

**“MOXISFIVEMS” 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 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 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. If you:
 - (a) during the Promotion Period, use an Invitation Code to open a Mox Account;
 - (b) during the period beginning on and from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process and receive a welcome notification from Mox (the day on which you receive the welcome notification, your “**Joining Day**”); and
 - (c) during the period beginning on and from your Joining Day and the following 30 days, complete the Mox Credit application process and receive a Mox

「MOXISFIVEMS」邀請碼推廣（「本推廣」）條款及細則

1. 本條款適用於 Mox Bank Limited（「**Mox**」或「**我們**」）進行的本推廣。參與本推廣即表示您同意接受本條款。
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 / 或我們的網站上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 1 條的情況下，本條款須與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. 除非本條款另有定義或另有所指，否則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. 如果您：
 - (a) 於推廣期內，使用邀請碼開立 Mox 戶口；
 - (b) 於使用該邀請碼當天及其後 15 天的期間內，完成開立 Mox 戶口開戶程序及收到 Mox 向您發出的迎新通知(您收到該迎新通知當日為「**開戶日期**」)；及
 - (c) 於開戶日期當天及其後 30 天的期間內，完成 Mox Credit 申請程序並收到 Mox 向您發出的 Mox Credit 批核通知 (您收到該批核通知當日為「**批核日**」)

Credit approval notification from Mox (the day on which you receive your approval notification, your “**Approval Day**”), subject to these terms, during the period beginning on and from your Approval Day and the following 60 days, you will receive Mox Card Rewards for the Spending Rewards Scheme you have chosen, as if you have an Eligible Balance for Card Rewards of HKD250,000 (even if you have an Eligible Balance for Card Rewards of less than HKD250,000); and

- (d) during the period beginning on and from your Joining Day and the following 60 days, spend at least HKD2,000 on one or more Eligible Transactions with your Mox Credit Card (“**Mox Credit Spending Requirement**”).

subject to these terms, we will send to your email address that is in our records any (“**Partner Spending Reward**”) that you are entitled to under these terms within 14 business days from the date on which you satisfy the Second Spending Requirement. You must redeem and use the Partner Reward on or before the date specified in the terms and conditions issued by the Partner, otherwise you will forfeit your right to the Partner Reward.

7. For the avoidance of doubt, if your Eligible Balance for Card Rewards is less than HKD250,000 and you switch your Spending Rewards Scheme in the Mox app, we will charge you the spending rewards switch fee under, and in accordance with, the Fees and Charges.
8. If you are eligible to receive Asia Miles pursuant to these terms, 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

期」)，受制於以上條款，於批核日期當天開始起計及隨後 60 天的期間內您將根據所選的消費獎賞計劃獲得 Mox Card 獎賞，如同您卡獎賞的合資格結餘達 HKD250,000 或以上（即使您的卡獎賞的合資格結餘少於 HKD250,000）；及

- (d) 於開戶日期當天及其後 60 天的期間內，用您的 Mox 信用卡進行完成一項或多項合資格交易，而該交易金額合共不少於 HKD2,000（「**Mox Credit 消費要求**」）。

受制於本條款，你將獲得「**合作夥伴消費獎賞**」，而我們將於相關合資格交易完成結算後 14 個工作天內，將您根據本條款合資格獲得的合作夥伴消費獎賞發送到您於我們持有的紀錄中的電郵地址。您必須在合作夥伴發佈的條款和條件中規定的日期或之前兌換和使用合作夥伴獎賞，否則您將失去獲得合作夥伴獎賞的權利。

7. 為免存疑，如您卡獎賞的合資格結餘少於 HKD250,000，而您於 Mox app 內轉換了消費獎賞計劃，我們將根據「收費及手續費」向您收消費獎賞轉換費。
8. 如您根據本條款合資格獲得「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（或其任何部份）未能或延遲

<p>and will not be liable for any failure or delay in the delivery of any Asia Miles (or any part thereof) to your Cathay Membership Account.</p> <p>9. 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 under these terms. We will notify you of any such requirements from time to time.</p> <p>10. 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 under these terms and/or the Asia Miles may not be delivered to your Cathay Membership Account.</p> <p>11. You can only participate in the Promotion once. You can only receive one “Partner Spending Reward” subject to clause 6(d) above. If you have an Eligible Balance for Card Rewards of HKD250,000 or more, you will not be entitled to any additional Mox Card Rewards.</p> <p>12. The use of the Invitation Code is subject to a quota of 5,000 uses. The ‘Promotion Period’ will end on the earlier of: (a) the last day of that period, and (b) the day on which the Invitation Code has been used 5,000 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>13. 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</p>	<p>存入您的國泰會員賬戶承擔任何責任。</p> <p>9. 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/或以便交付您根據本條款合資格獲得的任何「亞洲萬里通」里數。我們將不時通知您任何此類要求。</p> <p>10. 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、根據本條款您可能不符合獲得任何「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>11. 您只能參與本推廣一次。您只能按本條款第 6(d) 條獲得「合作夥伴消費獎賞」一次。如您卡獎賞的合資格結餘多於 HKD250,000，您將不會獲得任何額外的 Mox Card 獎賞。</p> <p>12. 邀請碼的使用名額為 5,000 次。推廣期將於 (a) 該期間的最後一天或 (b) 邀請碼的使用次數達 5,000 次的日期（以較早者為準）結束。邀請碼的使用，按我們絕對酌情權，以先到先得的方式提供。我們不會通知您任何名額使用或供應的最新情況。</p> <p>13. 我們將根據我們持有的交易紀錄決定一項交易是否為合資格交易，而該等決定均將被視為最終決定並對您具有約束力。</p> <p>14. 您只能於以下情況下獲得本推廣的獎賞、禮品或任何其他利益：</p> <p>(a) 在您的開戶日期前 12 個月內，您從未</p>
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<p>discrepancy).</p> <p>14. 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 your Joining Day. You are considered to have held a Mox Account even if you haven't completed any transactions on your previous Mox Account;</p> <p>(b) when we attempt to deliver the reward, gift or other benefit, you still have your Mox Account and Mox Credit account that you opened using the Invitation Code pursuant to the Promotion and none of your accounts with Mox have been suspended or is in arrears or default; and</p> <p>(c) you satisfy any 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 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 other benefit in respect of the Promotion and/or its 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>(i) if we believe any of your accounts with Mox 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</p>	<p>以您的名義持有 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，您仍持有您以邀請碼開立的 Mox 戶口及按本推廣開立的 Mox Credit，且您的 Mox 戶口均並未被暫停，也沒有拖欠或違約的情況；及</p> <p>(c) 您滿足我們可能不時指定的任何額外要求。</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> <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與本推廣有關的任何獎賞、禮品或其他利益及/或其現金價值）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益：</p> <p>(i) 如我們認為您於 Mox 的任何戶口是出於不當目的而開立的（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) 如我們認為您於 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>Accounts);</p> <p>(ii) if we believe that any proceeds in any of your accounts with Mox are 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 Promotion (including to refuse or suspend your participation in the Promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>16. 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.</p> <p>17. If you have received any reward, gift or other benefit under these terms 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.</p> <p>18. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>19. 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>(b) you shall release Mox and its</p>	<p>(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）。</p> <p>任何此等決定均將被視為最終決定並對您具有約束力。</p> <p>16. 在不限制本條款的情況下，我們可以確定您是否可以將本推廣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 及/或我們網站上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。</p> <p>17. 如您根據本條款獲取任何獎賞、禮品或其他利益，但您隨後於開戶後的 12 個月內結束您的 Mox 戶口，我們有權在我們完成結束您的 Mox 戶口之前從該您的 Mox 戶口扣除該獎賞、禮品或其他利益的總共價值。</p> <p>18. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>19. 在法律及法規允許的範圍內，就您因參與本推廣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或分發任何獎賞、禮品或其他利益的任何決定或您未能獲得任何獎賞、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、股東或合作夥伴的所有法律行動、法律程序及索償，</p>
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<p>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 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 partners' negligence, fraud or wilful default.</p> <p>This clause 19 continues after the expiry or termination of the Promotion or these terms.</p> <p>20. 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 Promotion. 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>21. 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 Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time and such third parties are entitled to retain any such benefit or</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>Mox 或其關聯公司、股東或合作夥伴的疏忽、欺詐或故意違約。</p> <p>本第 19 條在本推廣或本條款到期或終止後繼續有效。</p> <p>20. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供任何與本推廣有關的付款（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>21. 您知悉第三方可能會直接或間接從我們獲得與本推廣有關的付款（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>22. 本推廣並不構成對任何人進行任何交易的任何要約、邀請或推薦。</p> <p>23. 您不得將參與本推廣的資格或獲得本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，也不得交換或轉換</p>
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<p>advantage for its own account and benefit, absolutely, without having to make any prior disclosure to you.</p> <p>22. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>23. Neither your right to participate 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>24. 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>25. The Asia Miles awarded under these terms is supplied by AML and their use is subject to terms and conditions issued by AML. We are not the supplier of any Asia Miles (or any part thereof). The Mox Disclaimer applies in respect of any Asia Miles awarded under these terms.</p> <p>26. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles (including your use of any Asia Miles) are subject to terms and conditions issued by AML.</p> <p>27. If you have any questions regarding:</p> <p>(a) the Promotion, 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>28. 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</p>	<p>為任何其他利益或權利。</p> <p>24. 本推廣或本條款並不視作、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>25. 根據本條款頒發的「亞洲萬里通」里數均由亞洲萬里通提供，其使用受亞洲萬里通發佈的條款及細則約束。我們並非「亞洲萬里通」里數（或其任何部份）之供應商。Mox 免責聲明適用於根據本條款頒發的任何「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（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>27. 如您對下列有任何疑問：</p> <p>(a) 有關本推廣，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>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</p>
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<p>in these terms.</p> <p>29. 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>30. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>31. To borrow or not to borrow? Borrow only if you can repay!</p> <p>32. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "Approval Day" has the meaning given in clause 6(c) of these terms.</p> <p>(b) "Cathay Membership Programme" has the meaning given in the CX Registration Terms.</p> <p>(c) "Eligible Transaction(s)" means transactions for the purchase of goods or services, as we determine, from time to time, to be eligible to contribute towards a Spending Requirement. Without limiting the above:</p> <p>(i) for a transaction to contribute towards a Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as 'completed' in the Mox app) by the end of the period specified in clause 6(d) of these terms; and</p> <p>(ii) transactions that are ineligible for Mox Card Rewards are <i>not</i> Eligible Transaction(s) (see clause 2 of the Rewards for Cards Schedule for transactions that are ineligible for</p>	<p>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) 「批核日期」具有本條款第 6(c)條賦予的含義。</p> <p>(b) 「國泰會員計劃」具有國泰登記條款賦予的含義。</p> <p>(c) 「合資格交易」是指我們不時按我們的酌情權決定可計入消費要求的商品或服務購買交易。在不限制以上條款的情況下：</p> <p>(i) 要使一項交易計入消費要求，該交易必須在本條款第 6(d) 條規定的期限內獲相關商戶結算（即交易狀態必須於 Mox app 上顯示為「完成」）；及</p> <p>(ii) 不合資格獲得 Mox 卡獎賞的交易均不被屬於合資格交易（請參閱 Mox 卡獎賞附表第 2 條，以了解不合資格獲得 Mox 卡獎賞的交易，包括電子錢包充值，如通過 Apple Pay 增值八達通卡的交易）。</p> <p>(d) 「邀請碼」是指「MOXISFIVEMS」</p> <p>(e) 「開戶日期」具有本條款 6(b)條賦予的含義。</p>
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<p>Mox Card Rewards, which include e-wallet top-ups such as Octopus top-ups conducted using Apple Pay).</p> <p>(d) “Invitation Code” means ‘MOXISFIVEMS’:</p> <p>(e) “Joining Day” has the meaning given in clause 6(b) of these terms.</p> <p>(f) “Mox Credit Spending Requirement” has the meaning given in clause 6(d) of these terms.</p> <p>(g) “Partner” means MoneySmart</p> <p>(h) “Partner Spending Reward” means a unique redemption code that you can use to redeem a welcome gift offered by the Partner from time to time and redeemable on the Partner’s platform.</p> <p>(i) “Promotion Period” means, subject to clause 12 of these terms, the period beginning on 4 September 2025 and ending on 9 October 2025 (both dates inclusive).</p> <p>Effective date: 4 September 2025</p>	<p>(f) 「Mox Credit 消費要求」具有本條款第 6(d)條賦予的含義。</p> <p>(g) 「合作夥伴」是指 MoneySmart</p> <p>(h) 「合作夥伴消費獎賞」是指一組獨特的兌換碼，您可以使用其於合作夥伴的平台上兌換合作夥伴不時提供的迎新獎賞。</p> <p>(i) 「推廣期」是指，受制於以條款第 12 條，由 2025 年 9 月 4 日至 2025 年 10 月 9 日（包括首尾兩日）。</p> <p>生效日期：2025 年 9 月 4 日</p>
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