



**“KRIPSEASY” Invitation Code Promotion - Top-up Reward (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. You must also read the “KRIPSEASY” Invitation Code Promotion Terms and Conditions (which can be found on our website) (“**Core Promotion T&Cs**”) which also applies to the Promotion.
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, complete the requirements set out in clause 4(a) of the Core Promotion T&Cs;
  - (b) complete the Mox Account opening process in accordance with clause 4(b) of the Core Promotion T&Cs; and
  - (c) complete the Mox Credit application process in accordance with clause 4(c) of the Core Promotion T&Cs,

subject to these terms and in addition to any reward(s) you may receive pursuant to the Core Promotion T&Cs, you will

**「KRIPSEASY」邀請碼推廣 - 額外獎賞（「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（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。
3. 你亦必須閱讀同樣適用於本推廣的「KRIPSEASY」邀請碼推廣條款及細則（可在我們的網站找到）（「**基礎推廣條款**」）。
4. 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。
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. 如果你：
  - (a) 於推廣期內，完成基礎推廣條款的第 4(a)條下列明的要求；
  - (b) 按基礎推廣條款的第 4(b)條下列明的要求完成 Mox 戶口開戶程序；及
  - (c) 按基礎推廣條款的第 4(c)條下列明的要求完成 Mox Credit 申請程序，

受制於本條款及除基礎推廣條款下列明的獎賞外，你將獲得額外獎賞，而我們將在



<p>receive the Top-up Reward (“<b>Top-up Reward</b>”), which we will deposit into your Mox Account on or before 21 NOVEMBER 2024.</p> <p>7. You can only participate in the Promotion once. You can only receive the Top-up Reward once.</p> <p>8. The availability of the Top-up Reward is subject to a quota of 1,000 rewards (“<b>Quota</b>”). The ‘Promotion Period’ will end on the earlier of the last day of that period and the day on which the Quota has been reached. The Quota is available on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the usage or continued availability of the Quota.</p> <p>9. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you have not held a Mox Account in your name at any time in the 12 months prior to the opening of your Mox Account pursuant to the Core Promotion T&amp;Cs. 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) when we attempt to give you the reward, gift or other benefit, the Mox Account that you opened pursuant to the Core Promotion T&amp;Cs and your Mox Credit account that was approved and opened in connection with the Core Promotion T&amp;Cs each remain open and have not been suspended or closed and are not in arrears or default; and</p> <p>(c) you 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>2024 年 11 月 21 日或之前將額外獎賞存入你的 Mox 戶口內。</p> <p>7. 你只能參加本推廣一次。你只能獲得額外獎賞一次。</p> <p>8. 額外獎賞的名額為 1,000 位 (「<b>名額</b>」)。「推廣期」將於該期間的最後一天或名額已滿當天結束 (以較早者為準)。名額的供應, 按我們絕對酌情權, 以先到先得的方式提供。我們不會通知你任何名額使用或供應的最新情況。</p> <p>9. 你只能於以下情況下獲得與本推廣有關的任何獎賞、禮品或任何其他利益:</p> <p>(a) 根據基礎推廣條款開立你的 Mox 戶口前 12 個月的任何時間, 你沒有以你的名義持有 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) 當我們發放獎賞、禮品或其他利益給你時, 你必須仍持有你根據基礎推廣條款開立的 Mox 戶口及按基礎推廣條款批核使用的 Mox Credit, 且該 Mox 戶口及 Mox Credit 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>(c) 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, 而不另行通知或提供理由, 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有關本推廣的任何獎賞、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 benefit in respect of the Promotion and/or its respective 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 style="margin-left: 20px;">(i) if we believe your Mox Account 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); or</p> <p style="margin-left: 20px;">(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>11. If you 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>12. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>13. To the extent permitted by laws and regulations:</b></p> <p style="margin-left: 20px;"><b>(a) neither Mox nor any of its affiliates, shareholders or partners shall be</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 style="margin-left: 20px;">(i) 如果我們認為你的 Mox 戶口是出於不當目的而開設 (例如通過關閉和開立一個或多個 Mox 戶口以換取數項獎賞、禮品或其他利益); 或</p> <p style="margin-left: 20px;">(ii) 出於我們認為適當的任何其他原因; 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其他任何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>11. 如你已收到與本推廣相關的任何獎賞、禮品或其他利益, 而隨後於你開戶後的 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>12. 如有任何有關本推廣的爭議, 我們保留最終決定權。</p> <p><b>13. 在法律及法規允許的範圍內, 就你因參與本推廣或本條款所致或相關引起的損失 (包括任何不向你提供獎賞、禮品或其他利益的決定或你未能獲得任何獎賞、禮品或其他利益) :</b></p> <p style="margin-left: 20px;"><b>(a) Mox 或任何其關聯公司、股東或合作夥伴對你遭受的任何損失或損害均不承擔任何責任; 及</b></p>
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<p>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 any such loss, damages, action, proceeding or claim is due to Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default and only to the extent such loss, damages, action, proceeding or claim is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p> <p><b>This clause 13 continues after the expiry or termination of the Promotion or these terms.</b></p> <p>14. 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>15. 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 Benefit may vary at any time and such third parties are entitled to retain any such benefit or advantages for its own account</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、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>惟因 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的損失、損害、訴訟、法律程序或索償而該等損失、損害、法律行動、法律程序或索償是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除外。</p> <p><b>本第 13 條在本條款或本推廣終止後仍繼續有效。</b></p> <p>14. 你知悉第三方（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，而無需事先向你披露。</p> <p>15. 你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，而不必事先向你披露。</p> <p>16. 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>17. 你不得將參與本推廣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>18. 本推廣或本條款並未視作、暗示或表示任</p>
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<p>and benefit absolutely without having to make any prior disclosure to you.</p> <p>16. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>17. 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>18. 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>19. 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>20. 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>21. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>22. To borrow or not to borrow? Borrow only if you can repay!</p> <p><b>23. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "<b>Core Promotion T&amp;Cs</b>" has the meaning given in clause 3 of these</p>	<p>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>19. 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>20. 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>21. 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>22. 借定唔借？還得到先好借！</p> <p><b>23. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) 「<b>基礎推廣條款</b>」具有本條款第 3 條賦予的含義。</p> <p>(b) 「<b>推廣期</b>」是指，受制於本條款第 8 條，2024 年 9 月 1 日至 2024 年 9 月 30 日之期間（包括首尾兩日）。</p> <p>(c) 「<b>名額</b>」具有本條款第 8 條賦予的含義。</p> <p>(d) 「<b>額外獎賞</b>」是指港幣 300 元的現金獎賞。</p> <p>最後更新日期：2024 年 9 月 1 日</p>
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<p>terms.</p> <p>(b) “<b>Promotion Period</b>” means, subject to clause 8 of these terms, the period beginning on 1 September 2024 and ending on 30 September 2024 (both dates inclusive).</p> <p>(c) “<b>Quota</b>” has the meaning given in clause 8 of these terms.</p> <p>(d) “<b>Top-up Reward</b>” means a cash reward of HKD300.</p> <p>Last updated: 1 September 2024</p>	
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