



“MOXREWARDS” Invitation Code Promotion – Deposits Flash Offer (October 2023) (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 and General Terms and Conditions (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. You must also read the “MOXREWARDS” Invitation Code Promotion Terms and Conditions (which can be found on our website) (“**Core Promotion T&Cs**”) which also applies to the Promotion.
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, complete the requirements set out in clause 4(a) of the Core Promotion T&Cs;
 - (b) complete the Mox Account opening process in accordance with clause 4(b) of the Core Promotion T&Cs; and
 - (c) during the 60 calendar days beginning 7 calendar days after your Joining Day, maintain a HKD Savings Account Balance of at least HKD75,000 (“**Savings Requirement**”),

subject to these terms and in addition to any reward(s) you may receive pursuant

「MOXREWARDS」邀請碼推廣 — 存款限時優惠 (2023 年 10 月) (「本推廣」) 條款及細則

1. 本條款適用於由 Mox Bank Limited (「**Mox**」或「**我們**」) 進行的本推廣。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、私隱政策聲明、一般條款及細則 (分別可於 Mox 應用程式及/或我們的網站找到) 及我們可能向你提供的任何其他條款。除本條款外, 任何前述條款亦繼續一併適用於你與我們的關係及你就我們的產品及服務的使用。
3. 你亦必須閱讀同樣適用於本推廣的「MOXREWARDS」邀請碼推廣條款及細則 (可在我們的網站找到) (「**基礎推廣條款**」) 。
4. 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。
5. 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。
6. 如果你:
 - (a) 於推廣期內, 完成基礎推廣條款的第 4(a)條下列明的要求;
 - (b) 按基礎推廣條款的第 4(b)條下列明的要求完成 Mox 戶口開戶程序; 及
 - (c) 於開戶日期後第 7 個曆日起計的 60 個曆日期間內維持不少於港幣 75,000 元的港元活期存款戶口結餘 (「**存款要**

to the Core Promotion T&Cs, you will receive the Savings Reward, which we will deposit into your Mox Account on or before 29 February 2024. For example, if your Joining Day is 1 October 2023, you must satisfy the Savings Requirement during the period beginning on 8 October 2023 and ending on 6 December 2023 (both dates inclusive). 7. You can only participate in the Promotion once. You can only receive the Savings Reward once pursuant to the Promotion. 8. You will receive the reward, gift or any other benefit in respect of the Promotion, only if: (a) you have never held a Mox Account in your name at any time prior to the opening of the Mox Account pursuant to the Core Promotion T&Cs. You are considered to have held a Mox Account even if you haven't completed any transactions on your prior Mox Account; (b) you still have your Mox Account that you opened pursuant to the Core Promotion T&Cs, with that Mox Account not having been suspended or closed by you or us or in arrears or default; and (c) you satisfy any additional requirements we may specify from time to time. 9. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to: (a) change or modify the Promotion or these terms (including any dates set out in these terms or any reward, gift or benefit in respect of the Promotion and/or its respective monetary value); (b) suspend or terminate the Promotion or these terms;	求」), 受制於本條款及除基礎推廣條款下列明的獎賞外, 你將獲得存款獎賞, 而我們將在 2024 年 2 月 29 日或之前將存款獎賞存入你的 Mox 戶口內。 如你的開戶日期為 2023 年 10 月 1 日, 你須於 2023 年 10 月 8 日至 2023 年 12 月 6 日期間 (包括首尾兩日) 滿足存款要求。 7. 你只能參加本推廣一次。你只能獲得存款獎賞一次。 8. 你只能於以下情況下獲得與本推廣有關的任何獎賞、禮品或任何其他利益: (a) 根據基礎推廣條款開立你的 Mox 戶口前的任何時間, 你從未以你的名義持有 Mox 戶口。儘管你未曾使用你舊有的 Mox 戶口進行任何交易, 你亦會被視為曾經持有 Mox 戶口; (b) 當我們發放獎賞、禮品或其他利益給你時, 你必須仍持有你根據基礎推廣條款開立的 Mox 戶口, 且該 Mox 戶口並未被你本人或我們暫停或關閉, 也沒有拖欠或違約; 及 (c) 你滿足我們可能不時指定的任何額外其他要求。 9. 我們保留全權酌情決定, 而不另行通知或提供理由, 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有關本推廣的任何獎賞、禮品或其他利益及/或其現
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(c) refuse to give you any reward, gift or other benefit in respect of the Promotion: (i) if we believe your Mox Account 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 part of the HKD Savings Account Balance 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 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). Any such decision shall be conclusive and binding on you, and we will not be liable to you for any compensation in respect of such decision. 10. 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. 11. If any dispute arises in connection with the Promotion, our decision is final. 12. To the extent permitted by laws and regulations: (a) Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and (b) you shall release Mox and its	金價值) ; (b) 暫停或終止本推廣或本條款; (c) 拒絕就本推廣向你提供任何獎賞、禮品或其他利益: (i) 如果我們認為你的 Mox 戶口是出於不當目的而開設 (例如通過關閉和開立一個或多個 Mox 戶口以換取數項獎賞、禮品或其他利益) ; (ii) 如果我們相信港元活期存款戶口結餘的任何部分是任何非法、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原因; 及 (d) 作出與本推廣相關的任何決定 (包括拒絕或暫停你參與本推廣, 或決定本推廣是否可以與其他任何優惠或推廣一併使用) 。 任何此等決定均視為最終決定並對你具有約束力, 我們不會就此等決定向你承擔任何賠償責任。 10. 如你已收到與本推廣相關的任何獎賞、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。 11. 如有任何有關本推廣的爭議, 我們保留最終決定權。 12. 在法律及法規允許的範圍內, 就你因參與本推廣或本條款所致或相關引起的損失
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affiliates and shareholders from all actions, proceedings and claims which may be brought against Mox or its affiliates or shareholders, 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. This clause 12 continues after the expiry or termination of the Promotion or these terms. 13. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) and other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefits or advantages may vary from time to time. We are entitled to retain any such benefits or advantages for our own account and benefit, absolutely, without having to make any prior disclosure to you. 14. 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 benefits or advantages may vary from time to time and such third parties are entitled to retain any such benefits or advantages for its own account and benefit, absolutely, without having to make any prior disclosure to you. 15. Neither your participation in the Promotion, nor your eligibility to receive any reward, gift or other benefit in respect	(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獲得任何獎賞、禮品或其他利益)： (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 (b) 你須使 Mox 及其關聯公司及股東免於針對 Mox、其關聯公司或股東的所有訴訟、法律程序及索償， 惟因 Mox、其關聯公司或股東的疏忽、欺詐行為或故意失責而引致的損失、訴訟、法律程序或索賠而該等損失、訴訟、法律程序或索償是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的除外。 本第12 條在本條款或本推廣終止後仍繼續有效。 13. 你知悉第三方（包括於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（包括津貼）及其他利益或好處。任何此等利益或好處的性質、金額和計算方法可隨時更改。我們可絕對享有並有權為自身保留任何此等利益或好處，而無需事先向你披露。 14. 你知悉第三方可能會直接或間接從我們獲得與本推廣相關的付款（例如報酬、佣金及回贈）或其他利益或好處。任何此等利益或好處的性質、金額和計算方法可隨時更改。該第三方可絕對享有並有權為自身保留此等利益或好處，而無需事先向你披露。 15. 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
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of the Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right. 16. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 17. 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. 18. 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. 19. 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. 20. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms. 21. Definitions The following capitalised terms have the meanings set out below: (a) "Core Promotion T&Cs" has the meaning given in clause 3 of these terms. (b) "HKD Savings Account Balance" means, in respect of a calendar day, the Hong Kong dollar denominated deposits held in your savings accounts with Mox as of 11:59:59 pm (Hong Kong time) on that calendar day. For the avoidance of doubt, any deposits held in your Time Deposit Account(s) will not count towards your HKD	何其他人，也不得交換或轉換為任何其他利益或權利。 16. 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。 17. 本推廣或本條款並未視作、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。 18. 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。 19. 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。 20. 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。 21. 定義 以下定義具有以下含義： (a) 「基礎推廣條款」 具有本條款第3 條賦予的含義。 (b) 「港元活期存款戶口結餘」 是指就一個曆日而言，該曆日香港時間晚上 11 時 59 分 59 秒，你於 Mox 的活期存款戶口內的港元存款。為免存疑，任何你於 Mox 的定期存款戶口中的存款將不會計入你的港元活期存款戶口結餘。 (c) 「開戶日期」 具有基礎推廣條款的第
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Savings Account Balance. (c) “Joining Day” has the meaning given in clause 4(b) of the Core Promotion T&C. (d) “Promotion Period” means the period beginning on 1 October 2023 and ending on 15 October 2023 (both dates inclusive). (e) “Savings Requirement” has the meaning given in clause 6(c) of these terms. (f) “Savings Reward” means a cash reward of HKD600. Last updated: 28 September 2023	4(b)條賦予的含義。 (d) 「推廣期」是指 2023 年 10 月 1 日至 2023 年 10 月 15 日之期間（包括首尾兩日）。 (e) 「存款要求」具有本條款第 6(c)條賦予的含義。 (f) 「存款獎賞」是指港幣 600 元的現金獎賞。 最後更新日期：2023 年 9 月 28 日
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