

Mox Referral Programme 20: Deposits Top-up Programme (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 20 Terms and Conditions (“**Referral Programme 20 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. Unless specified or the context requires otherwise, any references to “**you**” in these terms refers to you in both your capacity as the Referee and the Referee.
7. If the Referee:
 - (a) satisfies the requirements in clauses 8(a) and (b) of the Referral Programme 20 Terms;

Mox 推薦共賞計劃 20: 存款額外獎賞推廣計劃 (「本存款額外計劃」) 條款及細則

1. 本條款適用於由 Mox Bank Limited (「**Mox**」或「**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 (包括其所有附表), 其分別可於 Mox app 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 Mox 推薦共賞計劃 20 條款及細則 (「**推薦共賞計劃 20 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. 您可以以推薦人或好友的身分參加本存款額外計劃。除非另有訂明或上文下理另有所指, 本條款中使用的「**您**」均指推薦人及好友。
7. 如好友:
 - (a) 滿足推薦共賞計劃 20 條款第 8(a)及(b)條的要求;

<p>(b) during the period on and from the Joining Day and the following 7 days, transfer at least HKD50,000 to their savings accounts with Mox; and</p> <p>(c) maintains a HKD Savings Account Balance of at least HKD50,000 on each calendar day during the Hold Fund Period,</p> <p>(the “Savings Challenge”), subject to these terms, each of the Referrer and the Referree will receive the Savings Reward.</p> <p>8. For the avoidance of doubt, if, at any point during the Hold Fund Period, the Referee’s HKD Savings Account Balance falls below HKD50,000, neither the Referrer or the Referee will receive the Savings Reward.</p> <p>9. If you are the Referee, you will receive your Savings Reward under the the Deposits Top-up Programme in the same form you have chosen to receive your reward(s) under the Programme.</p> <p>10. If you are the Referrer, clauses 11 of the Referral Programme 20 Terms applies, save that you will receive your reward in the form that you have chosen (or are deemed to have chosen) at the time the Referee completes the Savings Challenge (and not a Spending Challenge).</p> <p>11. If you are entitled to receive the Savings Reward and you have chosen (or are deemed to have chosen) to receive your Savings Reward in the form of:</p> <p>(a) cash, we will deposit your cash reward into your Mox Account; and</p> <p>(b) Asia Miles, we will deliver your Asia Miles reward to your Cathay Membership Account,</p> <p>within 60 days after the Referee completes the Savings Challenge.</p>	<p>(b) 於開戶日期當天及其後 7 天的期間內, 存入 HKD50,000 到好友於 Mox 的活期存款戶口; 及</p> <p>(c) 於資金計算期內的每個曆日維持至少 HKD50,000 的港元活期存款戶口結餘,</p> <p>(為「存款任務」), 受制於本條款, 推薦人或好友將各獲得存款獎賞。</p> <p>8. 為免存疑, 如在資金計算期內任何時間, 好友的港元活期存款戶口結餘低於 HKD50,000, 推薦人或好友將不會獲得存款獎賞。</p> <p>9. 如果您是好友, 您將以您於計劃內選擇接收獎賞的形式接收本存款額外計劃的存款獎賞。</p> <p>10. 如果您是推薦人, 您獲得的存款獎賞的形式將根據好友在完成存款任務時(而不是好友完成存消費務時), 您於推薦共賞計劃 20 條款第 11 條選擇 (或被視為已選擇) 的獎賞的形式。</p> <p>11. 於好友滿足存款任務後的 60 天內, 如您的獎賞是:</p> <p>(a) 現金, 相應現金獎賞將存入您的 Mox 戶口;</p> <p>(b) 「亞洲萬里通」里數, 相應「亞洲萬里通」里數獎賞將存入您的國泰會員戶口。</p> <p>12. 如您就本存款額外計劃有資格獲得「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</p>
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<p>12. 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.</p> <p>13. 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 Programme. We will notify you of any such requirements from time to time.</p> <p>14. 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>15. 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>16. You will receive the reward, gift or any other benefit in respect of the Deposits Top-up Programme only if:</p> <p>(a) the Referee has never held a Mox Account in their name, at any time. The Referee is considered to have held a Mox Account even if they haven't completed any transactions on their previous Mox Account;</p>	<p>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」里數未能或延遲存入您的國泰會員賬戶承擔任何責任。</p> <p>13. 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> <p>14. 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、您可能就本存款額外計劃沒有資格獲得任何「亞洲萬里通」里數，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>15. 您只可以以好友身分參與本存款額外計劃一次，但您可以以推薦人身分多次參與本存款額外計劃。</p> <p>16. 您只能在以下情況有資格獲得本存款額外計劃的任何獎賞、禮品或任何其他利益：</p> <p>(a) 好友在任何時間都從沒有以該名義持有 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，每位推薦人及好友必須持有有效並以自己名義開立的 Mox 戶口，且</p>
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<p>(b) each of the Referrer and the Referee holds a valid Mox Account in their respective names when the applicable reward, gift or other benefit is delivered and none of the Referrer's or Referee's accounts with Mox have been suspended or is in arrears or default;</p> <p>(c) if you are eligible to receive Asia Miles pursuant to the Deposits Top-up Programme, 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 Referrer and the Referee satisfies any additional requirements we may specify from time to time.</p> <p>17. We reserve the right, at any time without notice or reason and in our sole and absolute 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 of the Referrer's or the Referee's accounts with Mox have 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 the Referrer or the Referee's accounts with Mox are</p>	<p>推薦人及好友於 Mox 的任何戶口均並未被暫停，也沒有拖欠或違約；</p> <p>(c) 如您就本存款額外計劃有資格獲得「亞洲萬里通」里數，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) 各推薦人及好友均滿足我們可能不時指定的任何額外要求。</p> <p>17. 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> <p>(a) 修訂或更改本存款額外計劃或本條款（包括本條款列出的任何日期或與本存款額外計劃有關的任何獎賞、禮品或其他利益及/或其現金價值）；</p> <p>(b) 暫停或終止本存款額外計劃或本條款；</p> <p>(c) 拒絕就本存款額外計劃向您提供任何獎賞、禮品或其他利益：</p> <p>(i) 如我們認為推薦人或好友於 Mox 的任何戶口是出於不當目的而開設的（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) 如我們認為推薦人或好友於 Mox 的任何戶口中的收益是任何非法、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>
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<p>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 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.</p> <p>18. Without limiting anything in these terms, we may determine whether or not you 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 through any other communication channels we may determine from time to time.</p> <p>19. If the Referee has received any reward, gift or other benefit pursuant in respect of the Deposits Top-up Programme and they subsequently close their Mox Account within 12 months from when they opened it, we have the right to deduct an amount equal to the total value of the reward, gift, or other benefit from the Referee's Mox Account prior to us completing the closure of their Mox Account.</p> <p>20. If any dispute arises in connection with the Deposits Top-up Programme, our decision is final.</p> <p>21. 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>(d) 作出與本存款額外計劃的任何決定（包括拒絕或暫停任何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並對您具有約束力。</p> <p>18. 在不限制本條款的情況下，我們可以確定您是否可以将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 app 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>19. 如好友就本存款額外計劃獲取任何獎賞、禮品或其他利益，而好友隨後於開戶後的 12 個月內結束該 Mox 戶口，我們有權在我們完成結束好友的 Mox 戶口之前從該 Mox 戶口扣除該獎賞、禮品或其他利益的總共價值。</p> <p>20. 如有任何有關本存款額外計劃的爭議，我們保留最終決策權。</p> <p>21. 在法律及法規允許的範圍內，就您因參與本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）：</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、</p>
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<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 Deposits Top-up Programme (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 21 continues after the expiry or termination of the Deposits Top-up Programme or these terms.</p> <p>22. 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 Deposits Top-up Programme. 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>23. 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 Deposits Top-up Programme. The nature, amount and method of calculating any such benefit or advantage may vary from time to time and</p>	<p>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 21 條在本存款額外計劃或本條款到期或終止後繼續有效。</p> <p>22. 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存款額外計劃有關的付款（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>23. 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）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>24. 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>25. 您就本存款額外計劃的參與資格或獲得本計劃的任何獎賞、禮品或其他利益的資格</p>
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<p>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>24. The Deposits Top-up Programme does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>25. Neither your right to participate 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 exchanged or converted into any other benefit or right.</p> <p>26. 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>27. The Asia Miles awarded under the Deposits Top-up Programme is supplied 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>28. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles (including your use of any Asia Miles) are subject to the terms and conditions issued by AML.</p> <p>29. 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 on +852 2747 3333.</p> <p>30. A person who is not a party to these terms has no right to enforce or enjoy the benefit</p>	<p>均不得轉讓或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。</p> <p>26. 本存款額外計劃或本條款並不視作、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>27. 本存款額外計劃頒發的相關「亞洲萬里通」里數由亞洲萬里通提供。我們並非「亞洲萬里通」里數之供應商。Mox 免責聲明適用於就本存款額外計劃頒發的任何「亞洲萬里通」里數。</p> <p>28. 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>29. 如您對下列有任何疑問：</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>30. 除本條款另有所指，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>31. 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>
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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>31. 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>32. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>33. To borrow or not to borrow? Borrow only if you can repay!</p> <p>34. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “Cathay Membership Programme” has the meaning given in the CX Registration Terms.</p> <p>(b) “HKD Savings Account Balance” means, in respect of a calendar day, the Hong Kong denominated deposits held in all your savings accounts with Mox, <i>excluding</i> all ‘cash on hold’ in your Mox Invest Account originating from unsettled proceeds from the sale of funds or securities, as at 23:59:59 (Hong Kong time) on that calendar 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>(c) “Hold Fund Period” means the period beginning on the 7th calendar day after the Referee's Joining Day and the following 59 calendar days (both days inclusive).</p>	<p>32. 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>33. 借定唔借？還得到先好借！</p> <p>34. 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」 指於該曆日香港時間 23 時 59 分 59 秒您於 Mox 的活期存款戶口內所持有的港元存款，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>(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 59 個曆日（包括首尾兩天）。</p> <p>例如您的好友的開戶日期為 2025 年 4 月 2 日，該好友的資金計算期為 2025 年 4 月 9 日至 2025 年 6 月 7 日期間（包括首尾兩日）。</p> <p>(d) 「開戶日期」 具有推薦共賞計劃 20 條款賦予的含義。</p> <p>(e) 「好友」 具有推薦人推薦共賞計劃 20 條款條賦予的含義。</p>
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For example, if the Referee opened their Mox Account on 2 April 2025, the Hold Fund Period for the Referee is the period beginning on 9 April 2025 and ending on 7 June 2025 (both dates inclusive).

- (d) “**Joining Day**” has the meaning given in the Referral Programme 20 Terms.
- (e) “**Referee**” has the meaning given in the Referral Programme 20 Terms.
- (f) “**Referral Programme 20 Terms**” has the meaning given in clause 3 of these terms.
- (g) “**Referrer**” has the meaning given in the Referral Programme 20 Terms.
- (h) “**Savings Challenge**” has the meaning given in clause 7 of these terms.
- (i) “**Savings Reward**” means, if you have chosen to receive your reward the form of:

(i) cash:

If you are the...	Your Savings Reward will be...
Referrer	HKD50
Referee	HKD100

(ii) Asia Miles:

If you are the...	Your Savings Reward will be...
Referrer	500 Asia Miles
Referee	1,500 Asia Miles

- (f) 「**推薦共賞計劃 20 條款**」具有本條款第 3 條賦予的含義。
- (g) 「**推薦人**」具有推薦共賞計劃 20 條款賦予的含義。
- (h) 「**存款任務**」具有本條款第 7 條賦予的含義。
- (i) 「**存款獎賞**」指，如您的獎賞形式是：
 - (i) 現金：

如您是...	所得存款獎賞...
推薦人	HKD50
好友	HKD100

(ii) 「**亞洲萬里通**」里數：

如您是...	所得存款獎賞...
推薦人	500 「亞洲萬里通」里數
好友	1,500 「亞洲萬里通」里數

- (j) 「**消費任務**」具有推薦共賞計劃 20 條款賦予的含義。
- (k) 「**計劃**」具有推薦共賞計劃 20 條款賦予的含義。

最後更新日期：2025 年 4 月 2 日

<p>(j) “Spending Challenge” has the meaning given in the Referral Programme 20 Terms.</p> <p>(k) “Programme” has the meaning given in the Referral Programme 20 Terms.</p> <p>Effective date: 2 April 2025</p>	
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