

MOX4100 - Deposits Top-up Promotion (April 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. Without limiting clause 2 of these terms, these terms must also be read together with the “MOX4100” Invitation Code Promotion Terms and Conditions and the CX Registration Terms.
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 meanings given to them in our General Terms and Conditions.
6. 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 (you will have ‘completed’ the Mox Account opening process once you have received a welcome notification from Mox);
 - (c) during the period beginning on and from your Joining Day and the following

MOX4100 - 存款額外獎賞推廣 (2025 年 4 月) (「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 應用程式及/或我們的網站找到, 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. 在不限制本條款第 2 條的情況下, 本條款須與「MOX4100」邀請碼推廣條款及細則及國泰登記條款一併閱讀。
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 Mox 戶口開戶程序 (當您收到 Mox 向您發出的迎新通知時, 即代表您的 Mox 戶口開戶程序已「完成」)) ;
 - (c) 於自開戶日期開始起計及隨後 7 日的期間內, 將不少於 HKD250,000 存入您

<p>7 days, deposit at least HKD250,000 into your savings accounts with Mox; and</p> <p>(d) maintain an HKD Savings Account Balance of at least HKD250,000 on each calendar day during the Hold Fund Period,</p> <p>subject to these terms, you will receive the Reward, which, provided you have registered your Cathay Membership Account with Mox in accordance with the CX Registration Terms within 60 days from your Joining Day, will be delivered to your Cathay Membership Account on or before 31 August 2025.</p> <p>For the avoidance of doubt, if, at any point during the Hold Fund Period, your HKD Savings Account Balance falls below HKD250,000, you will not receive the Reward.</p> <p>7. You can only participate in the Promotion once. You can only receive one Reward under these terms.</p> <p>8. The use of the Invitation Code is subject to a quota given on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota usage or its continued availability. For the avoidance of doubt, if you open a Mox account without using the Invitation Code (whether due to a lack of quota or otherwise), you are not entitled to participate in this Promotion.</p> <p>9. If you are eligible to receive Asia Miles under these terms, we will let AML know using your Membership Information, so that AML can deliver the Asia Miles to your Cathay Membership Account. We are not responsible for the delivery of any Asia Miles to your Cathay Membership Account and will not be liable for any failure or delay in the delivery of any Asia Miles (or any part of it) to your Cathay Membership Account.</p> <p>10. From time to time, we may require you to</p>	<p>的 Mox 活期存款戶口; 及</p> <p>(d) 於資金計算期內的各個歷日, 維持不少於 HKD250,000 的港元活期存款戶口結餘,</p> <p>受制於本條款, 您將獲取獎賞。獎賞將於 2025 年 8 月 31 日或之前存入至您的國泰會員賬戶, 惟您必須在您的開戶日期起計 60 日內根據國泰登記條款於 Mox 註冊您的國泰會員帳戶。</p> <p>為免存疑, 如您的港元活期存款戶口結餘在資金計算期間的任何時候低於 HKD250,000, 您將不會獲得獎賞。</p> <p>7. 您只能參與本推廣一次。您只能根據本條款獲得一個獎賞。</p> <p>8. 邀請碼的使用受名額限制, 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。為免存疑, 如果您在未使用邀請碼的情況下開立 Mox 戶口 (無論因名額不足或其他原因), 您不符合參與本推廣的資格。</p> <p>9. 如您就本條款有資格獲得「亞洲萬里通」里數, 我們將使用您的會員資料通知亞洲萬里通, 以便亞洲萬里通將「亞洲萬里通」里數存入您的國泰會員賬戶。我們不負責將任何「亞洲萬里通」里數存入您的國泰會員賬戶, 亦不會就任何「亞洲萬里通」里數 (或其任何部份) 未能或延遲存入您的國泰會員賬戶承擔任何責任。</p> <p>10. 我們可能不時要求您提供與您的國泰會員賬戶有關的額外資料, 以維持您於 Mox 的國泰會員賬戶登記及/或以便交付您根據本條款合資格獲得的任何「亞洲萬里通」里</p>
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<p>provide additional information in connection with your Cathay Membership Account to maintain its registration with Mox and/or to facilitate the delivery of any Asia Miles you may be eligible to receive under these terms. We will notify you of any such requirements from time to time.</p> <p>11. 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 (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 any Asia Miles under these terms and/or the Asia Miles may not be delivered to your Cathay Membership Account.</p> <p>12. You will receive the reward, gift or any other benefit under these terms, only if:</p> <p>(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 have not completed any transactions on your previous Mox Account;</p> <p>(b) when we attempt to deliver the reward, gift or other benefit, you still have the Mox Account that you opened using the Invitation Code, and none of your accounts with Mox has been suspended or is in arrears or default;</p> <p>(c) you hold a valid Cathay Membership Account in your name which you have registered with Mox in accordance with the CX Registration Terms; and</p> <p>(d) you satisfy any additional requirements we may specify from time to time.</p> <p>13. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:</p>	<p>數。我們將不時通知您任何此類要求。</p> <p>11. 您有責任確保您提供給我們的資料的準確性和完整性。如果您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 註冊您的國泰會員賬戶、根據本條款您可能不符合獲得「亞洲萬里通」里數的資格，及/或相關「亞洲萬里通」里數可能無法存入您的國泰會員賬戶。</p> <p>12. 您只能在以下情況根據本條款獲得獎賞、禮品或其他利益：</p> <p>(a) 在您的開戶日期前 12 個月的任何時間，您沒有以您的名義持有 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；</p> <p>(b) 當我們向您發放獎賞、禮品或其他利益時，您仍持有您以邀請碼開立的 Mox 戶口，且您的 Mox 戶口均未被暫停，也沒有拖欠或違約的情況；</p> <p>(c) 您持有有效並以自己名義登記的國泰會員賬戶，並已根據國泰登記條款於 Mox 註冊；及</p> <p>(d) 您滿足我們可能不時指定的任何額外要求。</p> <p>13. 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）；</p>
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<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 under these terms:</p> <p>(i) if we believe that 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);</p> <p>(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</p> <p>(iii) 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).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>14. 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.</p> <p>15. 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,</p>	<p>(b) 暫停或終止本推廣或本條款;</p> <p>(c) 拒絕根據本條款向您提供任何獎賞、禮品或其他利益:</p> <p>(i) 如果我們認為您於 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);</p> <p>(ii) 如果我們認為您任何 Mox 戶口中的收益屬任何非法、欺詐或異常活動的收益; 或</p> <p>(iii) 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)。</p> <p>任何此等決定均該視為最終決定並對您具有約束力。</p> <p>14. 在不限制本條款的情況下, 我們可以確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 應用程式和/或我們網站或透過我們不時鑒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。</p> <p>15. 如您根據本條款獲得任何獎賞、禮品或其他利益, 但您於開戶後的 12 個月內結束您的 Mox 戶口, 我們有權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、禮品或其他利益的總價值。</p> <p>16. 如有任何有關本推廣的爭議, 我們保留最終決定權。</p>
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<p>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>16. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>17. To the extent permitted by laws and regulations:</p> <p>(a) neither Mox nor any of its affiliates, shareholders or 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 offer or distribute to you, 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) 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 partners' negligence, fraud or wilful default.</p> <p>This clause 17 continues after the expiry or termination of the Promotion or these terms.</p> <p>18. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or other</p>	<p>17. 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、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、獎品或其他利益）：</p> <p>(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</p> <p>(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，</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>(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</p> <p>(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。</p> <p>本第 17 條在本推廣或本條款到期或終止後繼續有效。</p> <p>18. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供任何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。</p> <p>19. 您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</p>
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<p>benefits or advantages in connection with the 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 prior disclosure to you.</p> <p>19. 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 the 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 its own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>20. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>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.</p> <p>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.</p> <p>23. The Asia Miles awarded under these terms is supplied by AML and their use is subject to terms and conditions issued by AML. We are not the supplier of any Asia Miles (or any part thereof). The Mox Disclaimer applies in respect of any Asia Miles awarded under these terms.</p> <p>24. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles (including your</p>	<p>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。</p> <p>20. 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。</p> <p>21. 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. 根據本條款頒發的「亞洲萬里通」里數均由亞洲萬里通提供，其使用受亞洲萬里通發佈的條款及細則約束。我們並非「亞洲萬里通」里數（或其任何部份）之供應商。Mox 免責聲明適用於根據本條款頒發的任何「亞洲萬里通」里數。</p> <p>24. 國泰會員計劃（包括您的國泰會員賬戶）及「亞洲萬里通」里數（包括您就「亞洲萬里通」里數的使用）受亞洲萬里通的條款及細則約束。</p> <p>25. 如您對下列有任何疑問：</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 與國泰航空有限公司客戶服務部聯繫。</p> <p>26. 除本條款另有所指，非本條款的協議一方</p>
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<p>use of any Asia Miles) are subject to terms and conditions issued by AML.</p> <p>25. 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 Pacific Airways Limited's customer service team on +852 2747 3333.</p> <p>26. 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>27. 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>28. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>29. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "HKD Savings Account Balance" means, in respect of a day, the Hong Kong denominated deposits held in all your savings accounts with Mox, excluding all 'cash on hold' in your Mox Invest Account, as at 23:59:59 (Hong Kong time) on that day.</p> <p>For the avoidance of doubt, any deposits held in your Time Deposit Account(s) will not count towards your HKD Savings Account Balance.</p>	<p>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>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 戶口中來自出售基金或股票的未結算收益的所有「已用資金」。</p> <p>為免生疑問，任何於您的定期存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) 「資金計算期」是指從您的開戶日期後的第 7 個曆日開始起計，以及隨後的 59 個曆日的期間（包括首尾兩天）。</p> <p>例如，如果您在 2025 年 4 月 7 日開立 Mox 帳戶，則您的資金計算期將為從 2025 年 4 月 14 日起到 2025 年 6 月 12 日止的期間（包括首尾兩天）。</p> <p>(c) 「邀請碼」是指 MOX4100。</p>
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<p>(b) “Hold Fund Period” means the period beginning on the 7th calendar day after your Joining Day and the following 59 calendar days (both days inclusive).</p> <p>For example, if you opened your Mox Account on 7 April 2025, your Hold Fund Period is the period beginning on 14 April 2025 and ending on 12 June 2025 (both dates inclusive).</p> <p>(c) “Invitation Code” means ‘MOX4100.</p> <p>(d) “Joining Day” means the day on which you receive your welcome notification, as described in clause 6(b) of these terms.</p> <p>(e) “Promotion Period” means the period beginning on 7 April 2025 and ending on 30 April 2025 (both dates inclusive).</p> <p>(f) “Reward” means 6,250 Asia Miles.</p> <p>Effective date: 7 April 2025</p>	<p>(d) 「開戶日期」是指您收到迎新通知當天（如本條款第 6(b)條所述）。</p> <p>(e) 「推廣期」是指 2025 年 4 月 7 日至 2025 年 4 月 30 日（包括首尾兩日）。</p> <p>(f) 「獎賞」是指 6,250「亞洲萬里通」里數。</p> <p>生效日期：2025 年 4 月 7 日</p>
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