沒有任何現行「即時借」，並根據本推廣申請全新「即時借」，則為該全新「即時借」的本金金額；及

(ii) 如您已有其他現行「即時借」，並根據本推廣申請更大金額的「即時借」（即您申請加碼「即時借」），則為該更大金額「即時借」的本金金額，減去現行「即時借」於加碼時尚未償還的總本金金額。

例如，如您有一筆尚未償還的「即時借」而該尚未償還的金額為HKD30,000，而您申請一筆本金金額為 HKD550,000 的「即時借」(換言之，您申請將現行「即時借」加碼HKD520,000)，您的「合資格新本金金額」將為 HKD520,000。

(c) 「**即時借獎賞**」指就按合資格新本金金額的應付利息計算的現金回贈，計算方法為將合資格新本金金額的應付總利息除以合資格即時借的還款期（以月計算），再將所得金額乘以三。

(d) 「**推廣期**」是指受制於本條款第 7 條，2026 年 11 月 1 日至 2026 年 12 月 31 日（包括首尾兩日）。

生效日期：2026 年 11 月 1 日

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ending on 31 December 2026 (both dates inclusive). Effective date: 1 November 2026	