

Mox Bonus Season Lucky Draw Promotion (March 2026) (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 same meanings given to them in our General Terms and Conditions.
5. During the Promotion Period, for every HKD10,000 New Funds you bring into your HKD Savings Account, HKD Time Deposit Account or HKD FlexiBoost Account (“**Eligible HKD Balance**”), subject to these terms, you will receive one entry into the Lucky Draw for the Promotion Period.
6. We will determine whether you may enter into a Lucky Draw based on the records held by us, which are final and conclusive in case of any discrepancy.
7. If you satisfy the requirements in clause 5 of these terms, we will automatically enter you into the Lucky Draw on or before 31 May 2026, without any further action from you.
8. We will hold the Lucky Draw on 15 June 2026, and the winners will be selected at random. We will announce the winners on or before 30 June 2026 on our website and/or social media platform. Each winner

Mox Bonus 推廣大抽獎 (2026 年 3 月) (「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，一般條款及細則 (分別可於 Mox 應用程式及/或我們的網站找到)，以及我們可能向您提供的任何其他條款。除本條款外，任何該等條款亦繼續一併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一般條款及細則的定義含義相同。
5. 在推廣期間，您於您的活期存款戶口、定期存款戶口，或 FlexiBoost 戶口存入每滿港幣 10,000 元新資金 (「**合資格港元存款戶口結餘**」)，受制於本條款，您將會就該推廣期獲得一次參加大抽獎的機會。
6. 我們將根據我們持有的紀錄，決定您能否參加大抽獎。如有任何差異，我們保留最終決定權。
7. 如您完成本條款第 5 條的要求，我們會於 2026 年 5 月 31 日或之前自動將您加入參加大抽獎，而您無須額外登記。
8. 我們將於 2026 年 6 月 15 日舉行大抽獎，並隨機抽出獲獎者。我們將於 2026

<p>will be notified on or before 31 July 2026. If you are a winner of the Lucky Draw, we will notify you by email and/or SMS (based on our records). Please note that if the date of the announcement falls on non-working day in Hong Kong (e.g. a public holiday), the announcement will be made on the next working day.</p> <p>9. The email will contain details on how to collect your Reward. We will send the email and SMS to your email address and phone number which are in our records. You must collect your Reward yourself, in-person, and at the time and location specified in the email, otherwise you will forfeit your right to the Reward.</p> <p>10. You can enjoy unlimited entries into the Lucky Draw, but you can only receive one Reward under this Promotion.</p> <p>11. You will receive the Reward or any other benefit in respect of the Promotion, only if:</p> <p>(a) you hold a valid Mox Account in your name when we attempt to give you the Reward, with that Mox Account not having been suspended or closed by you or us or in arrears or default; and</p> <p>(b) you satisfy any additional requirements we may specify from time to time.</p> <p>12. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:</p> <p>(a) change or modify the Promotion or these terms (including any dates set out in these terms or any Reward, or other benefit in respect of the Promotion and/or its monetary value);</p> <p>(b) suspend or terminate the Promotion or these terms;</p> <p>(c) refuse to give you any Reward or other benefit in respect of the Promotion:</p> <p>(i) if we believe that any part of the New Funds are the proceeds of any</p>	<p>年 6 月 30 日或之前在我們的網站及/或社交媒體專頁公布獲獎者名單。我們將於 2026 年 7 月 31 日或之前通知每位獲獎者。如果您是大抽獎的獲獎者，我們將通過電郵及短訊（根據我們的紀錄）通知您已獲獎。注意：如通知及/或公布的日期並非香港工作天（例如公眾假期），有關通知及/或公布將延後至下一個工作天發出。</p> <p>9. 該電郵將載有領獎詳情。我們會將電郵及短訊發送到您在我們的紀錄中的電郵地址及電話號碼。您必須按以上所指的電郵內指定的時間及地點，親身領取獎賞，否則您將喪失獲得獎賞的資格。</p> <p>10. 您參與本次大抽獎的次數不受限制，但您只能在本推廣內獲得獎賞一次。</p> <p>11. 您只能在以下情況獲得本推廣的獎賞、禮品或其他利益：</p> <p>(a) 當我們向您發放獎賞、禮品或其他利益時，您必須持有有效並以自己名義開立的 Mox 戶口，且該 Mox 戶口並未被您本人或我們暫停或關閉，也沒有拖欠或違約的狀態；及</p> <p>(b) 您滿足我們可能不時指定的任何額外要求。</p> <p>12. 我們保留絕對酌情權決定，無須另行提供通知或理由，隨時：</p> <p>(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或與本推廣及/或其貨幣價值有關的任何獎賞、禮品或其他利益）；</p>
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<p>illegal, fraudulent or abnormal activity; or</p> <p>(ii) for any other reason we deem appropriate; and</p> <p>(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 offer or promotion).</p> <p>Any such decision shall be conclusive and binding on you, and we will not be liable to you for any compensation in respect of any such decision.</p> <p>13. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>14. To the extent permitted by laws and regulations:</p> <p>(a) Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and</p> <p>(b) you shall release Mox and its affiliates and shareholders from all actions, proceedings and claims which may be brought against Mox or its affiliates or shareholders,</p> <p>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 such loss, action, proceeding or claim is due to Mox's or its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss, action, proceeding or claim is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p>	<p>(b) 暫停或終止本推廣或本條款;</p> <p>(c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益:</p> <p>(i) 如我們認為新資金的任何部分是任何非法、欺詐或異常活動的收益; 或</p> <p>(ii) 出於我們認為適當的任何其他理由; 及</p> <p>(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優惠或推廣一併使用) 。</p> <p>任何此等決定均該視為最終決定並對您具有約束力, 而我們亦不會就任何此類決定向您承擔任何賠償責任。</p> <p>13. 如有任何有關本推廣的爭議, 我們保留最終決定權。</p> <p>14. 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 (包括任何我們不向您提供任何獎賞、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) :</p> <p>(a) Mox 及其關聯公司及股東對您遭受的任何損失不承擔任何責任; 及</p> <p>(b) 您須使 Mox 及其關聯公司及股東免於針對 Mox、其關聯公司或股東的所有訴訟、法律程序及索償,</p> <p>惟就直接及純粹因 Mox、其關聯公司或股東的疏忽、欺詐行為或故意失責而引致的損失、訴訟、法律程序或索償而該等損</p>
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<p>This clause 14 continues after the expiry or termination of the Promotion or these terms.</p> <p>15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>16. None of your rights to the Reward, your participation in the Lucky Draw, or your eligibility to receive any Reward can be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>17. Nothing in 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.</p> <p>18. The Promotion and the Lucky Draw are not run or operated by any third party. The Rewards and the Lucky Draw are not awarded by any third party.</p> <p>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.</p> <p>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.</p> <p>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</p>	<p>失、訴訟、法律程序或索償是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除外。</p> <p>本第 14 條在本推廣或本條款到期或終止後繼續有效。</p> <p>15. 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。</p> <p>16. 您不得將參與大抽獎的資格或獲得有關本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，或交換或轉換作其他利益或權利。</p> <p>17. 本推廣或本條款並未視作、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。</p> <p>18. 本推廣及大抽獎並非由任何第三方舉辦或營運。獎賞及大抽獎並非由任何第三方頒發。</p> <p>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。</p> <p>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。</p> <p>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</p>
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<p>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.</p> <p>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.</p> <p>23. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>24. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "New Fund" means, any HKD balance held by you on 30 April 2026 that is in excess of your Eligible HKD Balance on 10 March 2026.</p> <p>(b) "Eligible HKD Balance" means, in respect of a calendar day, the Hong Kong dollar-denominated deposits held in all your accounts with Mox as of 11:59:59 pm (Hong Kong time) on that calendar day, including HKD Savings Account(s), HKD Time Deposit Account(s) and HKD FlexiBoost Account(s).</p> <p>(c) "Lucky Draw" means the lucky draw operated by Mox for a chance to win one of ten sets of LUBUDS dining vouchers (each set of vouchers valued at HKD9,000).</p> <p>(d) "Reward" means one set of LUBUDS dining vouchers with a total value of HKD9,000.</p> <p>Effective date: 10 March 2026</p>	<p>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。</p> <p>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。</p> <p>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。</p> <p>24. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「新資金」是指您於 2026 年 4 月 30 日持有超出您於 2026 年 3 月 10 日的合資格港元存款戶口結餘。</p> <p>(b) 「合資格港元存款戶口結餘」是指就任何曆日而言，截至該曆日香港時間晚上 11 時 59 分 59 秒，您於 Mox 持有的所有存款戶口內的港元存款結餘總額，包括港元活期存款戶口、港元定期存款戶口及港元 FlexiBoost 戶口。</p> <p>(c) 「大抽獎」是指由 Mox 舉辦的大抽獎，以贏取共 10 份 LUBUDS 餐飲券獎賞中其中一份的機會（每份餐飲券價值為港幣 9,000 元）。</p> <p>(d) 「獎賞」是指每份價值為港幣 9,000 元的 LUBUDS 餐飲券。</p> <p>生效日期：2026 年 3 月 10 日</p>
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