



Mox Deposits Welcome Offer Promotion (January 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 (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. Without limiting clause 2 of these terms, these terms must also be read together with the Cathay Membership Account – Mox Registration Terms and Conditions (“**Registration Terms**”) which can be found in the Mox app and/or our website.
4. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
5. 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.
6. If you:
 - (a) open a Mox Account and complete the account opening process during the Promotion Period (you will have ‘completed’ the account opening process once you have received a welcome notification from Mox (the day on which you receive your welcome notification, your “**Joining Day**”)); and
 - (b) have a valid Cathay Membership Account in your name which you have registered with Mox in accordance with the Registration Terms; and

Mox 存款迎新推廣 (2025 年 1 月) (「本推廣」) 條款及細則

1. 以下條款適用於由 Mox Bank Limited (「**Mox**」或「**我們**」) 所提供的本推廣。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任何產品及服務的使用。
3. 在不限制本條款第 2 條的情況下，本條款須與國泰會員賬戶 – Mox 註冊條款及細則 (「**註冊條款**」) (可於 Mox 應用程式及/或我們的網站找到) 一併閱讀。
4. 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。
5. 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。
6. 如你：
 - (a) 在推廣期內開立 Mox 戶口並完成戶口開戶過程 (當你收到 Mox 向你發出的迎新通知時，即代表你的 Mox 戶口開戶程序已「完成」(你收到迎新通知當天為你的「**開戶日期**」))；及
 - (b) 持有有效並以自己名義登記的國泰會員賬戶，並已根據我們的註冊條款於 Mox 註冊；及

<p>(c) during the 60 calendar days beginning 7 calendar days after your Joining Day, maintain a HKD Savings Account Balance of at least HKD250,000 (“Savings Requirement”),</p> <p>subject to these terms, you will receive the Reward which will be delivered to your Cathay Membership Account on or before 31 March 2025.</p> <p>For the avoidance of doubt:</p> <p>(a) the deposits held in your Time Deposit Account(s) will not be included in the Savings Requirement; and</p> <p>(b) you will receive a Bonus Savings Reward in addition to any interest that you would ordinarily receive at the base rate.</p> <p>7. You can only participate in the Promotion once. You can only receive the Reward once pursuant to the Promotion.</p> <p>8. Once you have satisfied the Deposit Requirement, we will let AML know using your Membership Information, so that AML can deliver the Reward to your Cathay Membership Account. We are not responsible for the delivery of the Reward to your Cathay Membership Account and will not be liable for any failure or delay in the delivery of your Reward (or any part of it) to your Cathay Membership Account.</p> <p>9. From time to time, we may require you to provide additional information in connection with your Cathay Membership Account to maintain its registration with Mox and/or to facilitate the delivery of any Reward you may be eligible to receive pursuant to the Promotion. We will notify you of any such requirements from time to time.</p> <p>10. It is your responsibility to ensure the accuracy and completeness of the information that you provide to us. If any information that you provide to us</p>	<p>(c) 於開戶日期後第 7 個曆日起計的 60 個曆日期間內維持不少於港幣 250,000 元的港元活期存款戶口結餘（「存款要求」）</p> <p>受制於本條款，你將於 2025 年 3 月 31 日或之前收到獎賞並存入至你的國泰會員賬戶。</p> <p>為免存疑：</p> <p>(d) 你的定期存款戶口中的存款並不計算在存款要求中；及</p> <p>(e) 你將在基本利率計算的利息（即在你沒有參與本推廣時的基本利率）之上，額外獲得額外存款獎賞。</p> <p>7. 你只能參加本推廣一次。你只能獲得獎賞一次。</p> <p>8. 只要你滿足存款要求，我們將通知亞洲萬里通並提供你的會員資料，以便亞洲萬里通將獎賞存入你的國泰會員賬戶。我們不負責將獎賞存入你的國泰會員賬戶，亦不會就你的獎賞（或其任何部分）未能或延遲存入你的國泰會員賬戶承擔任何責任。</p> <p>9. 我們可能不時要求你提供與你的國泰會員賬戶有關的額外資料，以維持你於 Mox 的國泰會員賬戶登記及/或以便交付你就本推廣合資格獲得的任何獎賞。我們將不時通知你任何此類要求。</p> <p>10. 你有責任確保你提供給我們的資料的準確性和完整性。如果你向我們提供的任何資料（包括任何會員資料）有任何不準確及/或不完整之處，我們可能無法於 Mox 註冊你的國泰會員賬戶、你可能沒有資格獲得</p>
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<p>(including any Membership Information) is inaccurate and/or incomplete, we may not be able to register your Cathay Membership Account with us, you may not be eligible to receive the Reward and/or the Reward may not be delivered to your Cathay Membership Account.</p> <p>11. You will receive the reward, gift or any other benefit, or be entitled to retain the reward, gift or any other benefit received, in respect of the Promotion, only if you:</p> <p>(a) you have not held a Mox Account in your name at any time during the 12-month period preceding your Joining Day. You are considered to have held a Mox Account even if you haven't completed any transactions on your prior Mox Account;</p> <p>(b) hold a valid Cathay Membership Account in your name which has been registered with Mox in accordance with the Registration Terms; and</p> <p>(c) 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, gift 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, gift or other benefit in respect of the Promotion:</p> <p>(i) if we believe that any part of the time deposit in any Eligible Time Deposit Account are the proceeds</p>	<p>獎賞，及/或獎賞可能無法存入你的國泰會員賬戶。</p> <p>11. 你只能在以下情況就本推廣獲得或有權保留獎賞、禮品或其他利益：</p> <p>(a) 於你的開戶日期之前 12 個月內你從未以你的名義持有 Mox 戶口。儘管你未曾使用你舊有的 Mox 戶口進行任何交易，你亦會被視為曾經持有 Mox 戶口；</p> <p>(b) 持有有效並以自己名義登記的國泰會員賬戶，並已根據註冊條款於 Mox 註冊；及</p> <p>(c) 你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，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（包括本條款列出的任何日期或與本推廣的任何獎賞、禮品或其他利益及/或其貨幣價）；</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>
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<p>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 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.</p> <p>13. If you've received any reward, gift or other benefit in respect of the Promotion and you subsequently close your Mox Account within 12 months of when you opened it, we have the right to deduct an amount equal to the total value of the reward, gift or other benefit from your Mox Account prior to us completing the closure of your Mox Account.</p> <p>14. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>15. To the extent permitted by laws and regulations:</p> <p>(a) neither Mox nor its affiliates, shareholders and partners shall be responsible for any loss or damages suffered by you; and</p> <p>(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,</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:</p>	<p>(d) 作出與本推廣相關的任何決定（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你具有約束力。</p> <p>13. 如你已收到與本推廣相關的獎賞、禮品或其他利益，而隨後你於開戶後的 12 個月內結束你的 Mox 戶口，我們有權在我們完成結束你的 Mox 戶口之前從你的 Mox 戶口扣除獎賞、禮品或其他利益的總價值。</p> <p>14. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>15. 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、損害賠償、法律行動、法律程序或索償（包括任何我們不向你提供任何獎賞、禮品或其他利益的決定或你未能獲得任何獎賞、獎品或其他利益）：</p> <p>(a) Mox 或其關聯公司、股東或合作夥伴對你遭受的任何損失或損害賠償均不承擔任何責任；及</p> <p>(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，</p> <p>除非該等損失、損害賠償、法律行動、法律程序或索償是：</p> <p>16. 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</p>
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<p>(y) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(z) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p> <p>Mox's or its affiliates', shareholders' or partner's negligence, fraud or wilful default.</p> <p>This clause 15 continues after the expiry or termination of these terms.</p> <p>16. 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>17. 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 benefit or advantages for its own account and benefit, absolutely, without having to make any prior disclosure to you.</p> <p>18. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>19. Neither your participation 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. 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。</p> <p>本第 15 條在本條款到期或終止後繼續有效。</p> <p>18. 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有關的付款（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，而無需事先向你披露。</p> <p>19. 你知悉第三方可能會直接或間接從我們獲得與本推廣有關的付款（例如報酬、佣金及回扣）及其他利益或好處。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。</p> <p>20. 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>21. 你就本推廣的參與或獲取本推廣的任何獎賞、禮品或其他利益的資格均不得轉讓或分配給任何其他人士，也不得交換或轉換為任何其他利益或權利。</p> <p>22. 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。</p> <p>23. 獎賞由亞洲萬里通公司提供，其使用受亞洲萬里通公司發佈的條款及細則約束。我們並非獎賞（或其任何部分）之供應商。Mox 免責聲明（可於我們的網站找到）適</p>
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<p>20. 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>21. The Reward is supplied by AML and its use is subject to terms and conditions issued by AML. We are not the supplier of the Reward (or any part of it). The Mox Disclaimer (which can be found on our website) applies in respect of the Reward.</p> <p>22. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles are subject to terms and conditions issued by AML.</p> <p>23. If you have any questions regarding:</p> <p>(a) the Promotion, please contact our Customer Care Team; and</p> <p>(b) the Cathay Membership Programme and Asia Miles, please contact Cathay's customer service team via +852 2747 3333.</p> <p>24. 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.</p> <p>25. 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>26. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>27. Definitions</p>	<p>用於獎賞。</p> <p>24. 國泰會員計劃（包括你的國泰會員賬戶）及亞洲萬里通里數受亞洲萬里通的條款及細則約束。</p> <p>25. 如你對下列有任何疑問：</p> <p>(a) 有關本推廣，請聯繫我們的顧客服務團隊；及</p> <p>(b) 有關國泰會員計劃及亞洲萬里通里數，請致電+852 2747 3333 與國泰客戶服務部聯繫。</p> <p>26. 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>27. 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，並根據中華人民共和國香港特別行政區法律的詮釋。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>28. 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>29. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「港元活期存款戶口結餘」指該曆日香港時間 23:59:59 時您於 Mox 的活期存款戶口所持有的港元存款，但不包括您的 Mox Invest 戶口中的任何「已用資金」。為免生疑問，任何於您的定期存</p>
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<p>The following capitalised terms have the meanings set out below:</p> <p>(a) “HKD Savings Account Balance” means the Hong Kong denominated deposits held in all your savings accounts with Mox, <i>excluding</i> all ‘cash on hold’ in your Mox Invest Account, as at 23:59:59 (Hong Kong time) on that calendar day. For the avoidance of doubt, any deposits held in your Time Deposit Accounts will not count towards your HKD Savings Account Balance.</p> <p>(b) “AML” means Asia Miles Limited.</p> <p>(c) “Asia Miles” has the meaning given in the Registration Terms.</p> <p>(d) “Cathay” means Cathay Pacific Airways Limited.</p> <p>(e) “Cathay Membership Account” has the meaning given in the Registration Terms.</p> <p>(f) “Cathay Membership Programme” has the meaning given in the Registration Terms.</p> <p>(g) “Membership Information” has the meaning given in the Registration Terms.</p> <p>(h) “Promotion Period” means the period beginning on 1 January 2025 and ending on 31 January 2025 (both dates inclusive).</p> <p>(i) “Registration Terms” has the meaning given in clause 3 of these terms.</p> <p>(j) “Reward” means 6,250 Asia Miles.</p> <p>Last updated: 31 December 2024</p>	<p>款戶口內的存款將不會計入您的港元活期存款戶口結餘。</p> <p>(b) 「亞洲萬里通」 是指亞洲萬里通有限公司。</p> <p>(c) 「亞洲萬里通里數」 具有註冊條款賦予的含義。</p> <p>(d) 「國泰」 是指國泰航空有限公司。</p> <p>(e) 「國泰會員賬戶」 具有註冊條款賦予的含義。</p> <p>(f) 「國泰會員計劃」 具有註冊條款賦予的含義。</p> <p>(g) 「會員資料」 具有註冊條款賦予的含義。</p> <p>(h) 「推廣期」 為 2025 年 1 月 1 日開始至 2025 年 1 月 31 日結束 (包括首尾兩天) 。</p> <p>(i) 「註冊條款」 具有本條款第 3 條賦予的含義。</p> <p>(j) 「獎賞」 是 6,250 亞洲萬里通里數。</p> <p>最後更新日期: 2024 年 12 月 31 日</p>
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