

“MOX1000” Invitation Code Promotion (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, General Terms and Conditions (each of which can found in the Mox app and/or on our website) and any other terms we may provide to you. These terms apply in addition to any such other terms, and your use of our products and services remains subject to such other terms. 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 shall have the meanings given to them in our General Terms and Conditions.
4. To participate in the Promotion, you must:
 - (a) during the Promotion Period, download the Mox app and open a Mox Account using the Invitation Code;
 - (b) during the period from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening and Mox Credit application processes so that your Mox Account and your Mox Credit are ready for use; and
 - (c) spend at least:
 - (i) HKD500 on one, or more, ‘Eligible Transaction(s)’ (as described in clause 5 of these terms) with Mox Credit during your first Mox Credit statement period, as notified by us to you via email (“**Mox Credit Phase 1 Spending Requirement**”); and
 - (ii) HKD500 on one, or more, Eligible Transaction(s) with Mox Credit

「MOX1000」邀請碼推廣（「推廣」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「**Mox**」、「**我們**」）所提供的推廣。參加本推廣，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、一般條款及細則（可參閱 Mox 應用程式及/或我們的網站），以及我們可能向你提供的任何其他條款。除本條款外，任何該等條款亦一併適用，而你就使用任何我們的產品及服務仍須受該等其他條款的約束。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。
3. 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。
4. 要參與本推廣，你必須：
 - (a) 於推廣期內下載 Mox 應用程式並成功使用邀請碼開立 Mox 戶口；
 - (b) 以邀請碼申請開立 Mox 戶口起計的 15 天內完成 Mox 戶口及 Mox Credit 申請程序並可使用你的 Mox 戶口及 Mox Credit；及
 - (c) 滿足以下消費要求：
 - (i) 於我們以電郵方式通知你的首個 Mox Credit 結單周期內，以 Mox Credit 完成一項或以上的合資格交易（於本條款第5 條詳述），而交易金額合共不少於港

<p>during your second Mox Credit statement period, as notified by us to you via email (“Mox Credit Phase 2 Spending Requirement”).</p> <p>5. “Eligible Transaction(s)” are transactions for the purchase of goods or services, which Mox determines (in its absolute discretion) are eligible to contribute towards the Mox Credit Phase 1 Spending Requirement or Mox Credit Phase 2 Spending Requirement (as applicable). Without limiting the above:</p> <p>(a) for a transaction to be an ‘Eligible Transaction’ and contribute towards the Mox Credit Phase 1 Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) on or before the end of your first Mox Credit statement period referred to in clause 4(c)(i) of these terms;</p> <p>(b) for a transaction to be an ‘Eligible Transaction’ and contribute towards the Mox Credit Phase 2 Spending Requirement, the transaction must have been settled by the merchant (i.e. it must appear as ‘completed’ in the Mox app) on or before the end of your second Mox Credit statement period referred to in clause 4(c)(ii) of these terms; and</p> <p>(c) transactions that are ineligible for CashBack are <i>not</i> Eligible Transaction(s) (see clause 8.5(b) of Schedule 1 (Term and conditions for accounts and card management) to the General Terms and Conditions for transactions that are ineligible for CashBack which include e-wallet top-ups such as transactions conducted through WeChat Pay and Octopus top-ups conducted using Apple Pay).</p> <p>We will determine whether an ‘Eligible Transaction’ has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).</p>	<p>幣 500 元 (「Mox Credit 第一階段消費要求」) ; 及</p> <p>(ii) 於我們以電郵方式通知你的第二個結單周期內, 以 Mox Credit 完成一項或以上的合資格交易, 而交易金額合共不少於港幣 500 元 (「Mox Credit 第二階段消費要求」) 。</p> <p>5. 「合資格交易」是由 Mox (按其絕對酌情權) 決定的購買商品或服務的交易, 以計入 Mox Credit 第一階段消費要求或 Mox Credit 第二階段消費要求 (按適用)。在不限制以上條款的情況下:</p> <p>(a) 一項交易要成為「合資格交易」及計入 Mox Credit 第一階段消費要求, 該交易須在本條款第 4(i)條所指的首個 Mox Credit 結單周期結束日或之前由該商戶完成結算 (即交易狀態必須於 Mox 應用程式顯示為「完成」) ;</p> <p>(b) 一項交易要成為「合資格交易」及計入 Mox Credit 第二階段消費要求, 該交易須在本條款第 4(ii)條所指的第二個 Mox Credit 結單周期完結日或之前由該商戶完成結算 (即交易狀態必須於 Mox 應用程式顯示為「完成」) ; 及</p> <p>(c) 不合資格賺取 CashBack 的交易不被視為合資格交易 (見一般條款及細則附表 1 (戶口及卡管理條款及細則) 第 8.5(b)條中列明不合資格賺取 CashBack 的交易, 包括電子錢包充值, 如通過微信支付進行的交易, 以</p>
---	---

<p>6. If you've completed all the steps in clause 4 of these terms, then, subject to clause 9 of these terms, you will receive the Reward, which we will deposit into your Mox Account, on or before 9 July 2023 (on 10 March 2023, this date was changed to 31 July 2023)</p> <p>7. You can only participate in the Promotion once. You can only receive the Reward once.</p> <p>8. The use of the Invitation Code is subject to a quota of 10,000 uses. The 'Promotion Period' will end on the earlier of the last day of that period and the date on which use of the Invitation Code has been used 10,000 times. The use of the Invitation Code 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>9. You will receive the reward, gift or any other benefit in respect of the Promotion only if:</p> <p>(a) you have never held a Mox Account in your name at any time prior to the opening of the Mox Account using the Invitation Code. 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) you hold a valid Mox Account in your name when Mox attempts to give the reward, gift or other benefit with that Mox Account not having been suspended or closed by you or Mox or in arrears or default; and</p> <p>(c) you meet any additional requirements communicated by Mox from time to time.</p> <p>10. We reserve the right at any time, without notice or reason and in its sole and absolute 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</p>	<p>及通過 Apple Pay 增值八達通卡的交易)。</p> <p>我們將根據我們持有的交易紀錄 (如有任何差異, Mox 的交易紀錄將為最終及確實的紀錄) 以決定一項交易是否一項「合資格交易」。</p> <p>6. 受制於本條款第9條, 如你完成本條款第4條的步驟, 你將會在 2023 年 7 月 9 日 (於 2023 年 3 月 10 日, 此日期已改為 2023 年 7 月 31 日) 或以前收到現金獎賞, 而我們會將現金獎賞直接存入你的 Mox 戶口內。</p> <p>7. 你只能參加本推廣一次。你只能獲發現金獎賞一次。</p> <p>8. 邀請碼的名額為 10,000。「推廣期」將於該期段的最後一天或名額已達至 10,000 當天 (以較早者為準) 結束。邀請碼的使用以先到先得的方式提供, 並由 Mox 保留絕對酌情權。我們不會通知你使用名額的最新情況。</p> <p>9. 你只在以下情況下方可獲得與本推廣有關的獎賞、禮品或任何其他利益:</p> <p>(a) 在使用邀請碼開立 Mox 戶口前的任何時間, 你從未以自己名義持有 Mox 戶口。如你已有 Mox 戶口但尚未完成任何交易, 你亦被視為已持有 Mox 戶口;</p> <p>(b) 當 Mox 發放獎賞、禮品或其他利益給你時, 你必須持有有效並以自己名義開立的 Mox 戶口, 且該 Mox 戶口並未被你或 Mox 暫停或關閉, 也沒有拖欠或違約; 及</p>
---	---

<p>benefit in respect of the Promotion and 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 if we believe your Mox Account has been opened for an improper purpose (for example, attempting to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts) or for any other reason Mox deems relevant;</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); and</p> <p>(e) determine that the Invitation Code has been used for an improper purpose and cancel your use of the Invitation Code.</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, Mox's decision is final.</p> <p>13. To the extent permitted by laws and regulations:</p> <p>(a) Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and</p> <p>(b) you shall release Mox and its affiliates and shareholders from all</p>	<p>(c) 遵守我們不時提出的任何其他的要求。</p> <p>10. Mox 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、禮品或其他利益及其現金價值）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕向你提供本推廣的任何獎賞、禮品或其他利益，若 Mox 認為你 Mox 戶口的開立存在不正當的目的（如試圖通過關閉和開立一個或多個 Mox 戶口以獲得多個獎賞、禮品或其他利益）或任何 Mox 認為相關的理由；</p> <p>(d) 作出與本推廣相關的任何決定（包括拒絕或停止你參與本推廣，決定本推廣是否可以與其他任何優惠或推廣一併使用）；及</p> <p>(e) 決定邀請碼是否以不正當目的被使用，並取消你對邀請碼的使用。</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. 你如收到本推廣的任何獎賞、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. 如就本推廣有任何爭議，Mox 保留最終</p>
---	---

<p>actions, proceedings and claims which may be brought against Mox or its affiliates or shareholders,</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, action, proceeding or claim is due to Mox's or its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss, action, proceeding or claim is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p> <p>This clause 13 continues after the expiry or termination of the Promotion or these terms.</p> <p>14. You acknowledge that the reward, gift or other benefit distributed to you pursuant to these terms may be subsidised by a third party (including direct or indirect shareholders of Mox) (collectively, the "Mox Business Partners"). As a result, Mox may receive benefits from the Mox Business Partners directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefits may be varied at any time. Mox is entitled to retain any such benefits for its own account and benefit absolutely without having to make any prior disclosure to you. Mox may also offer benefits or advantages to the Mox Business Partners in connection with the Promotion.</p> <p>15. You acknowledge that third parties may receive remuneration, commission, rebates or other payments or benefits (together, "Benefits") 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 for its own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>16. Neither your participation in the Promotion</p>	<p>決定權。</p> <p>13. 在法律及法規允許的範圍內，就你對本推廣的參與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，或你未能收取任何獎賞、禮品或其他利益）：</p> <p>(a) Mox 及其關聯公司及股東對你遭受的任何損失不承擔任何責任；及</p> <p>(b) 你須使 Mox 及其關聯公司及股東免於針對 Mox 或其關聯公司或股東的所有法律行動、法律程序及索償，</p> <p>惟就直接及純粹因 Mox 或其關聯公司或股東的疏忽、欺詐行為或故意失責而引致該損失、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疏忽、欺詐行為、或故意失責而引致則除外。</p> <p>本第13 條在本條款或推廣終止後繼續有效。</p> <p>14. 你知悉任何給予你的獎賞、禮品或其他利益可能是由第三方（包括但不限於 Mox 的直接或間接股東）（統稱為「Mox 合作夥伴」）補貼。因此，Mox 可直接或間接從 Mox 合作夥伴獲得與本推廣有關的利益。任何此等利益的性質、金額和計算方法可隨時更改。Mox 可絕對享有並有權為自身保留任何此等利益，而無需事先向你披露。Mox 亦可向 Mox 合作夥伴提供與本推廣有關的利益或優惠。</p> <p>15. 你知悉第三方可直接或間接從 Mox 獲得與本推廣有關的報酬、佣金、回扣或其</p>
---	---

<p>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>17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>18. Nothing under 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>19. A person who is not a party to these terms has no rights 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>23. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "Invitation Code" means 'MOX1000'.</p> <p>(b) "Mox Credit Phase 1 Spending Requirement" has the meaning given in clause 4(c)(i) of these terms.</p> <p>(c) "Mox Credit Phase 2 Spending Requirement" has the meaning given in</p>	<p>他付款或福利（統稱為「福利」）。任何此等福利的性質、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福利，而不必事先向你披露。</p> <p>16. 你就本推廣的參與或領取任何獎賞、禮品或其他利益的資格均不得轉讓或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。</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. 本推廣或本條款並未視作、暗示或表示任何人或實體為 Mox 的代理或代表，或以其他方式代表 Mox 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>23. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「邀請碼」是指「MOX1000」。</p> <p>(b) 「Mox Credit 第一階段消費要求」</p>
--	--

<p>clause 4(c)(ii) of these terms.</p> <p>(d) “Promotion Period” means, subject to clause 8 of these terms, the period beginning on 9 February 2023 and ending on 9 March 2023 (on 31 March 2023, this end date was changed to 16 April 2023) (both dates inclusive).</p> <p>(e) “Reward” means a cash reward of HKD1,000.</p> <p>Last updated: 31 March 2023</p>	<p>具有本條款第 4(i)條賦予的含義。</p> <p>(c) 「Mox Credit 第二階段消費要求」具有本條款第 4(ii)條賦予的含義。</p> <p>(d) 「推廣期」是指，受制於本條款第8條，2023 年 2 月 9 日至 2023 年 3 月 9 日（於 2023 年 3 月 31 日，推廣期完結日已改為 2023 年 4 月 16 日（包括首尾兩日））。</p> <p>(e) 「現金獎賞」是指港幣 1,000 元的現金獎賞。</p> <p>最後更新日期：2023 年 3 月 31 日</p>
---	--