"MOXPHONECLUB" invitation code promotion ("Promotion") terms and conditions	**「MOXPHONECLUB」邀請碼推廣（「本推廣」）條款及細則**
1. These terms apply to this Promotion offered by Mox Bank Limited ("**Mox**", "**we**", "**us**" or "**our**"). By participating in this Promotion, you agree to these terms.	1. 本條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）進行的本推廣。參與本推廣即表示您同意本條款。
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.	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. Without limiting clause 2 of these terms, these terms must also be read together with The Club Membership – Mox linkage terms and conditions ("**The Club Linkage Terms**").	3. 在不限制本條款第2條的情況下，本條款須與 The Club 會籍 – Mox 連結條款及細則（「**The Club 連結條款**」）一併閱讀。
4. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.	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. 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. 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. If you: (a) during the Promotion Period, use the 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**"); (c) during the period beginning on and from the day you use the Invitation	6. 如您： (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**」）； (c) 於使用該邀請碼當天及其後 30 天的期間內，根據 Mox app 內的步驟完成連

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Code and the following 30 days, link your The Club Membership with your Mox by following the steps in the Mox app; and

(d) during the period beginning on and from the day you use the Invitation Code and the following 30 days, complete the Mox Credit application journey and receive a notification from Mox letting you know that your Mox Credit application has been either approved or rejected or that you need to provide further information,

subject to these terms, you will receive the Welcome Reward, which will be delivered to your Mox Account within 15 days after you satisfy all the requirements in this clause 6.

7. In addition to satisfying the requirements in clause 6 of these terms, if you, during the period beginning on and from the day you use the Invitation Code and the following 30 days, complete the Mox Credit application process and receive a Mox Credit approval notification from Mox (the day on which you receive the approval notification, your "**Approval Day**"):

   (a) during the period beginning on and from your Approval Day and the following 30 days, if you spend one or more Eligible Club Transaction(s), and the total amount is equal or more than HKD9,000 with your Mox Credit Card ("**Spending Requirement**"), subject to these terms, you will receive the Spending Reward, which will be delivered to your Mox Account within 45 days after settlement of the relevant Eligible Club Transaction.

8. In addition to clause 6 of these terms, if you:

   (a) During the period beginning on and from the day you use the Invitation Code or a Referral Code and the following 15 days, complete the Mox

結您的 The Club 會籍至您的 Mox；及

(d) 於使用該邀請碼當天及其後 30 天的期間內，完成 Mox Credit 申請步驟並收到 Mox 向您發出的一個通知，知會您有關您的 Mox Credit 已獲批核、被拒絕或需要上載更多文件時，

受制於本條款，您將獲得迎新獎賞，而該迎新獎賞將在您滿足本第 6 條項下所有的要求後 15 天內存入您的 Mox 戶口內。

7. 在滿足本條款第 6 條的要求之上，如您於使用該邀請碼當天及其後 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「**批核日期**」）：

   (a) 於批核日期當天及其後 30 天的期間內，以 Mox 信用卡完成一項或多項合資格 Club 交易，而該交易金額不少於 HKD9,000（「**消費要求**」），受制於本條款，您將獲得消費獎賞，而該消費獎賞將於相關合資格 Club 交易完成結算後 45 天內存入您的 Mox 戶口內。

8. 除了本條款第 6 條外，如果您:

   (a) 於使用該邀請碼或推薦碼當天及其後 15 天的期間內，完成開立 Mox 戶口開戶程序（收到 Mox 向您發出的迎新通知即為「完成」Mox 戶口開戶程序（您收到該迎新通知當日為「開戶日期」））；

   (b) 於開戶日期或登記時間（如您使用推薦碼開戶）當天及其後 7 天的期間完結之前（「邀請碼資金存入期」）存入不少

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Account opening process and receive a welcome notification from Mox (the day on which you receive the welcome notification, your "Joining Day");

(b) Before the end of the period beginning on and from your Joining Day or where you have used a Referral Code, your Enrollment Time, and the following 7 days ("Invitation Code Fund-in Period"), transfer at least HKD50,000 to your HKD savings account with Mox; and

(c) during the period beginning on and from the last day of the Invitation Code Fund-in Period and the following 29 days ("Invitation Code Hold Fund Period"), maintain a HKD Savings Account Balance of at least HKD50,000 on each calendar day,

subject to these terms, you will receive the Savings Reward, which will be delivered to your Mox Account on or before 31 March, 2027.

9. From time to time, we may require you to provide additional information in connection with your The Club Membership to maintain its linkage with Mox and/or to facilitate the delivery of any Clubpoints you may be eligible to receive under these terms. We will notify you of any such requirements from time to time.

10. You can only participate in this Promotion once. You can only receive one Welcome Reward, one Spending Reward and one Savings Reward.

11. The use of the Invitation Code is subject to a quota of 1,000 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 1,000 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 usage of any quota or its continued

於 HKD50,000 到您於 Mox 的活期存款戶口；及

(c) 於邀請碼資金存入期的最後一天開始及其後的 29 日的期間內（「邀請碼資金計算期」）的每一個曆日，維持不少於 HKD50,000 的港元活期存款戶口結餘。

受制於本條款，您將獲得存款獎賞，我們會於 2027 年 3 月 31 日或之前將該存款獎賞存入您的 Mox 戶口。

9. 我們可能不時要求您提供與您的 The Club 會籍有關的額外資料，以維持您的 The Club 會籍連結至 Mox 及/或以便交付您根據本條款可能合資格從我們獲得的 Clubpoints。我們將不時通知您任何此類要求。

10. 您只能參與本推廣一次。您只能獲得一個迎新獎賞、一個消費獎賞及一個存款獎賞。

11. 邀請碼的使用名額為 1,000 次。「推廣期」將於（a）該期間的最後一天，或（b）當邀請碼的使用次數達 1,000 次當天（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。

12. 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 Club 交易，而該等決定均將被視為最終決定並對您具有約束力。

13. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益，而任何促成符合該等獎賞、禮品或其他利益的交易其後被撤銷、

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availability.

12. We will determine whether an Eligible Club Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).

13. If you have received any reward, gift or other benefit in respect of this Promotion and any transaction that contributed to the satisfaction of the requirement(s) for that reward, gift or other benefit, is subsequently reversed, cancelled or refunded such that the requirement(s) is no longer satisfied, we reserve the right to deduct an amount equal to the value of the reward, gift or other benefit from your Mox Account.

14. You will receive the reward, gift or other benefit in respect of this Promotion, only if:

    (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;

    (b) when we attempt to deliver the reward, gift or other benefit, you still have your Mox Account that you opened pursuant to this Promotion;

    (c) when we attempt to deliver the Spending Reward, you still have your Mox Credit that was approved pursuant to this Promotion;

    (d) none of your accounts with Mox have been suspended or are in arrears or default;

    (e) you hold a valid The Club Membership account in your name which has been linked with Mox in accordance with The Club Linkage Terms and such linkage remains valid; and

取消或退款，導致您不再符合要求，我們有權從您的 Mox 戶口扣除獎賞、禮品或其他利益的等同價值。

14. 您只能於以下情況下獲得本推廣的獎賞、禮品或其他利益：

    (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；

    (b) 當我們發放獎賞、禮品或其他利益給您時，您仍持有您按本推廣開立的 Mox 戶口；

    (c) 當我們發放消費獎賞給您時，您仍持有您按本推廣獲批核的 Mox Credit；

    (d) 您於 Mox 的戶口均並未被暫停，也沒有拖欠或違約的情況；

    (e) 您持有有效並以自己名義登記的 The Club 會籍，並已根據 The Club 連結條款連結至您的 Mox 而且該連結仍然有效；及

    (f) 您滿足我們不時指定的任何額外要求。

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：

    (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）；

    (b) 暫停或終止本推廣或本條款；

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(f) you satisfy any additional requirements we may specify from time to time.

15. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:

(a) change or modify this Promotion or these terms (including any dates set out in these terms or any reward, gift or other benefit in respect of this Promotion and/or its monetary value);

(b) suspend or terminate this Promotion or these terms;

(c) refuse to give you any reward, gift or other benefit in respect of this Promotion:

(i) if we believe any of your accounts with Mox or your The Club Membership account 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 or The Club Membership accounts);

(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

(iii) for any other reason we deem appropriate; and

(d) make any decision in connection with this Promotion (including to refuse or suspend your participation in this Promotion).

Any such decision shall be conclusive and binding on you.

16. Without limiting anything in these terms, we may determine whether or not you can combine this Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can

(c) 就以下原因拒絕就本推廣向您提供任何獎賞、禮品或其他利益：

(i) 如我們認為您於 Mox 的任何戶口或您的 The Club 會籍帳戶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 戶口或 The Club 會籍帳戶來換取數項獎賞、禮品或其他利益）；

(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

(iii) 出於我們認為適當的任何其他理由；及

(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）。

任何此等決定均被視為最終決定並對您具有約束力。

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決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。

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 戶口之前從您的 Mox 戶口扣除該獎賞、禮品或其他利益的總價值。

18. 如有任何有關本推廣的爭議，我們保留最終決定權。

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combine this 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.

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.

18. If any dispute arises in connection with this Promotion, 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 damage suffered by you; and

(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,

arising from or in connection with your participation in this 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:

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

(z) such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,

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）：

(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

(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，

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 條在本推廣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）可能向我們提供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。

21. 您知悉第三方可直接或間接從我們獲得與本推廣相關的付款（例如報酬、佣金及回

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Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.

This clause 19 continues after the expiry or termination of this Promotion or these terms.

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 this 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.

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 this 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, absolutely, without having to make any prior disclosure to you.

22. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.

23. Neither your right to participate in this Promotion nor your eligibility to receive any reward, gift or other benefit in respect of this Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.

24. Nothing under these terms or this 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.

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。

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。

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，也不得交換或轉換為任何其他利益或權利。

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。

25. 本第 25 條為 Club HKT（而非 Mox）所發佈：

    (a) 本推廣並非由 Club HKT 或其關聯公司營運；

    (b) Club HKT 並非本條款第 31 條所列任何銀行業務產品及 / 或服務的供應商；

    (c) 本推廣不構成對 Club HKT、其關聯公司或任何其他人士的任何存款邀請或誘導；

    (d) Club HKT 或其關聯公司均不承擔因本推廣引起或與之相關的任何責任、損失、損害、費用或索賠；及

    (e) 本推廣中的任何獎勵、禮品或其他福利均非由 Club HKT 或其關聯公司提供。

26. 如您對下列有任何疑問：

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25. This clause 25 is provided by Club HKT (and not Mox):

    (a) this Promotion is not run or operated by Club HKT and its affiliates;

    (b) Club HKT is not a supplier of any banking products and/or services listed in clause 31 of these terms;

    (c) this Promotion does not constitute any invitation or inducement to make a deposit with Club HKT, its affiliates or any other person;

    (d) neither Club HKT nor its affiliates accept any liability, loss, damage, cost, claim whatsoever arising out of or in connection with this Promotion; and

    (e) any reward, gift or other benefit in respect of this Promotion is not awarded by Club HKT or its affiliates.

26. If you have any questions regarding:

    (a) this Promotion, please contact our Customer Care Team; and

    (b) The Club, the use of Clubpoints or clause 25 of these terms, please contact Club HKT's customer service team via 183 3000.

27. 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.

28. These terms are governed by Hong Kong law. In connection with these terms, you agree that (a) the courts of Hong Kong have exclusive jurisdiction for any proceedings you commence, and (b) we may commence proceedings in any jurisdiction.

29. The English version prevails if there is any inconsistency between the English and

    (a) 有關本推廣，請聯絡我們的顧客服務團隊；及

    (b) 有關 The Club 及本條款第 25 條，請致電 183 3000 與 Club HKT 客戶服務部聯絡。

27. 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。

28. 本條款受香港法律管限及詮釋。就本條款而言，您同意（a）香港法院對您提起的任何訴訟具有專屬管轄權，及（b）我們可以在任何司法管轄區提起訴訟。

29. 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。

30. 借定唔借？還得到先好借！

31. 定義

以下定義具有以下含義：

(a) 「**批核日期**」具有本條款第 1 條賦予的含義。

(b) 「**csl**」是指香港移動通訊有限公司。

(c) 「**Club HKT**」的含義與 The Club 連結條款中所賦予的含義相同。

(d) 「**合資格 HKT 交易**」是指於以下交易：

    (i) 於 The Club 網站或「The Club」手機應用程式上購買商品或服務；

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Chinese versions of these terms.

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

31. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Approval Day**" has the meaning given in clause 7 of these terms.

(b) "**csl**" means CSL Mobile Limited.

(c) "**Club HKT**" has the meaning given in The Club Linkage Terms.

(d) "**Eligible Club Transaction**" means a transaction for:

(i) the purchase of goods or services on The Club's website or 'The Club' mobile application; or

(ii) the payment of a reservation through the online application form on the designated 'Experiential Travel' or 'Sports Travel' section on Club Travel's website,

excluding any transaction for the purchase of any goods or services offered by HKT Financial Services (IA) Limited under the service brand 'Club Care' or goods or services under the tab of 'HKT' on The Club's website, as we determine, from time to time, to be eligible to contribute towards the Spending Requirement. Without limiting the above:

(y) for a transaction to contribute towards the satisfaction of the Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as 'completed' in the Mox app) on or before 30 September 2026;

(z) transactions that are ineligible for

或

(ii) 於 Club Travel 網站的「特式旅遊體驗」或「海外賽事套票」頁面上透過線上申請表格支付預訂費用，

但不包括購買由 HKT Financial Services (IA) Limited 所經營的一個服務品牌「Club Care」提供的商品或服務或購買在 The Club 網站內「HKT」版面上的商品或服務的任何交易，而上述可計入消費要求的交易將由我們不時作出決定。在不限制以上條款的情況下：

(y) 為視為一項計入並滿足消費要求的交易，該交易必須在 2026 年 9 月 30 日或之前由該商戶完成結算（即交易狀態於Mox app上顯示為「完成」）；及

(z) 不合資格獲得 Mox Card 獎賞的交易均不屬於合資格Club交易（請參閱卡獎賞附表第 2 條，以了解不合資格獲得 Mox Card 獎賞的交易，包括電子錢包充值，如使用 Apple Pay 增值八達通卡的交易）。

(e) 「**邀請碼**」是指「MOXPHONECLUB」。

(f) 「**開戶日期**」具有本條款第 6(b)條賦予的含義。

(g) 「**推廣期**」是指，受制於以本條款第 11 條，2026 年 8 月 6 日至 2026 年 9 月 30 日（包括首尾兩日）。

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Mox Card Rewards are *not* Eligible Club 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 using Apple Pay).

(e) "**Invitation Code**" means 'MOXPHONECLUB'.

(f) "**Joining Day**" has the meaning given in clause 6(b) of these terms.

(g) "**Promotion Period**" means, subject to clause 11 of these terms, the period beginning on 6 August 2026 and ending on 30 September 2026 (both dates inclusive).

(h) "**Savings Reward**" means HKD500.

(i) "**Spending Requirement**" has the meaning given in clause 7(a) of these terms.

(j) "**Spending Reward**" means HKD1,800.

(k) "**The Club**" has the meaning given in The Club Linkage Terms.

(l) "**The Club Linkage Terms**" has the meaning given in clause 3 of these terms.

(m) "**The Club Membership**" has the meaning given in The Club Linkage Terms.

(n) "**Welcome Reward**" means HKD400.

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(h) 「**存款獎賞**」是指 HKD500。

(i) 「**消費要求**」具有本條款第 7(a)條賦予的含義。

(j) 「**消費獎賞**」是指 HKD1,800。

(k) 「**The Club**」的含義與 The Club 連結條款中所賦予的含義相同。

(l) 「**The Club 連結條款**」具有本條款第 3 條賦予的含義。

(m) 「**The Club 會籍**」的含義與 The Club 連結條款中所賦予的含義相同。

(n) 「**迎新獎賞**」是指 HKD400。

生效日期：2026 年 8 月 6 日

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