Personal Instalment Loan Cash Reward Promotion (the "Promotion") Terms and Conditions

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 (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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.

3. Unless the context requires otherwise, capitalised terms used in these terms have the same meanings as those defined in our General Terms and Conditions.

4. If:

   (a) during the Promotion Period, you apply for a Personal Instalment Loan, of the Eligible Personal Instalment Loan Amount and with a repayment period set out in the below table in this clause; and

   (b) your application for a Personal Instalment Loan, as described under clause 4(a) of these terms, is approved by us on or before 31 January 2027 ("**Eligible Personal Instalment Loan**"),

   subject to these terms, you will receive the corresponding reward ("**Reward**") set out in the table below:

私人分期貸款現金獎賞推廣（「本推廣」）條款及細則

1. 本條款適用於 Mox Bank Limited（「**Mox**」或「**我們**」）進行的本推廣。參與本推廣即表示你同意接受本條款。

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（分別可於 Mox 應用程式及/或我們的網站上找到）及我們可能向你提供的任何其他條款，而該等條款繼續適用於你與我們的關係及你就我們的產品及服務的使用。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。

3. 除非本條款另有所指，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。

4. 如果：

   (a) 在推廣期期內，你申請符合本條款的表格所載的合資格私人分期貸款金額及還款期要求的私人分期貸款；及

   (b) 我們於 2027 年 1 月 31 日或之前批核你於本條款第 4(a)條所述的私人分期貸款申請（「**合資格私人分期貸款**」），

   受制於本條款，你將獲得下表所列的相應獎賞（「**獎賞**」）：

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

Eligible Personal Instalment Loan Amount	Repayment period	Reward
HKD100,000 to HKD249,999.99	49 months or above	HKD288
HKD250,000 to HKD499,999.99	36 months or above	HKD688
HKD500,000 to HKD749,999.99	36 – 48 months	HKD1,388
	49 months or above	HKD2,388
HKD750,000 to HKD999,999.99	36 – 48 months	HKD2,888
	49 months or above	HKD4,888
HKD1,000,000 or above	36 – 48 months	HKD8,888
	49 months or above	HKD10,888

5. If you are eligible to receive any Reward, such Reward will be deposited to your Mox Account on or before 31 July 2027.

6. The number of Rewards to be provided under the Promotion is subject to a quota of 5,000 Rewards. The 'Promotion Period' will end on the earlier of the last day of that period and when 5,000 Eligible Personal Instalment Loan applications have been

合資格私人分期貸款金額	還款期	獎賞
港幣 100,000 元至港幣 249,999.99 元	49 個月或以上	港幣 288 元
港幣 250,000 元至港幣 499,999.99 元	36 個月或以上	港幣 688 元
港幣 500,000 元至港幣 749,999.99 元	36 – 48 個月	港幣 1,388 元
	49 個月或以上	港幣 2,388 元
港幣 750,000 元至港幣 999,999.99 元	36 – 48 個月	港幣 2,888 元
	49 個月或以上	港幣 4,888 元
港幣 1,000,000 元或以上	36 – 48 個月	港幣 8,888 元
	49 個月或以上	港幣 10,888 元

5. 如果你合資格獲得任何獎賞，該等獎賞將於 2027 年 7 月 31 日或之前存入你的 Mox 戶口。

6. 本推廣獎賞名額為 5,000 份。推廣期將於該期間的最後一天或屆時 5,000 名獲我們成功批核的合資格私人分期貸款申請當天結束（以較早者為準）。獎賞名額的供應，按我們絕對酌情權，以先到先得的方

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

successfully approved by us. The provision of the Rewards is 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.

7. Personal Instalment Loan applications are ultimately determined by Mox in its absolute discretion based on Personal Instalment Loan application records held by Mox (which are final and conclusive in case of any discrepancy).

8. You can only participate in the Promotion once. You can only receive the Reward once.

9. You will receive the reward, gift or any other benefit in respect of the Promotion, only if you:

   (a) you hold a valid Mox Account 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 Mox or in arrears or default;

   (b) your Eligible Personal Instalment Loan is still valid and active and has not been repaid or closed when we attempt to give you the reward, gift or other benefit;

   (c) on and from the time your Eligible Personal Instalment Loan is approved by us, you pay the monthly instalment due as set out on the loan repayment schedule and make such payment on or before the applicable payment due date (except on no more than one occasion); and

   (d) you satisfy any additional requirements we may specify from time to time.

10. We reserve the right at any time, without notice or reason and in our sole discretion, to:

式提供。我們不會通知你本推廣名額使用或供應的最新情況。

7. 私人分期貸款申請由 Mox 根據其持有的私人分期貸款申請紀錄（如有任何差異，以 Mox 的紀錄為準）按其絕對酌情權而作出最終決定。

8. 你只可參加本推廣一次。你只能獲得獎賞一次。

9. 你只能在以下情況有資格獲得本推廣的任何獎賞、禮品或任何其他利益：

   (a) 當我們試圖發放獎賞、禮品或其他利益給你時，你持有有效並以自己名義開立的 Mox 戶口，且該 Mox 戶口並未被你本人或我們暫停或關閉，也沒有拖欠或違約;

   (b) 在我們試圖向你發放獎賞、禮品或其他利益給你時，你的合資格私人分期貸款仍然有效並且尚未償還或關閉;

   (c) 自你的合資格私人分期貸款獲我們批核後，你須繳付貸款還款表上列明的每月供款，並在到期繳款日或之前繳付該款項（只允許不多於一次例外）；及

   (d) 滿足我們不時指定的任何其他要求。

10. 我們保留全權酌情決定，而無需通知或提供理由的情況下，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、任何獎賞、禮品或其他利益及/或其現金價值）；

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

(a) change or modify the Promotion or these terms (including any dates set out in these terms, 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 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.

11. 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.

12. If any dispute arises in connection with the Promotion, our decision is final.

13. **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 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 by or against Mox or its affiliates, shareholders or partners,

arising from or in connection with your participation in the Promotion

(b) 暫停或終止本推廣或本條款；

(c) 根據任何 Mox 認為適當的理由，拒絕向你提供本推廣的任何獎賞、禮品或其他利益；及

(d) 做出與本推廣相關的任何決定（包括拒絕或暫停你參加本推廣的資格）。

任何此等決定均該視為最終決定並對你具有約束力。

11. 在不限制這些條款的任何內容的情況下，我們會為就本推廣是否可以與任何我們不定時推出的其他優惠或推廣一併參加作出決定。如果你可以將本推廣與 Mox 應用程式和/或我們網站中的其他優惠或推廣一併參加，我們會通知您。

12. 如有任何有關本推廣的爭議，我們保留最終決定權。

13. **在法律及法規允許的範圍內，就你因參與本推廣或本條款所致或相關的損失、損害賠償、法律行動、法律程序或索償（包括任何不向你提供獎賞、禮品或其他利益的決定或你未能獲得任何獎賞、禮品或其他利益）：**

(a) Mox 或任何其關聯公司、股東或合作夥伴對你蒙受的任何損失或損害賠償均不承擔任何責任；及

(b) 你須使 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，

(including any decision not to give 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 affilates', shareholders' or partners' negligence, fraud or wilful default.** **This clause 13 continues after the termination of these terms.**	**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 13 條在本條款到期或終止後繼續有效。**
14. 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.	14. 你知悉第三方（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）和其他利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。我們可絕對享有並有權為自身保留任何此等利益或好處，而無需事先向你披露。
15. 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 benefits or advantages may vary from time to time and such third parties are entitled to retain any such benefits or advantages for its own account and benefit, absolutely, without having to make any prior disclosure to you.	15. 你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、佣金和回扣）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，而無需事先向你披露。
16. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.	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。
	17. 你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，或交換或轉換為任何其他利益或權利。

17. 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.

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 behalf of Mox.

19. A person who is not a party to these terms has no rights 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. 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.

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

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

23. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Eligible Personal Instalment Loan**" has the meaning given in clause 4(b) of these terms.

(b) "**Eligible Personal Instalment Loan Amount**" means the amount set out in the table in clause 4 of these terms, which is the total principal amount of the Eligible Personal Instalment Loan.

18. 本推廣或本條款並未視作、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 Mox 招攬業務 。

19. 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 。

20. 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管限及詮釋。各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。

21. 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。

22. 借定唔借？還得到先好借！

23. 定義

以下定義於本條款內具有以下的含義：

(a) 「**合資格私人分期貸款**」具有本條款第 4(b)條賦予的含義。

(b) 「**合資格私人分期貸款金額**」是指該合資格私人分期貸款並符合本條款第 4 條的表格的總本金。

(c) 「**推廣期**」是指受制於本條款第 6 條，2026 年 11 月 1 日至 2027 年 1 月 11 日（包括首尾兩日）。

(d) 「**獎賞**」具有本條款第 4 條賦予的含義。

最後更新日期：2026 年 11 月 1 日

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

(c) "**Promotion Period**" means, subject to clause 6 of these terms, the period beginning on 1 November 2026 and ending on 11 January 2027 (both dates inclusive). (d) "**Reward**" has the meaning given in clause 4 of these terms. Last updated: 1 November 2026	