

Mox Referral Programme 18: Deposits Top-up Campaign (the “Deposits Top-up Programme”) Terms and Conditions

1. These terms apply to the Deposits Top-up Programme offered by Mox Bank Limited (“Mox”, “we”, “us” or “our”). By participating in the Deposits Top-up Programme, 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 Mox Referral Programme 18 Terms and Conditions (“**Referral Programme 18 Terms**”) 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. You may participate in the Deposits Top-up Programme as a Referrer or a Referee or both.
7. If a Successful Referral occurs and the Referee, within 7 days after their Joining Day, deposits and maintains an HKD Savings Account Balance of at least HKD250,000 on each calendar day during the Hold Fund Period (“**Successful Savings Challenge Completion**”), subject to these terms, you (whether as Referrer or Referee) will receive the

Mox 推薦共賞計劃 18：存款額外獎賞推廣（「本存款額外計劃」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「Mox」及「我們」）進行的計劃。參加本存款額外計劃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、一般條款及細則及其附表（包括其附表），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。除本條款外，任何前述條款亦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 Mox 推薦共賞計劃 18 條款及細則（「**推薦共賞計劃 18 條款**」）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. 您可以推薦人或好友或同時成為推薦人及好友參加本存款額外計劃。
7. 如成功推薦發生後，且好友於開戶日期後 7 天內，存入並於資金計算期內的每個曆日維持至少港幣 250,000 元的港幣活期存款戶口結餘（「**成功完成儲蓄挑戰**」），受制於本條款，您（無論是推薦人或好友）將收到下列表的相應「亞洲萬里通」里數：

respective number of Asia Miles set out in the table below:

If you are the...	Asia Miles
Referrer	500 Asia Miles for each Successful Savings Challenge Completion
Referee	6,250 Asia Miles after a Successful Savings Challenge Completion occurs

8. For the avoidance of doubt, if, at any point during the Hold Fund Period, the HKD Savings Account Balance falls below HKD250,000, you will not receive any Asia Miles under the Deposits Top-up Programme.
9. Each of the Referrer and the Referee will receive the respective number of Asia Miles in their respective Cathay Membership Account within 60 days after their Successful Savings Challenge Completion occurs.
10. If you are eligible to receive Asia Miles pursuant to the Deposits Top-up Programme, 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 to your Cathay Membership Account.
11. 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 Asia Miles you may be eligible to receive pursuant to the Deposits Top-up

如您是...	「亞洲萬里通」里數
推薦人	每項成功完成儲蓄挑戰可獲得 500 「亞洲萬里通」里數
好友	成功完成儲蓄挑戰後可獲得 6,250 「亞洲萬里通」里數

8. 為免存疑，如在資金計算期內任何時間，您的港幣活期存款戶口結餘低於港幣 250,000 元，您將不會獲得本存款額外計劃的任何「亞洲萬里通」里數。
9. 我們將會在每項成功完成儲蓄挑戰發生後的 60 天內將相應的「亞洲萬里通」里數存入推薦人及好友各自的國泰會員賬戶。
10. 如您滿足本存款額外計劃並合資格得到「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，亦不會就您任何「亞洲萬里通」里數未能或延遲存入您的國泰會員賬戶承擔任何責任。
11. 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/或以便交付您就本存款額外計劃合資格獲得的任何「亞洲萬里通」里數。我們將不時通知您任何此類要求。

<p>Programme. We will notify you of any such requirements from time to time.</p> <p>12. 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 and/or the Asia Miles may not be delivered to your Cathay Membership Account.</p> <p>13. You can only participate in the Deposits Top-up Programme as a Referee once. However, you can participate in the Deposits Top-up Programme as a Referrer as many times as you like.</p> <p>14. You will receive the reward, gift or any other benefit in respect of the Deposits Top-up Programme only if:</p> <p>(a) you are the Referee, you have never held a Mox Account in your name, at any time. 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) each of the relevant Referrer and the relevant Referee holds a valid Mox Account in their respective names when the applicable reward, gift or other benefit is delivered with no such Mox Accounts having been suspended or closed by the Referrer or Referee (as applicable) or by us or in arrears or default; and</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) each of the relevant Referrer and the relevant Referee satisfies any</p>	<p>12. 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、您可能沒有資格獲得任何「亞洲萬里通」里數，及/或「亞洲萬里通」里數可能無法存入您的國泰會員賬戶。</p> <p>13. 您只可以好友身分參與本存款額外計劃一次，但您可以推薦人身分多次參與本存款額外計劃。</p> <p>14. 您只有在以下情況下才可獲得相應本存款額外計劃的獎賞、禮品或任何其他利益：</p> <p>(a) 如您是好友，您在任何時間都從未以自己名義持有 Mox 戶口。如您曾經持有過 Mox 戶口但當時沒有完成任何交易，您亦被視為已持有 Mox 戶口；</p> <p>(b) 當我們試圖向您發放相應獎賞、禮品或其他利益時，每位相關的推薦人及相關的好友均持有有效並以自己名義開立的 Mox 戶口，且該等 Mox 戶口均並未被推薦人或好友（按適用）或我們暫停或關閉，也沒有拖欠或違約；及</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) 各相關的推薦人及相關的好友遵守我們不時向他們提出的任何額外要求。</p> <p>15. 我們保留全權及絕對酌情權，在無須通知或提供原因的情況下，隨時：</p>
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<p>additional requirements we may specify from time to time.</p> <p>15. We reserve the right, at any time without notice or reason and in our sole discretion, to:</p> <p>(a) change or modify the Deposits Top-up Programme or these terms (including any dates set out in these terms, or any reward, gift or benefit in respect of the Deposits Top-up Programme and/or its monetary value);</p> <p>(b) suspend or terminate the Deposits Top-up Programme or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of the Deposits Top-up Programme:</p> <p>(i) if we believe that any relevant 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>(ii) for any other reason we deem relevant; and</p> <p>(d) make any decision in connection with the Deposits Top-up Programme (including to refuse or suspend the participation of any Referrer or Referee in the Deposits Top-up Programme).</p> <p>Any such decision shall be conclusive and binding on you (as a Referrer or a Referee, as applicable).</p> <p>16. Without limiting anything in these terms, we may determine whether or not you (as a Referrer or a Referee, as applicable) can combine the Deposits Top-up Programme with other offers or promotions that we may offer from time to time. We will let you know if you can combine the Deposits Top-up Programme with other offers or promotions in the Mox app and/or our website or</p>	<p>(a) 更改或修訂本存款額外計劃或其條款（包括本條款列出的任何日期或本存款額外計劃的任何獎賞、禮品或利益及/或其相關的現金價值）；</p> <p>(b) 暫停或終止本存款額外計劃或本條款；</p> <p>(c) 拒絕向您或其他任何推薦人或好友提供本存款額外計劃的任何獎賞、禮品或其他利益：</p> <p>(i) 如我們相信任何相關 Mox 戶口的開立是建基於不當目的（例如試圖通過關閉和開立一個或多個 Mox 戶口以獲得多項獎賞、禮品或其他利益）；或</p> <p>(ii) 任何其他我們認為適當的理由；及</p> <p>(d) 對本存款額外計劃作出任何決定（包括拒絕或暫停推薦人或好友參與本存款額外計劃）。</p> <p>任何此等決定均視為最終決定及對您（無論作為推薦人或好友，按適用）具有約束力。</p> <p>16. 在不限制本條款的情況下，我們可以確定您（推薦人或者好友，如適用）是否可以將本存款額外計劃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決定的任何其他通訊渠道通知您本存款額外計劃是否可以與其他優惠或推廣一併使用。</p> <p>17. 如您是好友而您獲取任何獎賞、禮品或其他利益，而隨後於開戶後的 12 個月內結束您的 Mox 戶口，我們有權在我們完成結束</p>
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through any other communication channels we may determine from time to time.

17. If you are the Referee and you've received any reward, gift or other benefit pursuant in respect of the Deposits Top-up Programme and you subsequently close your Mox Account within 12 months from 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.

18. If any dispute arises in connection with the Deposits Top-up Programme, our decision is final.

19. To the extent permitted by laws and regulations:

(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you (whether as a Referrer or a Referee or otherwise); and

(b) you (whether as a Referrer or a Referee or otherwise) 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 Deposits Top-up Programme, whether as a Referrer or a Referee or otherwise, (including any decision not to give you, or your failure to receive any reward, gift or other benefit) or these terms, unless:

(y) any such loss, damages, action, proceeding or claim is due to; and

(z) where such loss, damages, action, proceeding or claim was reasonably

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共價值。

18. 如有與本存款額外計劃有關而引起任何爭議，我們擁有最終決策權。

19. 在法律及法規允許的範圍內，就您（無論作為推薦人或好友或以其他身分）因參與本存款額外計劃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任何獎賞、禮品或其他利益的任何決定，或您未能收取任何獎賞、禮品或其他利益）：

(a) Mox 及其任何關聯公司、股東及合作夥伴對您（無論作為推薦人或好友或以其他身分）遭受的任何損失或損害賠償均不承擔任何責任；及

(b) 您（無論作為推薦人或好友或以其他身分）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，

除非該等損失、損害賠償、法律行動、法律程序或索償是：

(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

(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。

本第 19 條在本存款額外計劃或本條款到期或終止後繼續有效。

20. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供與本存款額外計劃

<p style="text-align: center;">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 19 continues after the expiry or termination of the Deposits Top-up Programme or these terms.</p> <p>21. 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 Deposits Top-up Programme. 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>22. 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 Deposits Top-up Programme. 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 benefits or advantages for its own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>23. The Deposits Top-up Programme does not constitute an offer, invitation or recommendation to any person to enter into any transaction.</p> <p>24. Neither your participation in the Deposits Top-up Programme, nor your eligibility to receive any reward, gift or other benefit in respect of the Deposits Top-up Programme may be transferred or assigned to any other person or</p>	<p>有關的付款（例如津貼）及其他利益或好處。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>21. 您知悉第三方可能會直接或間接從我們獲得與本存款額外計劃有關的付款（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，而無需事先向您披露。</p> <p>22. 本存款額外計劃並不構成對任何人進行任何交易的要約、邀請或推薦。</p> <p>23. 您就本存款額外計劃的參與及獲取本存款額外計劃的任何獎賞、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>24. 本存款額外計劃的任何獎賞、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>25. 「亞洲萬里通」里數由亞洲萬里通提供，其使用受亞洲萬里通發佈的條款及細則約束。我們並非任何「亞洲萬里通」里數之供應商。Mox 免責聲明適用於「亞洲萬里通」里數。</p> <p>26. 國泰會員計劃（包括您的國泰會員賬戶）及「亞洲萬里通」里數受亞洲萬里通的條款及細則約束。</p> <p>27. 如您對下列有任何疑問：</p>
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<p>exchanged or converted into any other benefit or right.</p> <p>25. Nothing under these terms or the Deposits Top-up Programme will deem, imply or suggest that any person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.</p> <p>26. The Asia Miles awarded under the Deposits Top-up Programme is supplied by AML and its use is subject to the terms and conditions issued by AML. We are not the supplier of any Asia Miles. The Mox Disclaimer applies in respect of any Asia Miles awarded under the Deposits Top-up Programme.</p> <p>27. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles are subject to the terms and conditions issued by AML.</p> <p>28. If you have any questions regarding:</p> <p>(a) the Deposits Top-up Programme, 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 via +852 2747 3333.</p> <p>29. 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>30. 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>(a) 有關本存款額外計劃，請聯絡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絡。</p> <p>28. 除本條款另有列出外，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>29. 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>30. 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>31. 借定唔借？還得到先好借！</p> <p>32. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「國泰會員計劃」具有國泰登記條款賦予的含義。</p> <p>(b) 「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>
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31. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.

32. To borrow or not to borrow? Borrow only if you can repay!

32. Definitions

The following capitalised terms have the meanings set out below:

(a) “**Cathay Membership Programme**” has the meaning given in the CX Registration Terms.

(b) “**HKD Savings Account Balance**” means 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 calendar day. For the avoidance of doubt, any deposits held in your Time Deposit Accounts will not count towards your HKD Savings Account Balance.

(c) “**Hold Fund Period**” means the period beginning on the 7th calendar day after the Referee’s Joining Day and the following 60 calendar days (both days inclusive).

For example, if the Referee opened his/her Mox Account on 1 January 2025, the Hold Fund Period for the Referee is the period between 8 January 2025 and 9 March 2025 (both dates inclusive).

(d) “**Joining Day**” has the meaning given to it in the Referral Programme 18 Terms.

(e) “**Referral Programme 18 Terms**” has the meaning given to it in clause 2 of these terms.

(c) 「**資金計算期**」指您的好友於其開戶日期後第 7 個曆日及其後 60 個曆日（包括首尾兩天）。

例如您的好友的開戶日期為 2025 年 1 月 1 日，該好友的資金計算期為 2025 年 1 月 8 日至 2025 年 3 月 9 日期間（包括首尾兩日）。

(d) 「**開戶日期**」具有推薦共賞計劃 18 條款賦予的含義。

(e) 「**推薦共賞計劃 18 條款**」具有本條款第 2 條賦予的含義。

(f) 「**成功完成儲蓄挑戰**」具有本條款第 7 條賦予的含義。

(g) 「**成功推薦**」具有推薦共賞計劃 18 條款賦予的含義。

最後更新日期：2024 年 12 月 11 日

<p>(f) “Successful Savings Challenge Completion” has the meaning given to it in clause 7 of these terms.</p> <p>(g) “Successful Referral” has the meaning given to it in the Referral Programme 18 Terms.</p> <p>Last updated date: 11 December 2024</p>	
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