

“MOXMSCASH” 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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
4. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.
5. To participate in the Promotion, you must:
 - (a) during the Promotion Period, use the Invitation Code to open a Mox Account; and
 - (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 (you will have ‘completed’ the Mox Account opening process once you have received a welcome notification from Mox).
6. If you satisfy the requirements in clause 5 of these terms, and you:
 - (a) during the period beginning on and from the day you use the Invitation Code and the following 30 days, complete the Mox Credit application

「MOXMSCASH」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. 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。
4. 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。
5. 您必須符合以下條件方可參與本推廣：
 - (a) 於推廣期內，使用邀請碼開立 Mox 戶口；及
 - (b) 於使用該邀請碼當天及其後 15 天的期間內，完成 Mox 戶口開戶程序（當您收到 Mox 向您發出的迎新通知時，即代表您的 Mox 戶口開戶程序已「完成」）。
6. 如您滿足本條款第 5 條的要求，並且您：
 - (a) 於自使用該邀請碼當天開始起計及隨後 30 天的期間內，完成 Mox Credit 申請程序（當您收到 Mox 向您發出的 Mox Credit 批核通知時，即代表您的 Mox

<p>process (you will have ‘completed’ the Mox Credit application process once you have received a Mox Credit approval notification from Mox (the day on which you receive your approval notification, your “Approval Day”)); and</p> <p>(b) during the period beginning on and from your Approval Day and the following 60 days, spend at least:</p> <p>(i) HKD5,000 on one or more Eligible Transaction(s) with your Mox Credit Card (“First Spending Requirement”), subject to these terms, you will receive the First Spending Reward; or</p> <p>(ii) HKD15,000 on one or more Eligible Transaction(s) with your Mox Credit Card (“Second Spending Requirement”), subject to these terms, you will receive the First Spending Reward and the Second Spending Reward.</p> <p>For the avoidance of doubt, Eligible Transactions that contribute towards the satisfaction of the First Spending Requirement will also contribute towards the satisfaction of the Second Spending Requirement.</p> <p>7. If you satisfy the requirements in clause 5 of these terms, and you:</p> <p>(a) during the period beginning on and from your Joining Day and the following 7 days, deposit at least HKD100,000 into your savings accounts with Mox; and</p> <p>(b) maintain an HKD Savings Account Balance of at least HKD100,000 on each calendar day during the Hold Fund Period,</p> <p>(“Savings Requirement”), subject to these terms, you will receive the Savings</p>	<p>Credit 申請程序已「完成」（您收到該批核通知當日為「批核日期」）；及</p> <p>(b) 於自批核日期開始起計及隨後 60 天的期間內，以您的 Mox 信用卡完成一項或多項合資格交易，而該等交易金額合共不少於：</p> <p>(i) HKD5,000（「第一個消費要求」），受制於本條款，您將獲得第一個消費獎賞；或</p> <p>(ii) HKD15,000（「第二個消費要求」），受制於本條款，您將獲得第一個消費獎賞及第二個消費獎賞。</p> <p>為免存疑，可計入第一個消費要求的合資格交易同時亦可計入第二個消費要求。</p> <p>7. 如您滿足本條款第 5 條的要求，並且您：</p> <p>(a) 於自開戶日期開始起計及隨後 7 天的期間內，將不少於 HKD100,000 存入您的 Mox 活期存款戶口；及</p> <p>(b) 於資金計算期內的各個曆日，維持不少於 HKD100,000 的港元活期存款戶口結餘，</p> <p>（「存款要求」），受制於本條款，您將獲得存款獎賞。</p> <p>為免存疑，如您的港元活期存款戶口結餘在資金計算期間的任何時候低於 HKD100,000，您將不會獲得存款獎賞。</p> <p>8. 我們將（如適用）：</p> <p>(a) 於 2025 年 10 月 31 日或之前將任何您</p>
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<p>Reward.</p> <p>For the avoidance of doubt, if, at any point during the Hold Fund Period, your HKD Savings Account Balance falls below HKD100,000, you will not receive the Savings Reward.</p> <p>8. We will (as applicable):</p> <p>(a) deliver any cash reward that you are entitled to under these terms to your Mox Account on or before 31 October 2025; and</p> <p>(b) send to your email address that is in our records any Partner 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.</p> <p>9. You can only participate in the Promotion once. You can only receive one First Spending Reward, one Second Spending Reward and one Savings Reward.</p> <p>10. 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>11. 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>根據本條款合資格獲得的現金獎賞存入您的 Mox 戶口; 及</p> <p>(b) 在您滿足第二個消費要求之日起 14 個工作日內, 將您根據本條款合資格獲得的合作夥伴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。</p> <p>9. 您只能參與本推廣一次。您只能獲得一個第一個消費獎賞、一個第二個消費獎賞及一個存款獎賞。</p> <p>10. 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>11. 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>12. 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</p>
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<p>12. 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 that you opened using the Invitation Code and Mox Credit that you opened pursuant to the Promotion and none of your accounts with Mox has 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>13. 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 Accounts);</p> <p>(ii) if we believe that any proceeds in</p>	<p>有拖欠或違約的情況;</p> <p>(c) 如您根據本條款合資格獲得「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) 您滿足我們可能不時指定的任何額外要求。</p> <p>13. 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) 如我們認為您的任何 Mox 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) 如我們認為您的任何 Mox 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> <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</p>
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<p>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>14. 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>15. 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>16. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>17. 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 affiliates, shareholders and partners from all actions, proceedings and</p>	<p>具有約束力。</p> <p>14. 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>15. 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>16. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>17. 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> <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</p>
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<p>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 17 continues after the expiry or termination of the Promotion or these terms.</p> <p>18. 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>19. 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 advantage for its own account and benefit,</p>	<p>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 17 條在本推廣或本條款到期或終止後繼續有效。</p> <p>18. 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>19. 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>20. 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>21. 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，也不得交換或轉換為任何其他利益或權利。</p> <p>22. 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>23. 合作夥伴獎賞由合作夥伴提供，其使用受合作夥伴發佈的條款及細則約束。Mox 免</p>
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<p>absolutely, without having to make any prior disclosure to you.</p> <p>20. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>21. 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>22. 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>23. The Partner Reward is supplied by the Partner and its use is subject to terms and conditions issued by the Partner. The Mox Disclaimer applies in respect of the Partner Reward.</p> <p>24. If you have any questions regarding:</p> <p>(a) the Promotion generally, please contact our Customer Care Team; and</p> <p>(b) the use of the Partner Reward, please contact the Partner via their website.</p> <p>25. 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>26. 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>27. The English version prevails if there is any</p>	<p>責聲明適用於合作夥伴獎勵。</p> <p>24. 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) 有關合作夥伴獎賞, 請通過合作夥伴的網站與其聯絡。</p> <p>25. 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>26. 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>27. 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>28. 借定唔借? 還得到先好借!</p> <p>29. 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(a)條賦予的含義。</p> <p>(b) 「合資格交易」是指我們不時按我們的唯一絕對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(b)條規定的期</p>
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<p>inconsistency between the English and Chinese versions of these terms.</p> <p>28. To borrow or not to borrow? Borrow only if you can repay!</p> <p>29. 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(a) of these terms.</p> <p>(b) “Eligible Transaction(s)” means transactions for the purchase of goods or services, as determined by us, in our sole and absolute discretion, 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(b) 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 Mox Card Rewards, which include e-wallet top-ups such as Octopus top-ups conducted using Apple Pay).</p> <p>(c) “First Spending Requirement” has the meaning given in clause 6(b)(i) of these terms.</p> <p>(d) “First Spending Reward” means HKD500.</p> <p>(e) “HKD Savings Account Balance” means, in respect of a calendar day, the Hong Kong denominated deposits held in all your savings accounts with</p>	<p>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>(c) 「第一個消費要求」具有本條款 6(b)(i) 條賦予的含義。</p> <p>(d) 「第一個消費獎賞」是指 HKD500。</p> <p>(e) 「港元活期存款戶口結餘」是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 戶口中所有來自出售基金或股票的未結算收益的「已用資金」。</p> <p>為免存疑，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>(f) 「資金計算期」是指自開戶日期後第 7 個曆日開始起計及隨後 59 個曆日的期間（包括首尾兩天）。</p> <p>例如您的開戶日期為 2025 年 4 月 7 日，您的資金計算期為 2025 年 4 月 14 日至 2025 年 6 月 12 日期間（包括首尾兩日）。</p> <p>(g) 「邀請碼」是指「MOXMSCASH」。</p>
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<p>Mox, excluding 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>(f) “Hold Fund Period” means the period beginning on the 7th calendar day after your Joining Day and the following 59 calendar days (both days inclusive).</p> <p>For example, if you opened your Mox Account on 7 April 2025, your Hold Fund Period is the period beginning on 14 April 2025 and ending on 12 June 2025 (both dates inclusive).</p> <p>(g) “Invitation Code” means ‘MOXMSCASH’.</p> <p>(h) “Joining Day” means the day on which you receive your welcome notification, as described in clause 5(b) of these terms.</p> <p>(i) “Partner” means MoneySmart</p> <p>(j) “Partner 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>(k) “Promotion Period” means, subject to clause 10 of these terms, the period beginning on 8 April 2025 and ending on 7 July 2025 (both dates inclusive).</p> <p>(l) “Savings Requirement” has the meaning given in clause 7 of these terms.</p> <p>(m) “Savings Reward” means HKD500.</p> <p>(n) “Second Spending Requirement” has the meaning given in clause 6(b)(ii)</p>	<p>(h) 「開戶日期」 是指您收到迎新通知當天 (如本條款第 5(b)條所述)。</p> <p>(i) 「合作夥伴」 是指 MoneySmart</p> <p>(j) 「合作夥伴獎賞」 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>(k) 「推廣期」 是指受制於本條款第 10 條，2025 年 4 月 8 日至 2025 年 7 月 7 日 (包括首尾兩日)。</p> <p>(l) 「存款要求」 具有本條款 7 條賦予的含義。</p> <p>(m) 「存款獎賞」 是指 HKD500。</p> <p>(n) 「第二個消費要求」 具有本條款 6(b)(ii)條賦予的含義。</p> <p>(o) 「第二個消費獎賞」 是指合作夥伴獎賞。</p> <p>(p) 「消費要求」 是指第一個消費要求及/或第二個消費要求 (根據文義要求)。</p> <p>生效日期：2025 年 4 月 8 日</p>
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<p>of these terms.</p> <p>(o) “Second Spending Reward” means the Partner Reward.</p> <p>(p) “Spending Requirement” means the First Spending Requirement and/or the Second Spending Requirement, as the context may require.</p> <p>Effective date: 8 April 2025</p>	
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