



Bonus rate promotion (November 2025) (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 (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 meanings given to them in our General Terms and Conditions.
5. You will receive additional daily interest on all your USD Eligible Savings Deposits and up to HKD1,000,000 of your HKD Eligible Savings Deposits calculated at the applicable Bonus Rate(s) (“**Additional Interest**”), if (and subject to these terms) during the Promotion Period, you:
 - (a) Complete through Mox one or more of the following transactions:
 - (i) net purchase of Fund unit(s) that is not an exchange traded fund (a “**Net Fund Transaction**”); and/or
 - (ii) exchange currency(ies) to another currency(ies) (an “**FX Transaction**”); and
 - (b) those transaction(s) have Transaction Amounts that total (the “**Cumulative Amount**”) at least the Interest Unlock

額外年利率活動（2025 年 11 月）（「本推廣」）條款及細則

1. 本條款適用於 Mox Bank Limited（「**Mox**」或「**我們**」）提供的本推廣。參與本推廣即表示您同意接受本條款。
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。除本條款外，任何前述條款亦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. 本條款與我們任何其他的條款如有任何不一致，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相同。
5. 受制於本條款，如您在推廣期內：
 - (a) 經 Mox 完成以下一個或多個交易：
 - (i) 淨買入非交易所買賣的基金單位（「**淨基金交易**」）；及 / 或
 - (ii) 兌換貨幣至其他貨幣（「**貨幣兌換交易**」）；及
 - (b) 此等交易的總交易金額（「**累積金額**」）在推廣期內的最後一天之前達到利息解鎖金額或以上，您將可賺取就您所有美元合資格活期存款及上限為最高 HKD1,000,000 的港元

Amount prior to the last day of the Promotion Period. The above is referred to as the “Bonus Rate Requirement”. For the avoidance of doubt, you will not receive any Additional Interest for deposits held in your Time Deposit Account(s) and (if applicable) FlexiBoost Account(s). 6. The Additional Interest will be calculated on a 365-day year basis for HKD Eligible Savings Deposit and 360-day year basis for USD Eligible Savings Deposit. 7. The “Transaction Amount” means: (a) for a Net Fund Transaction, the total ‘investment amount’ in Hong Kong dollars in respect of all purchase orders of unit(s) in Funds that you have successfully submitted minus the total amount in Hong Kong dollars in respect of all sell orders of unit(s) in Funds that you have successfully submitted (you will have ‘successfully’ submitted the order when you arrive at the screen on your Mox app stating that you have successfully placed order), but excluding: (i) the total amount in respect of all the buy orders and sell orders of the underlying Funds in a portfolio of Funds as a result of Rebalancing; and (ii) any applicable fees and charges, and (b) for an FX Transaction, the amount of currency that is sold (inclusive of any applicable fees and charges) in Hong Kong dollars, to the extent that the amount of currency sold in an FX Transaction or the ‘investment amount’ in a Net Fund Transaction is denominated in any currency(ies) other than Hong Kong dollars, the relevant amount(s)	合資格活期存款按適用的額外年利率每日計算的額外利息（「額外利息」）。 上述條件合稱為「額外年利率要求」。 為免存疑，您將不會就您的定期存款戶口及（如適用）FlexiBoost 戶口中持有的存款獲得任何額外利息。 6. 港元合資格活期存款之額外利息將以每年 365 日為計算基礎計算，而美元合資格活期存款之額外利息將按每年 360 日為計算基礎計算。 7. 「交易金額」是指： (a) 就淨基金交易而言，以港元計算就所有已成功提交的買入基金單位之指示的總「投資金額」扣除以港元計算所有已成功提交的賣出基金單位之指示的總款項（當您在 Mox app 內到達一個頁面顯示您已成功下達交易指示，即代表您已「成功」提交相關指示），但不包括： (i) 因將基金組合進行調倉而須購買及賣出底層基金單位的交易之總款項；及 (ii) 任何適用的收費及手續費，及 (b) 就貨幣兌換交易而言，是以港元計算賣出貨幣的金額（包括任何適用的收費及手續費）， 若淨基金交易之「投資金額」或貨幣兌換金額是以港元以外的任何貨幣計算，有關金額將根據貨幣兌換交易時或成功
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will be converted to Hong Kong dollars using the exchange rate(s) on the day of Completing the FX Transaction or the Net Fund Transaction (as applicable). 8. Without limiting anything in clause 7 of these terms, in respect of a Net Fund Transaction(s): (a) purchases or sales of unit(s) in a single fund product or underlying Funds in a portfolio of Funds that are otherwise not purchases or sales as a result of Rebalancing will be included in the calculation of the Cumulative Amount; (b) to the extent that the Transaction Amount is negative, the Transaction Amount will be deemed to be HKD0 in respect of its contribution to the Cumulative Amount; and (c) for any order that is successfully submitted during the Promotion Period and is passed onto the execution broker(s) on a later date (as shown in the 'Order Placement Date' in the 'Activity details' on your Mox app), the Transaction Amount of the order will be deemed to be contributing to the Cumulative Amount of the day on which your order is successfully submitted. 9. We will determine whether you have met the Bonus Rate Requirement as of 23:59:59 (Hong Kong time) on each calendar day during the Promotion Period (but excluding the last calendar day). Our determination will be based on the records held by us, which are final and conclusive. 10. If you have met the Bonus Rate Requirement on a calendar day during the Promotion Period (excluding the last calendar day) ("Completion Day"), the Bonus Rate will be applied on your Eligible Savings Deposit as at 23:59:59 (Hong Kong time) on the day following the Completion Day.	提交淨基金交易指示當天的匯率轉換為港元。 8. 在不限制本條款第 7 條, 就淨基金交易而言: (a) 買入或賣出基金單位, 包括買入或賣出個別基金單位或基金組合的底層基金單位 (而非因調倉而須購買及賣出底層基金單位的交易) 之金額將會計算入累積金額; (b) 如果交易金額為負數, 就計入累積金額而言, 該交易金額將被視為 HKD0; 及 (c) 就於推廣期內成功提交的指示, 而該指示在較後的日子才下達遞交予經紀 (即 Mox app 內「交易詳情」展示之「訂單下達日期」), 則該指示之交易金額將計入您成功提交指示當天之累積金額。 9. 我們將於推廣期內每個曆日 (不包括最後一個曆日) 的香港時間 23 時 59 分 59 秒決定您是否滿足額外年利率要求。我們將根據我們持有的紀錄作出決定, 此等決定均該視為最終並對您具有約束力。 10. 如您已於推廣期內任何一個曆日 (不包括最後一個曆日) 滿足額外年利率要求 (「完成日」), 額外年利率將適用於您在完成日後第一天的香港時間 23 時 59 分 59 秒的合資格活期存款。 11. 我們將於完成日後第二個曆日將額外利息及您在未滿足額外年利率要求的情況下享有根據基本年利率計算的利息一併
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11. We will credit any Additional Interest into any one of your savings accounts with Mox in the currency(ies) that the Additional Interest is denominated within two calendar days after the Completion Day together with the interest that you would have received at the base rate if you had not met the Bonus Rate Requirement. 12. If you have met the Bonus Rate Requirement on a calendar day during the Promotion Period (excluding the last calendar day), you must re-meet the Bonus Rate Requirement in any later Promotion Period to receive Additional Interest for that later Promotion Period. For clarity, it is not possible to meet the Bonus Rate Requirement on the last calendar day of the Promotion Period in order to receive Additional Interest. 13. You will only receive the Additional Interest if: (a) you hold a valid Mox Account in your name when we attempt to credit the Additional Interest; (b) none of your accounts with Mox have been suspended or closed by you or us or are in arrears or default; and (c) you satisfy any additional requirements we may specify from time to time. 14. If you have received Additional Interest and any of Net Fund Transactions is subsequently reversed or cancelled (including for reasons beyond your control) so that the Bonus Rate Requirement is no longer met, we reserve the right to deduct the relevant Additional Interest amount from any of your account(s) with Mox. 15. 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	存入您於 Mox 的同幣種（即與額外利息同一貨幣）之活期存款戶口。 12. 當您在推廣期內的一個曆日（不包括最後一個曆日）已滿足額外年利率要求，您仍須在推廣期內餘下的期間繼續滿足額外年利率要求，方可於推廣期餘下的期間賺取額外利息。為清晰起見，您不能在推廣期的最後一個曆日滿足額外年利率要求以賺取任何額外利息。 13. 您只能在以下情況獲得額外利息： (a) 當我們試圖存入額外利息時，您必須持有有效並以自己名義開立的 Mox 戶口及 Mox 投資戶口（如適用）； (b) 您在 Mox 的任何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；及 (c) 您滿足我們可能不時指定的任何額外要求。 14. 如您在獲得額外利息後撤銷或取消任何淨基金交易（包括因為我們不能控制的原因）而令您不再滿足額外年利率要求，我們有權從您於 Mox 的任何戶口中扣除相關額外利息金額。 15. 我們保留唯一及絕對酌情權決定，恕不另行提供通知或理由，隨時： (a) 修訂或更改本推廣或本條款（包括本條款內指定的任何日期、任何適用的匯率或與本推廣有關的任何獎賞，禮品或其他利益及 / 或其貨幣價值）；
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these terms, any applicable exchange rate 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: (i) if we believe any of your accounts with Mox has been opened for an improper purpose (for example, to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts) or 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 the Promotion (including to refuse or suspend your participation in the Promotion or determine whether the Promotion can or cannot be combined with any other promotion). Any such decision shall be conclusive and binding on you. 16. 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 or through any other communication channels we may determine from time to time. 17. If any dispute arises in connection with the Promotion, our decision is final.	(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, 禮品或其他利益: (i) 如我們相信您在 Mox 的任何戶口是以不正當目的開設的 (例如通過關閉和重新開設一個或多個 Mox 戶口以獲得多個獎勵、禮品或其他利益), 或者您在 Mox 的任何戶口中的任何款項是由非法、欺詐或異常活動產生的; 或 (ii) 基於我們認為適當的任何其他原因; 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, 或決定本推廣是否可以與任何其他推廣一併使用)。 任何此等決定均視為最終決定並對您具有約束力。 16. 在不限制本條款的任何內容的情況下, 我們會就您是否可以一併參加本推廣及任何我們不定時推出的其他優惠或推廣作出決定。我們將在 Mox app 及 / 或我們網站或透過我們不時釐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參加。 17. 如有任何有關本推廣的爭議, 我們保留最終決定權。 18. 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或損害賠償 (包括任何我們拒絕向您提供任何獎賞、禮品或其他利益的決
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18. 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 against Mox or its affiliates or shareholders or partners, arising from or in connection with your participation in the Promotion (including any decision not to give you, or your failure to receive any reward, gift or other benefit) or these terms, unless: (c) any such loss, damages, action, proceeding or claim is due to; and (d) such loss, damages, 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 18 continues after the expiration or termination of these terms or the Promotion. 19. 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. 20. You acknowledge that third parties may receive payments (such as remuneration,	定或您未能收取任何獎賞、禮品或其他利益)： (a) Mox 及其任何關聯公司、股東或合作夥伴對您蒙受的任何損失或損害賠償不承擔任何責任；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、訴訟、法律程序或索償是： (c) 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 (d) 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的。 本第 18 條在本條款或本推廣終止後仍會繼續有效。 19. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供與本推廣相關的付款（例如補貼）及其他利益或好處。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。 20. 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。該等第三方絕對享有並有權
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commission and rebates) and 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. 21. 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. 22. Nothing under these terms or the 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. 23. 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. 24. 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. 25. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms. 26. Definitions The following capitalised terms have the meanings set out below: (a) "Additional Interest" has the meaning given in clause 5 of these terms.	為自身保留任何此等利益或好處，而無需事先向您披露。 21. 您參與本推廣的權利或獲得本推廣的任何獎賞、禮品或其他利益的資格不得轉移或分配給其他人、交換或轉換成任何其他利益或權利。 22. 本推廣或本條款均並不視作、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。 23. 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，除本條款另有列出外。 24. 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。 25. 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。 26. 定義 以下定義具有以下含義： (a) 「額外利息」 具有本條款第 5 條賦予的含義。 (b) 「額外年利率」 是指： (i) 上限 HKD1,000,000 的合資格港元活期存款的額外年利率為 1.999%；及
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(b) “Bonus Rate” means: (i) in respect of HKD Eligible Savings Deposit of up to HKD1,000,000, 1.999% p.a.; and (ii) in respect of USD Eligible Savings Deposit of any amount, 2.75% p.a. <i>For example, if you meet the Bonus Rate Requirement on 3 November 2025 and maintain Eligible Savings Deposits of HKD6,000,000 and USD8,000,000 on 4 November 2025, you will receive Additional Interest on HKD1,000,000 and USD8,000,000 calculated at the following Bonus Rates on 5 October 2025:</i> (iii) HKD1,000,000 of 1.999% p.a.; and (iv) USD8,000,000 at 2.75% p.a. (c) “Bonus Rate Requirement” has the meaning given in clause 5 of these terms. (d) “Complete” means, whichever is applicable, you: (i) arrive at the screen on your Mox app stating that you have successfully placed order to purchase unit(s) in a Fund that is not an exchange traded fund; and/or (ii) arrive at the screen on your Mox app stating that you have successfully exchanged a currency in one of your account(s) in Mox to another currency or if applicable, your remittance order has been confirmed. (e) “Completion Day” has the meaning given in clause 10 of these terms. (f) “Cumulative Amount” has the meaning given in clause 5(b) of these terms.	(ii) 所有合資格美元活期存款的額外年利率為 2.75%。 <i>例如，假設您在 2025 年 11 月 3 日滿足額外年利率要求並於 2025 年 11 月 4 日維持 HKD6,000,000 及 USD8,000,000 之合資格活期存款，您將就您的 HKD1,000,000 之港元合資格活期存款及 USD8,000,000 之美元合資格活期存款於 2025 年 11 月 5 日獲得按下列額外年利率計算之額外利息：</i> (iii) HKD1,000,000 為 1.999% 的年利率；及 (iv) USD8,000,000 為 2.75% 的年利率。 (c) 「額外年利率要求」 具有本條款第 5 條賦予的含義。 (d) 「完成」 是指當您（按適用）： (i) 在 Mox app 內到達一個頁面顯示您已成功下達交易指示以購買非交易所買賣的基金單位；及/或 (ii) 在 Mox app 內到達一個頁面顯示您已成功將您於 Mox 的其中一個戶口中的貨幣兌換為另一種貨幣，或如適用，當您已在您的 Mox app 內到達一個頁面顯示您的匯款指令已被確認。 (e) 「完成日」 具有本條款第 10 條賦予的含義。
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(g) “Eligible Savings Deposits” means in respect of the eligible currency, the deposits in that currency held by you in all your savings account with Mox, excluding deposits held in your Time Deposit Account(s), (if applicable) FlexiBoost Account(s) and all ‘cash on hold’ in your Mox Invest Account originating from unsettled proceeds from the sale of Funds or Securities. (h) “FX Transaction” has the meaning given in clause 5(a)(ii) of these terms. (i) “HKD Eligible Savings Deposits” means Hong Kong dollars denominated Eligible Savings Deposits. (j) “Interest Unlock Amount” means, in respect of meeting the Bonus Rate Requirement, the minimum Cumulative Amount that you need to achieve as displayed in your Mox app. (k) “Net Fund Transaction” has the meaning given in clause 5(a)(i) of these terms. (l) “Promotion Period” means the period beginning on 1 November 2025 and ending on 30 November 2025 (both dates inclusive). (m) “Transaction Amount” has the meaning given in clause 7 of these terms. (n) “US Eligible Savings Deposits” means United States dollar denominated Eligible Savings Deposits. <u>Important Notes for Net Fund Transaction(s)</u> 1. Investment involves risks. The prices of securities (including any investment funds units constituting a portfolio) fluctuate, sometimes dramatically, and the worst case may result in loss of your entire investment amount. The performance and return of any investments are not guaranteed.	(f) 「累積金額」具有本條款第 5(b)條賦予的含義。 (g) 「合資格活期存款」是指就合資格貨幣而言，您於 Mox 的所有活期存款戶口所持有的同貨幣存款，但不包括您的定期存款戶口及（如適用）FlexiBoost 戶口內的存款及您的 Mox Invest 戶口中來自出售基金或股票的未結算收益的所有「已用金額」。 (h) 「貨幣兌換交易」具有本條款第 5(a)(ii)條賦予的含義。 (i) 「港元合資格活期存款」是指以港元計值的合資格活期存款。 (j) 「利息解鎖金額」是指，就滿足額外年利率要求而言，於您的 Mox app 中所顯示您須達到的最低累積金額。 (k) 「淨基金交易」具有本條款第 5(a)(i)條賦予的含義。 (l) 「推廣期」是指由 2025 年 11 月 1 日至 2025 年 11 月 30 日（包括首尾兩日）。 (m) 「交易金額」具有本條款第 7 條賦予的含義。 (n) 「美元合資格活期存款」是指以美元計值的合資格活期存款。 <u>淨基金交易的重要聲明</u> 1. 投資涉及風險。證券（包括構成您的投資組合的投資基金單位）價格會波動，有時波動幅度會很大。在最壞的情況
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2. Past performance is not indicative of future performance. You should refer to the offering documentation of the product(s) for detailed information (including risk factors) prior to investing in the product(s). 3. Derivatives products are different from conventional investments and may involve different risks. Derivatives products may not be suitable for all investors. 4. You should consider your own investment objectives, investment experience, financial situation, and risk tolerance level and carefully read the Terms and Conditions for Mox Invest (including relevant risk disclosures) before making any investment decision. 5. If you have any queries on the nature and risks involved in the information displayed on this document and the relevant product(s) and services, you should seek advice from independent advisers, such as legal, tax, financial and accounting advisers. 6. The information contained in this document is intended for Hong Kong residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any security in any jurisdiction where such activities would be unlawful pursuant to the laws of such jurisdiction. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services in the country or region you are located or resident in. 7. The document does not constitute investment advice nor any offer, solicitation, recommendation or guarantee in respect of, or for the purpose of, the sale of any investment products or services. 8. The contents of this document have been prepared without regard to the investment objectives, investment experience, financial situation, and risk tolerance level of any particular person or entity.	下，您可能損失全部的投資的款項。任何投資的表現及回報並非有保證的。 2. 過往表現並不反映將來表現。在作出任何投資決定前，您應參閱相關產品的銷售文件以了解詳細資訊（包括風險因素）。 3. 衍生產品與傳統的投資產品不同，具有不同的特性及風險並可能不適合所有投資者。 4. 在作出任何投資決定前，您應考慮自己的投資目標、投資經驗、財務狀況及風險承受能力，並仔細閱讀 Mox Invest 條款及細則（包括相關風險披露聲明）。 5. 如您對本文件所載的資料及相關產品及服務的性質及風險有任何疑問，應獲取獨立顧問的意見，例如法律、稅務、財務及會計顧問。 6. 本文件所載的資料僅供香港居民使用，並不應被視為於任何司法管轄區內的分銷、要約銷售或招攬購買任何證券的行為，而該等行為根據該等任何司法管轄區的法律是屬違法的。如您身處香港境外，我們可能無權在您的所在或居住國家或地區向您提供產品及服務。 7. 本文件並不構成任何投資意見、以投資產品或服務的銷售為目的，或與投資產品或服務的銷售相關的任何要約、招攬、建議或保證。 8. 本文件內容的編寫並沒有根據任何人士或機構的投資目標、投資經驗、財務狀況及風險承受能力。
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9. This document provides summary level information only in respect of investments. Please refer to the Terms and Conditions for Mox Invest (including relevant risk disclosures) for more details of our services as well as the offering documents for the nature and risks of the relevant products.

10. This document is issued by Mox Bank Limited. The contents of this document have not been reviewed by the Securities and Futures Commission of Hong Kong.

Mox Bank Limited is a Registered Institution under the Securities and Futures Ordinance (CE number: BNO808).

Important Notes for FX Transaction(s)

1. If you exchange your money for NZD or JPY, you must exchange these currencies into Hong Kong dollars before you can transfer the proceeds out of your account.
2. We do not offer local transfers of any currency other than Hong Kong dollars, Renminbi and United States dollars (including EUR).
3. Currency exchange involves risks. You may incur losses arising as a result of carrying out currency exchanges on the Mox app (including as a result of exchange rate fluctuations). You acknowledge that you carry out currency conversions on the Mox app entirely for your own account and at your own risk.

Effective Date: 1 November 2025

9. 本文件僅提供投資的概要資訊。請參閱產品的銷售文件及 Mox Invest 條款及細則（包括相關風險披露）以了解相關產品的性質和風險及有關我們的服務詳情。

10. 本文件由 Mox Bank Limited 發行。本文件內容未經香港證券及期貨事務監察委員會審閱。

Mox Bank Limited 為根據《證券及期貨條例》登記的註冊機構（中央編號：BNO808）。

貨幣兌換交易的重要聲明

1. 如果您將資金兌換為紐元或日元，您必須先將這些貨幣兌換成港元，然後才能將之收益從您的戶口轉出。
2. 我們不提供任何港元或人民幣或美元以外的貨幣（包括歐元）的本地轉賬服務。
3. 請注意，貨幣兌換涉及風險。您可能會因在 Mox app 上進行貨幣兌換而蒙受損失（包括匯率波動）。您明白您在 Mox app 上進行貨幣兌換完全是您本人的意願，並自行承擔風險。

生效日期：2025 年 11 月 1 日