

Mox Instant Loan Tax Season Lucky Draw Promotion (“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. 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 same meanings given to them in our General Terms and Conditions.
5. During each Entry Period, if you are approved for any Instant Loan (“**Eligible Instant Loan**”), subject to these terms, you will receive one entry into a Lucky Draw for that Entry Period.
6. We will determine whether you may enter into a Lucky Draw based on the records held by us, which are final and conclusive in case of any discrepancy.
7. If you have received one entry or have entered into a Lucky Draw and the Eligible Instant Loan is subsequently closed, we reserve the right to cancel that Lucky Draw entry granted to you in connection with your satisfaction of the requirement under clause 5 of these terms.

Mox「即時借」稅季大抽獎推廣（「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）（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，而該等條款繼續適用於您與我們的關係及您就我們任何產品及服務的使用。
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。
5. 在每個參加期內，如果您獲成功批核一項「即時借」（「**合資格「即時借」**」），受制於本條款，您將會就該參加期獲得一次參加大抽獎的機會。
6. 我們將根據我們持有的紀錄，決定您能否參加大抽獎。如有任何差異，我們保留最終決定權。
7. 如您獲得一次參加大抽獎的機會或已參加大抽獎後取消合資格「即時借」，我們有權取消您因滿足本條款第 5 條而獲得參加大抽獎的權利。
8. 您可參加每次大抽獎的資格將於該參加期最後一天晚上 11 時 59 分 59 秒截止。

<p>8. Your eligibility to enter into a Lucky Draw will end at 11:59:59pm on the last day of each Entry Period.</p> <p>9. You can only enter into a Lucky Draw once for each Entry Period. You can only receive one Reward in this Promotion.</p> <p>10. We will hold the respective Lucky Draw on 7 January 2025, 7 February 2025 and 7 March 2025. We will select one winner randomly (each, a “Winner”) for each Lucky Draw. We will announce the respective Winner on 14 January 2025, 14 February 2025 and 14 March 2025 for the respective Lucky Draw on our website and/or social media platform. If you are a Winner, we will let you know by email and/or SMS (based in our records). Please note that if the date of the announcement falls on non-working day in Hong Kong (e.g. public holiday), we will send the announcement on the next working day.</p> <p>11. If you are a Winner, subject to these terms, you will receive the Reward. The Reward will be deposited into your Mox Account on or before 31 January 2024, 28 February 2025 and 31 March 2025 for the respective Lucky Draw.</p> <p>12. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you 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;</p> <p>(b) the relevant Eligible Instant Loan is still active at the time you receive the email and/or SMS notifying you that you are a Winner; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p>	<p>9. 您只可就每個參加期參加一次大抽獎。您最多只可從本推廣中獲得一次獎賞。</p> <p>10. 大抽獎將分別於 2025 年 1 月 7 日, 2025 年 2 月 7 日及 2025 年 3 月 7 日舉行。我們將於每次大抽獎隨機抽出 1 名獲獎者 (每位稱為「獲獎者」)。我們將分別於 2025 年 1 月 14 日, 2025 年 2 月 14 日及 2025 年 3 月 14 日在我們的網站及/或社交媒體專頁公布獲獎者。如果您是獲獎者, 我們將以根據我們的紀錄的電郵及/或短訊通知您被抽出成為獲獎者。請注意, 如通知及/或公布的日期並非香港工作天 (例如公眾假期), 有關通知及/或公布將延後至下一個工作天。</p> <p>11. 如您是獲獎者, 受制於本條款, 您可獲得獎賞。各個大抽獎的獎賞將於分別於 2025 年 1 月 31 日, 2025 年 2 月 28 日及 2025 年 3 月 31 日或之前存入您的 Mox 戶口。</p> <p>12. 您只能於以下情況下獲得與本推廣相關的任何獎賞、禮品或任何其他利益:</p> <p>(a) 當我們發放獎賞、禮品或其他利益給您時, 您必須仍持有您的 Mox 戶口, 且該 Mox 戶口並未被您本人或我們暫停或關閉, 也沒有拖欠或違約;</p> <p>(b) 於您收到通知您已成為獲獎者的電郵及/或短訊時, 相關合資格「即時借」仍然生效; 及</p> <p>(c) 您滿足我們可能不時指定的任何額外其他要求。</p> <p>13. 我們保留絕對酌情權決定, 而不另行通知或提供理由, 隨時:</p>
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13. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:

- (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);
- (b) suspend or terminate the Promotion or these terms;
- (c) refuse to give you any reward, gift or other benefit in respect of the Promotion for any other reason we deem appropriate; and
- (d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion).

Any such decision shall be conclusive and binding on you.

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.

15. If any dispute arises in connection with the Promotion, our decision is final.

16. To the extent permitted by laws and regulations:

- (a) neither Mox nor any of its affiliates, shareholders and partners shall be responsible for any loss or damages suffered by you; and**
- (b) you shall release Mox and its affiliates, shareholders and partners from all actions, proceedings and**

(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有關本推廣的任何獎賞、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；

(c) 出於我們認為適當的任何其他原因拒絕就本推廣向您提供任何獎賞、禮品或任何其他利益；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）。

任何此等決定均該視為最終決定並對您具有約束力。

14. 在不限制這些條款的情況下，我們可以決定您是否將本推廣與我們不定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。

15. 如有任何有關本推廣的爭議，我們保留最終決定權。

16. 在法律及法規允許的範圍內，就您因參與本推廣或本條款所致或相關引起的損失、損害賠償、法律行動、法律程序或索償（包括任何不向您提供獎賞、禮品或其他利益的決定或您未能獲得任何獎賞、禮品或其他利益）：

- (a) Mox 或任何其關聯公司、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>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 partner's negligence, fraud or wilful default such negligence, fraud or wilful default.</p> <p>This clause 16 continues after the expiry or termination of these terms.</p> <p>17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>18. None of your right to the Reward, your participation in a Lucky Draw or your eligibility to receive any Reward can be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>19. Nothing in these terms or the Promotion will deem, imply or suggest that a person or entity is acting as an agent or representative of Mox or otherwise soliciting business on behalf of Mox.</p> <p>20. The Promotion and the Lucky Draws are not run or operated by any third party. The Rewards and the Lucky Draws are not awarded by any third party.</p> <p>21. A person who is not a party to these terms has no right to enforce or enjoy the benefit</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、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引致。</p> <p>本第 16 條在本條款到期或終止後仍繼續有效。</p> <p>17. 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>18. 您不得將參與大抽獎的資格或獲得有關本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，或交換或轉換作其他利益或權利。</p> <p>19. 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>20. 本推廣及大抽獎並非由任何第三方舉辦或營運。獎賞及大抽獎並非由任何第三方頒發。</p> <p>21. 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>
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<p>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>22. 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>23. You acknowledge that third parties may receive remuneration, commission, rebates or other payments, 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 at any 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>24. 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>25. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>26. To borrow or not to borrow? Borrow only if you can repay!</p> <p>27. Definitions</p>	<p>22. 您知悉第三方（包括我們的直接或間接股東）可能向我們提供任何與本推廣有關的付款（例如津貼）、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>23. 您知悉第三方可直接或間接從我們獲得與本推廣有關的報酬、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、金額及計算方法可隨時更改。該第三方絕對享有及保留任何此等利益或好處，而不必事先向您披露。</p> <p>24. 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。雙方均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>25. 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>26. 借定唔借？還得到先好借！</p> <p>27. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「合資格「即時借」」擁有本條第 5 條所述的定義。</p> <p>(b) 「合資格「即時借」金額」是指如您在申請合資格「即時借」的時候：</p> <p>(i) 沒有任何現行「即時借」，則為該合資格「即時借」的總本金金額； 或</p>
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The following capitalized terms have the meanings set out below:

(a) “**Eligible Instant Loan**” has the meaning given in clause 5 of these terms.

(b) “**Eligible Instant Loan Amount**” means:

(i) if you do not have any active Instant Loan(s) at the time of your Instant Loan application, the total principal amount of the Instant Loan; or

(ii) if you already have active Instant Loan(s) at the time you apply for an Instant Loan (i.e. you apply to top up your active Instant Loan(s)), the Instant Loan principal amount that is on top of the outstanding principal amount of your active Instant Loan(s).

For example, you already have 1 active Instant Loan with an outstanding principal amount of HKD23,000 when you apply to borrow an additional principal amount of HKD50,000 on 10 December 2024, the additional amount of HKD50,000 would be considered the ‘Eligible Instant Loan Amount’.

(c) “**Entry Period**” means the entry period for a Lucky Draw as set out in the table below:

Lucky Draw	Entry Period (both dates inclusive)
1	18 November 2024 to 17 December 2024
2	18 December 2024 to 17 January 2025
3	18 January 2025 to 17 February 2025

(d) “**Lucky Draw**” means each lucky draw for the respective Entry Period

(ii) 已有其他現行「即時借」（即您申請加碼現行「即時借」），則為現行「即時借」之上的額外本金。

例如，您已有一筆未償還本金為港幣 23,000 元的現行「即時借」，您於 2024 年 12 月 10 日申請加碼「即時借」，加碼的本金為港幣 50,000 元，您的合資格「即時借」金額則為港幣 50,000 元。

(c) 「**參加期**」是指下表所列參加一個大抽獎的時期：

大抽獎	參加期 (包括首尾兩天)
1	2024 年 11 月 18 日至 2024 年 12 月 17 日
2	2024 年 12 月 18 日至 2025 年 1 月 17 日
3	2025 年 1 月 18 日至 2025 年 2 月 17 日

(d) 「**大抽獎**」是指由 Mox 就每段參加期所舉辦，並有機會贏取獎賞的各次抽獎。

(e) 「**獎賞**」是指相等於您的合資格「即時借」金額的金額，最高為港幣 100,000 元。

(f) 「**獲獎者**」擁有本條第 10 條所述的定義。

最後更新日期：2024 年 11 月 18 日



<p>operated by Mox for a chance to win the Reward.</p> <p>(e) “Reward” means the amount that is equivalent to your Eligible Instant Loan Amount, capped at HKD100,000.</p> <p>(f) “Winner” has the meaning given in clause 10 of these terms.</p> <p>Last updated: 18 November 2024</p>	
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