

**Mox 2025 Chinese New Year Scratch Card 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 and 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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
3. 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. An “**Eligible Transaction**” is a single E-Laisee transaction with an aggregated amount of at least HKD50 made via Mox app (Payment Purpose Code classified as “ELAISEE”) and as determined by Mox in its absolute discretion based on transaction records held by Mox (which are final and conclusive, in case of any discrepancy).
5. When you complete an Eligible Transaction, you will receive one digital scratch card in your Mox app (“**Mox Scratch Card**”), each containing a single cash reward ranging from HKD1.8 to HKD888.8 (the “**Reward**”) that you can reveal by ‘scratching’ the Mox Scratch Card in your Mox app. You must ‘scratch’ your Mox Scratch Card on or before the last day of the Redemption Period.

**Mox 2025 農曆新年刮行卡推廣 (「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。參加本推廣即表示你同意本條款。
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 (包括其所有附表), 分別可於 Mox 應用程式及/或我們的網站找到及我們可能向你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你與我們的關係及你就我們的產品及服務的使用。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。
3. 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。
4. 「**合資格交易**」是指透過 Mox 應用程式轉出港幣 50 元或以上的單筆電子利是交易 (系統支付代號為“ELAISEE”), 並根據 Mox 持有的交易紀錄及按其絕對酌情權而作出最終決定 (如有任何差異, Mox 保留最終決定權)。
5. 當你每次完成一項合資格交易, 你會於 Mox 應用程式內獲發 1 張電子刮刮卡 (「**Mox 刮刮卡**»), 而每張 Mox 刮刮卡的單次現金價值為港幣 1.8 元至港幣 888.8 元(「**現金獎賞**») (在 Mox 應用程式內「刮一刮」揭曉現金獎賞)。你須於兌換期的最後一天或之前「刮出」你的 Mox 刮刮卡。
6. 受制於本條款第 9 條, 當你符合以下情況

<p>6. Subject to clause 9 of these terms, you will receive your Reward in your Mox Account once:</p> <p>(a) you have scratched the Mox Scratch Card; and</p> <p>(b) the Eligible Transaction, for which you received the Mox Scratch Card, is received by the Payee (i.e. appear as 'completed' in the Mox app).</p> <p>7. You will receive one Mox Scratch Card per Eligible Transaction. You may receive up to one Mox Scratch Card during the Promotion Period.</p> <p>8. The provision of the Mox Scratch Cards are on a first come first served basis, while stocks last. Furthermore, if there is a quota displayed in the table in clause 21 of these terms (the "<b>Quota</b>"), the Promotion Period will end on the earlier of the last day of the Promotion Period or the date on which the provision of the Mox Scratch Cards has reached the Quota. We will not update you on the use of the Quota.</p> <p>9. You will receive the reward, gift or any other benefit in respect of the Promotion, only if you:</p> <p>(a) 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 us or in arrears or default; and</p> <p>(b) satisfy any additional requirements we may specify from time to time.</p> <p>10. 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, to change any dates or applicable exchange rates set out in these terms or any reward, gift or</p>	<p>才可於你的 Mox 戶口內獲得現金獎賞:</p> <p>(a) 你已刮出 Mox 刮刮卡; 及</p> <p>(b) 該合資格交易已轉到收款人戶口 (即在 Mox 應用程式顯示為「完成」)。</p> <p>7. 每項合資格交易可獲得1張Mox刮刮卡。於推廣期內, 你最多可獲得1張Mox刮刮卡。</p> <p>8. Mox刮刮卡數量有限, 先到先得, 發完即止。此外, 如本條款第21條有顯示適用名額 (「<b>名額</b>」), 推廣期將於推廣期最後一天或名額已滿當天 (以較早者為準) 結束。我們不會向你更新名額的使用情況。</p> <p>9. 你只能於以下情況下獲得與本推廣的任何獎賞、禮品或任何其他利益:</p> <p>(a) 當我們發放獎賞、禮品或其他利益給你時, 你必須仍持有以你個人名義開立的 Mox 戶口及該 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; 及</p> <p>(b) 你滿足我們可能不時指定的任何額外其他要求。</p> <p>10. 我們保留全權酌情決定, 恕不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 (包括修訂本條款內指定的任何日期、任何適用的匯率或與本推廣及/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>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, gift or other benefit in respect of the Promotion:</p> <p>(i) if we believe any proceeds in any of your accounts with Mox are the proceeds of any 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 you can participate in the Promotion in conjunction with any other promotion(s) or scheme(s)).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>11. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>12. To the extent permitted by laws and regulations:</b></p> <p>(a) <b>neither Mox nor its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and</b></p> <p>(b) <b>you shall release Mox, its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought against Mox, its affiliates or shareholders or partners,</b></p> <p><b>arising from or in connection with your participation in the Promotion (including any decision not to give you,</b></p>	<p>(b) 暫停或終止本推廣或本條款;</p> <p>(c) 拒絕就本推廣向你提供任何獎賞, 禮品或其他利益:</p> <p>(i) 如我們相信你在 Mox 的任何戶口中的款項是由非法、欺詐或異常活動產生的; 或</p> <p>(ii) 基於我們認為合理的任何其他原因; 及</p> <p>(d) 在本推廣中作出任何決策 (包括拒絕或暫停你參與本推廣, 或決定本推廣是否可以與任何其他推廣或計劃一併使用) 。</p> <p>任何此等決定均視為最終決定並對你具有約束力。</p> <p>11. 如有任何有關本推廣的爭議, 我們保留最終決定權。</p> <p><b>12. 在法律及法規允許的範圍內, 就你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 (包括任何我們不向你提供或支付任何獎賞、禮品或其他利益的決定或你不能獲得任何獎賞、禮品或其他利益) :</b></p> <p>(a) <b>Mox 及其關聯公司、股東或合作夥伴對你蒙受的任何損失或損害賠償不承擔任何責任; 及</b></p> <p>(b) <b>你須使 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,</b></p>
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<p>or your failure to receive any reward, gift or other benefit) or these terms, unless:</p> <p>(y) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(z) such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p> <p><b>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</b></p> <p><b>This clause 12 continues after the expiration or termination of these terms or the Promotion.</b></p> <p>13. 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>14. You acknowledge that third parties may receive payments (such as remuneration, 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.</p> <p>15. The Promotion does not constitute any offer, invitation or recommendation to any</p>	<p><b>除非該等損失、損害賠償、訴訟、法律程序或索賠是：</b></p> <p><b>(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</b></p> <p><b>(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的。</b></p> <p><b>本第 12 條在本條款或本推廣終止後仍會繼續有效。</b></p> <p>13. 你知悉第三方（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）和其他利益或好處。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，而無須事先向你披露。</p> <p>14. 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、回扣）或其他付款、利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。該等第三方絕對享有並有權保留任何此等利益或好處，而無須事先向你披露。</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（包括賣出或買入任何貨幣）。</p> <p>16. 你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。</p>
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<p>person to enter into any transaction (including to buy or sell any currency).</p> <p>16. 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.</p> <p>17. 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.</p> <p>18. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>19. 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>20. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p><b>21. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) <b>"Promotion Period"</b> means the period beginning on 29<sup>th</sup> January 2025 and ending on 5<sup>th</sup> February 2025 (both dates inclusive)</p> <p>(b) <b>"Redemption Period"</b> means the period beginning on 29<sup>th</sup> January 2025</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. 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。</p> <p>19. 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>20. 本推廣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><b>21. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) <b>「推廣期」</b> 是指 2025 年 1 月 29 日至 2025 年 2 月 5 日（包括首尾日）。</p> <p>(b) <b>「兌換期」</b> 是指 2025 年 1 月 29 日至 2025 年 2 月 15 日（包括首尾日）。</p> <p>(c) <b>「合資格交易」</b> 具有本條款第 4 條賦予該詞的含義。</p> <p>(d) <b>「Mox 刮刮卡」</b> 具有本條款第 5 條賦予該詞的含義。</p> <p>(e) <b>「現金獎賞」</b> 具有本條款第 5 條賦予該詞的含義。</p>
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<p>and ending on 15<sup>th</sup> February 2025 (both dates inclusive)</p> <p>(c) “<b>Eligible Transaction</b>” has the meaning given to it in clause 4 of these terms.</p> <p>(d) “<b>Mox Scratch Card</b>” has the meaning given to it in clause 5 of these terms.</p> <p>(e) “<b>Reward</b>” has the meaning given to it in clause 5 of these terms.</p> <p>(f) “<b>Quota</b>” means a total number of 13,888 Mox Scratch Card.</p> <p>Last updated: 29 January 2025</p>	<p>(f) 「名額」是指總數 13,888 的 Mox 刮刮卡。</p> <p>最近更新日期: 2025 年 1 月 29 日</p>
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