

**Express Remit Reward promotion (June 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. 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 same meanings given to them in our General Terms and Conditions.
4. If you:
 - (a) are invited to register for the Promotion in the Mox app (we reserve the right to select and invite customers to participate in the Promotion in our sole and absolute discretion);
 - (b) during the Express Remit Promotion Registration Period, register for the Promotion in the Mox app (the “**Express Remit Promotion Registration Day**”), and in the following 90 days (both days inclusive) complete an “**Eligible Express Remit Transaction**”

then we will rebate the Currency Exchange Fee (“**Rebate Reward**”), for the first 3 “**Eligible Express Remit Transaction**” completed during the period:

**即時匯推廣 (2025 年 6 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 app 及/或我們的網站上找到）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的產品及服務的使用。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。
3. 除非另有定義或另有所指，本條款中使用的定義具有我們一般條款及細則賦予的含義。
4. 如你：
 - (a) 於 Mox app 獲邀參加本推廣（我們保留全權酌情決定權選擇及邀請客戶參與本推廣）；
 - (b) 在即時匯推廣註冊期內，於 Mox app 參加本推廣（「**即時匯推廣註冊日**」）及在其後 90 天的期間內（包括首尾兩日）完成「**合資格即時匯交易**」；

我們將就本推廣期間內完成的首三項「合資格即時匯交易」返還貨幣兌換費（「**回饋獎勵**」）：
5. 每項回贈獎勵將於相關「即時匯」交易完成後存入你的 Mox 戶口。

<p>5. Each Rebate Reward will be delivered to your Mox Account upon completion of the relevant 'Express Remit' transaction.</p> <p>6. The amount of each Rebate Reward that you may receive pursuant to this Promotion is capped at HKD 1000. You can only receive the Rebate Reward three times.</p> <p>7. Registration for the Promotion is subject to a quota of 5,000 registrations. The Express Remit Promotion Registration Period' will end on the earlier of: (a) the last day of that period, and (b) the day on which there has been 5,000 registrations. Registration for the Promotion is 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.</p> <p>8. We reserve the right, at any time, without notice or reason and in our sole 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 for any 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>6. 根據本推廣，你可獲得的每筆回饋獎勵金額上限為 HKD1000。你最多只可獲得三次回饋獎勵。</p> <p>7. 本推廣的參加名額為 5,000 位。「即時匯推廣註冊期」將於該期間的最後一天或當參加人數達 5,000 人當天結束(以較早者為準)。本推廣的參加名額按我們絕對酌情權，以先到先得的方式提供。我們不會通知你使用任何名額使用或供應的最新情況。</p> <p>8. 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> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 因任何我們認為適當的理由拒絕就本推廣向你提供任何獎賞，禮品或其他利益；及</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>任何此等決定均視為最終決定並對你具有約束力。</p> <p>9. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>10. 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、訴訟、法律程序或索償（包括</p>
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<p>9. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>10. 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, 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>(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 10 continues after the expiry or termination of the Promotion or these terms.</p> <p>11. 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 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</p>	<p>任何拒絕向你提供任何獎賞、禮品或其他利益的任何決定或你未能收取任何獎賞、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>(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 10 條在本推廣或本條款到期或終止後繼續有效。</p> <p>11. 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，而無需事先向你披露。</p> <p>12. 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）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</p>
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<p>benefit, absolutely, without having to make any prior disclosure to you.</p> <p>12. 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>13. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>14. 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>15. 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>16. Currency exchanges involve risks. You may incur losses as a result of carrying out currency exchanges on the Mox app (including as a result of exchange rate fluctuations). You acknowledge that you carry out currency exchanges on the Mox app entirely for your own account and at your own risk.</p> <p>17. 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>18. These terms are governed in all respects by and construed in accordance with the</p>	<p>保留任何此等利益或好處，而無需事先向你披露。</p> <p>13. 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>14. 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、交換或轉換成任何其他利益或權利。</p> <p>15. 本推廣或其條款並未視作、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>16. 貨幣兌換涉及風險。你可能會因在 Mox app 上兌換貨幣（包括因匯率波動）而蒙受損失。你確認你在 Mox app 上兌換貨幣是為按照你自己的意願並自行承擔風險。</p> <p>17. 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>18. 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>19. 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>20. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「合資格即時匯交易」指：(i) 你使用</p>
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<p>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>19. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>20. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "Eligible Express Remit Transaction" means: (i) if you send money to another country or region using 'Express Remit' in the Mox app; and (ii) the 'Express Remit' transaction involves currency exchange and incurs a currency exchange fee (as set out in the 'Fees and Charges' section in the Mox app and/or on our website).</p> <p>(b) "Express Remit Promotion Registration Day" has the meaning given to it in clause 4(b) of these terms</p> <p>(c) "Express Remit Promotion Registration Period" means, subject to clause 7 of these terms, the period beginning on 23 June 2025 and ending on 31 December 2025 (both dates inclusive).</p> <p>(d) "Express Remit Promotion Period" has the meaning given in clause 4(b)</p> <p>(e) "Rebate Reward" has the meaning given to it in clause 4 of these terms</p> <p>Effective date: 23 June 2025</p>	<p>Mox app 中的「即時匯」功能向其他國家或地區匯款；(ii)「即時匯」交易涉及貨幣兌換，並產生貨幣兌換費（如 Mox app 和/或我們網站中的「收費及手續費」所述）。</p> <p>(b) 「即時匯推廣註冊日」 具有本條款第 4(b)條賦予的含義。</p> <p>(c) 「即時匯推廣註冊期」 受制於本條款第 7 條，是指 2025 年 6 月 23 日至 2025 年 12 月 31 日（包括首尾兩天）。</p> <p>(d) 「繳費推廣期」 是指具有本條款第 4(b)條賦予的含義。</p> <p>(e) 「回饋獎勵」 具有本條款第 4 條賦予的含義。</p> <p>生效日期：2025 年 6 月 23 日</p>
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