"CLP2026" invitation code promotion ("Promotion") terms and conditions

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.

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. If you:

   (a) during the Promotion Period, use the Invitation Code to open a Mox Account;

   (b) during the period beginning on and from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process and receive a welcome notification from Mox (the day on which you receive the welcome notification, your "**Joining Day**"); and

   (c) during the period beginning on and from your Joining Day and the following 90 days, complete at least two **Eligible Bill Payments**

   subject to these terms, you will receive the Welcome Reward, which will be delivered to your Mox Account within 90 days of

「CLP2026」迎新推廣（「本推廣」）條款及細則

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. 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. 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. 如您：

   (a) 於推廣期內，使用邀請碼開立 Mox 戶口；

   (b) 於使用該邀請碼當天及其後 15 天的期間內，完成開立 Mox 戶口開戶程序及收到 Mox 向您發出的迎新通知（您收到該迎新通知當日為「**開戶日期**」）；及

   (c) 於開戶日期當天及其後 90 天的期間內，完成兩筆合資格繳費，

   受制於本條款，您將獲取迎新獎賞，而該獎賞將在你達到所需要求後的 90 天內，或 2027 年 3 月 15 日或之前存入您的 Mox 戶

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

completing the requirements or before 15 March 2027.

6. You can only participate in this Promotion once. You can only receive one Welcome Reward.

7. The use of the Invitation Code is subject to a quota of 3,000 uses. The 'Promotion Period' will end on the earlier of (a) the last day of that period, and (b) when the Invitation Code has been used 3,000 times. The use of the Invitation Code is 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.

8. You will receive the reward, gift or other benefit in respect of this Promotion, only if:

   (a) you have not held a Mox Account in your name, at any time, in the 12 months prior to your Joining Day. You are considered to have held a Mox Account even if you haven't completed any transactions on your previous Mox Account;

   (b) when we attempt to deliver the reward, gift or other benefit, you still have your Mox Account that you opened pursuant to this Promotion;

   (c) none of your accounts with Mox have been suspended or are in arrears or default;

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

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 out in these terms or any reward, gift or other benefit in respect of this Promotion and/or its monetary value);

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6. 您只能參與本推廣一次。您只能獲得一個迎新獎賞。

7. 邀請碼的使用名額為3,000次。「推廣期」將於（a）該期間的最後一天，或（b）當邀請碼的使用次數達3,000次（以較早者為準）結束。邀請碼的使用，按我們絕對酌情權，以先到先得的方式提供。我們不會通知您任何名額使用或供應的最新情況。

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) 在您的開戶日期前 12 個月內，您從未以您的名義持有 Mox 戶口。儘管您未曾使用您舊有的 Mox 戶口進行任何交易，您亦會被視為持有 Mox 戶口；

   (b) 當我們發放獎賞、禮品或其他利益給您時，您仍持有您按本推廣開立的 Mox 戶口；

   (c) 您於 Mox 的戶口均並未被暫停，也沒有拖欠或違約的情況；

   (d) 您滿足我們不時指定的任何額外要求。

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；

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

(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 any of your accounts with Mox have 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);

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

(iii) 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 you have received any reward, gift or other benefit under these terms and you subsequently close your Mox Account within 12 months from when you opened it, we may deduct an amount equal to the value of the reward, gift or other benefit from your Mox Account prior to us completing the closure of your Mox

(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 的任何戶口是出於不當目的而開立的（例如試圖通過關閉和開立一個或多個 Mox 戶口來換取數項獎賞、禮品或其他利益）；

(ii) 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

(iii) 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. 如您根據本條款獲取任何獎賞、禮品或其他利益，但您隨後於開戶後的 12 個月內結束您的 Mox 戶口，我們可以在我們完成結束您的 Mox 戶口之前從您的 Mox 戶口扣除該獎賞、禮品或其他利益的價值。

12. 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。

13. 在法律及法規允許的範圍內，就您因參與

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香港郵政總局郵箱9488號

Account.

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

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 damage 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, 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:

    (c) any such loss, damage, action, proceeding or claim is due to; and

    (d) 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 13 continues after the expiry or termination of this Promotion or these terms.

14. 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

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）：

(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：

(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。

本第 13 條在本推廣或本條款到期或終止後繼續有效。

14. 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。

15. 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

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香港郵政總局郵箱9488號

prior disclosure to you.

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 this Promotion. The nature, amount and method of calculating any such benefit or advantage may vary 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.

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

17. 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.

18. 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.

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.

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

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。

16. 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。

17. 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。

18. 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。

19. 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。

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

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. **定義**

以下定義具有以下含義：

(a) 「**合資格繳費交易**」是指一筆繳付給「中華電力」（或“CLP Power”），並不少於 HKD100 的賬單繳費：

Mox Bank Limited
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香港郵政總局郵箱9488號

Chinese versions of these terms.

22. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Eligible Bill Payment**" means a bill payment made to "CLP Power" of at least HKD100:

(i) made in the Mox app, via the 'Pay bills' feature, or via FPS where such payment is categorised as a 'Merchant Payment'; and

(ii) which has been settled by the merchant (i.e. appear as 'completed' in the Mox app) on or before the last day of the relevant period set out in clause 6 of these terms.

For the avoidance of doubt, any bill payment made not using the 'Pay bills' feature or if made using FPS, not categorised as a 'Merchant Payment' (for example, through a direct debit arrangement) is not an 'Eligible Bill Payment'.

(b) "**Invitation Code**" means 'CLP2026.

(c) "**Joining Day**" has the meaning given in clause 5(b) of these terms.

(d) "**Promotion Period**" means, subject to clause 7 of these terms, the period beginning on 1 October 2026 and ending on 28th February 2027 (both dates inclusive).

(e) "**Welcome Reward**" means HKD250.

Effective date: 1 October 2026

i. 使用 Mox app 中「繳費」功能或透過「轉數快」作出歸類為「商戶繳費」交易繳付，並

ii. 於本條款第 6 條列出相關的期間內，由該商戶完成結算（即交易狀態必須於 Mox app 顯示為「完成」的交易）。

為免生疑問，任何未使用 Mox app 內的「繳費」功能或未透過「轉數快」作出歸類為「商戶繳費」交易進行的繳費（例如，透過直接付款安排）均不屬「合資格繳費交易」。

(b) 「**邀請碼**」是指「CLP2026」。

(c) 「**開戶日期**」具有本條款第 5(b)條賦予的含義。

(d) 「**推廣期**」是指，受制於本條款第 7 條，2026 年 10 月 1 日至 2027 年 2 月 28 日（包括首尾兩日）。

(e) 「**迎新獎賞**」是指 HKD250。

生效日期：2026 年 10 月 1 日

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