

**“MOXPLUS2026” invitation code promotion
(this “Promotion”) terms and conditions**

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.
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. 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 (you will have ‘completed’ the Mox Account opening process once you 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

「MOXPLUS2026」邀請碼（「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. 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（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**」））；及
 - (c) 於**開戶日期**之日起至隨後的 30 天（「**資金存入期**」）期間，您戶口中持有的總資產（所有存款和投資持有）增

following 30 days (“Fund-in Period”), increase the total assets held in your account (all deposit and investment holdings) to at least HKD300,000 (“Total Assets Requirement”); subject to these terms, you will have Mox+, as if you are eligible for Mox+ under the Mox+ Schedule (even if your Mox+ Average Daily Balance is less than HKD600,000), during the period from when we update your Mox app to show that you have Mox+ (which will generally happen on the Wednesday after you have met the Total Assets Requirements until the Trial End Date. 6. If you have satisfied the requirements in clause 5, we will automatically update your Mox app to show that you have Mox+. Unless you are eligible for Mox+ under the Mox+ Schedule, we will automatically update your Mox app after the Trial End Date to show that you no longer have Mox+. 7. In addition to satisfying the requirements in clause 5 of these terms, if you are eligible for Mox+ under the Mox+ Schedule on the day after the Trial End Date, subject to these terms, you will receive the Mox+ Welcome Reward. The Mox+ Welcome Reward will be delivered to your Mox Account within 60 days after the requirements in clause 7 of these terms have been satisfied. 8. You can only participate in the Promotion once. You can only receive the Mox+ Welcome Reward once pursuant to the Promotion. 9. 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	加至不少於 HKD 300,000 的「總資產要求」; 受制於本條款, 您會於我們更新您的 Mox app 以顯示您享有 Mox+ 當日起 (其一般將於您的開戶日期後的星期三發生) 至邀請結束日期期間內, 享有 Mox+, 如同其根據 Mox+ 附表符合 Mox+ 資格 (即使其 Mox+ 平均每日結餘少於 HKD600,000) 。 6. 如果您符合本條款第 5 條的要求, 我們將會自動更新您的 Mox app, 以顯示您已享有 Mox+。除非您根據 Mox+ 附表符合 Mox+ 資格, 否則我們將在邀請結束日期後自動更新您的 Mox app, 顯示您不再享有 Mox+。 7. 除了滿足本條款第 5 條外, 如您於邀請結束日期翌日根據 Mox+ 附表符合 Mox+ 資格, 受制於本條款, 您將獲得 Mox+ 額外獎賞。 Mox+迎新獎賞會於滿足本條款第 7 條後的 60 天內存入您的 Mox 戶口。 8. 你只能參加本推廣一次。你只能根據此推廣獲得 Mox+迎新獎賞一次。 9. 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相關使用名額的日期 (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。 10. 您只能於以下情況下獲得本推廣的獎賞、
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day of that period, and (b) the day on which the relevant quota has been met. 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 availability. 10. You will receive the reward, gift or any 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 and Mox Credit account that you opened pursuant to this Promotion and none of your accounts with Mox have been suspended or is in arrears or default; (c) you satisfy any additional requirements we may specify from time to time. 11. 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;	禮品或任何其他利益： (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) 當我們向您發放獎賞、禮品或其他利益時，您仍持有您按本推廣開立的 Mox 戶口及 Mox Credit，且您於 Mox 的戶口均並未被暫停，也沒有拖欠或違約的情況；及 (c) 您滿足我們可能不時指定的任何額外要求。 11. 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； (c) 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）；
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(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 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); 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 iv. 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. 12. 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 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. 13. If you have received any reward, gift or other benefit under these terms and you subsequently close your Mox Account	(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 (iv) 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）。 任何此等決定均將被視為最終決定並對您具有約束力。 12. 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。 13. 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。 14. 如有任何有關本推廣的爭議，我們保留最終決定權。 15. 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）：
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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. 14. If any dispute arises in connection with this Promotion, our decision is final. 15. 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: (c) any such loss, damage, action, proceeding or claim is due to; and (d) where such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from, Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default. This clause 15 continues after the	(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： (c) 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 (d) 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。 Mox 或其關聯公司、股東或合作夥伴的疏忽、欺詐或故意違約。 本第 15 條在本推廣或本條款到期或終止後繼續有效。 16. 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。 17. 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
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expiry or termination of this Promotion or these terms. 16. 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. 17. 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. 18. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 19. 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. 20. 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.	保留任何此等利益或好處，而無需事先向您披露。 18. 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。 19. 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。 20. 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。 21. 如您對本推廣有任何疑問，請聯絡我們的顧客服務團隊。 22. 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。 23. 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。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。 24. 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。 25. 借定唔借？還得到先好借！ 26. 定義
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21. If you have any questions regarding the Promotion, please contact our Customer Care Team.

22. 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.

23. 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.

24. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.

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

26. Definitions

The following capitalised terms have the meanings set out below:

(a) **"Promotion Period"** means, subject to clause 9 of these terms, the period beginning on [15 July 2026] and ending on [30 November 2026] (both dates inclusive).

(b) **"Invitation Code"** means "MOXPLUS2026".

(c) **"Joining Day"** has the meaning given in clause 5(b) of these terms.

(d) **"Fund-in Period"** has the meaning given in clause 5(c) of these terms.

(e) **"Total Assets Requirement"** means increasing the total assets

以下定義具有以下含義：

(a) **「推廣期」** 是指，受制於以條款第 9 條，由 2026 年 7 月 15 日至 2026 年 11 月 30 日（包括首尾兩日）。

(b) **「邀請碼」** 是指「MOXPLUS2026」。

(c) **「開戶日期」** 具有本條款第 5(b) 條賦予的含義。

(d) **「資金存入期」** 具有本條款第 5(c) 條賦予該詞的含義。

(e) **「總資產要求」** 是指在資金存入期的任何一天結束時增加您戶口中持有的總資產（所有存款和投資持有）至不少於 HKD 300,000 或等值。

(f) **「邀請結束日期」** 是指 (i) 您的 Mox app 內所載明之 Mox+ 邀請結束日期，或 (ii) 如並無載明該日期，則指您向客戶服務團隊查詢時另行獲通知的日期。

(g) **「Mox+迎新獎賞」** 是指 HKD2,500。

生效日期：2026 年 7 月 15 日

held in your account (all deposit assets and invest assets included) to at least 300,000 HKD or equivalent at the end of any day within the Fund-In Period. (f) “Trial End Date” means the trial end date for Mox+ (i) specified in the your Mox app, or (ii) if no such date is specified, notified to you upon your enquiry with the Customer Care team. (g) “Mox+ Welcome Reward” means HKD2,500. Effective date: 15 July 2026	
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