

“MOXUNI24” 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 (includes 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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.

3. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.

4. If you:

(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 (the day on which you receive your welcome notification, your “**Joining Day**”)),

subject to these terms, you will receive the Welcome Reward, which we will deposit into your Mox Account within 15 days, following your Joining Day.

5. In addition to satisfying the requirements in clause 4 of these terms, if you, during the

「MOXUNI24」邀請碼推廣（「本推廣」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）進行的推廣。參與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（包括其所有附表），其分別可於 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而該等條款將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。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。

3. 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。

4. 如果你：

(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（當你收到 Mox 向你發出的迎新通知時，即代表你的 Mox 戶口開戶程序已「完成」（你收到該迎新通知當日為「**開戶日期**」）），

受制於本條款，你將獲得迎新獎賞，而我們將在你的開戶日期後的 15 天內將迎新獎賞存入你的 Mox 戶口內。

5. 在滿足本條款第 4 條之外，假如你於推廣期內將 Mox 卡加至 Apple 銀包，受制於本

<p>Promotion Period, add your Mox Card to your Apple Wallet, subject to these terms, you will receive the Mox x Apple Reward, which we will deposit into your Mox Account on or before 31 December 2024.</p> <p>6. In addition to satisfying the requirements in clause 4 of these terms, if you are a teaching staff or a student of any of the Designated Education Institutions and a holder of the relevant staff card or student card (as applicable) (each an “Eligible HKTE Customer”), and you either:</p> <p>(a) during the period beginning on and from your Joining Day and the following 30 days, spend at least HKD3,000 on one single Eligible Transaction with your Mox Card linked to your Mox Account (“Mox Account Spending Requirement”), subject to these terms, you will receive the Mox Account Spending Reward, which we will deposit into your Mox Account within 45 days, following settlement of the relevant Eligible Transaction; or</p> <p>(b) during the period:</p> <p>(i) beginning on and from the day you use the Invitation Code and the following 30 days, complete the Mox Credit application 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>(ii) beginning on and from your Approval Day and the following 30 days, spend at least HKD3,000 on one single Eligible Transaction with Mox Credit,</p> <p>(“Mox Credit Spending Requirement”), subject to these terms, you will receive the Mox Credit Spending Reward, which we will</p>	<p>條款, 你將獲得 Mox x Apple 獎賞, 而我們將在 2024 年 12 月 31 日或之前將獎賞存入你的 Mox 戶口內。</p> <p>6. 在滿足本條款第 4 條之外, 假如你是任何一間指定教育機構的教職員或學生, 並持有相關得教職員卡或學生證 (如適用) (每位均為「合資格 HKTE 客戶」), 及你:</p> <p>(a) 於開戶日期當天及其後 30 天的期間內, 以連接至 Mox 戶口的 Mox 卡完成一項單一合資格交易, 而該交易金額合共不少於港幣 3,000 元 (「Mox 戶口消費要求」), 受制於本條款, 你將獲得 Mox 戶口消費獎賞, 而我們將於相關合資格交易完成結算後 45 天內將該消費獎賞存入你的 Mox 戶口內; 或</p> <p>(b) 在此期間:</p> <p>(i) 你於使用邀請碼當天及其後 30 天的期間內, 完成 Mox Credit 申請程序 (當你收到 Mox 向你發出的 Mox Credit 批核通知時, 即代表你的 Mox Credit 批核程序已「完成」 (你收到該批核通知當日為「批核日期」)); 及</p> <p>(ii) 於批核日期當天及其後 30 天的期間內, 以 Mox Credit 完成一項單一合資格交易, 而該交易金額合共不少於港幣 3,000 元,</p> <p>(「Mox Credit 消費要求」), 受制於本條款, 你將獲得 Mox Credit 消費獎賞, 而我們將於相關合資格交易完成結算後 45 天</p>
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<p>deposit into your Mox Account within 45 days, following settlement of the relevant Eligible Transaction.</p> <p>You will only receive one Spending Reward under this clause 6 even if you satisfy both the Mox Credit Spending Requirement and the Mox Account Spending Requirement. If you satisfy both Spending Requirement in clause 6(a) and 6(b) of these terms, you will receive the Spending Reward that corresponds with the Spending Requirement that you satisfy first. For example, if you satisfy the Mox Account Spending Requirement first, you will only receive the Mox Account Spending Reward, even if you subsequently satisfy the Mox Credit Spending Requirement.</p> <p>7. You can only participate in the Promotion once. You can only receive one Welcome Reward. You can only receive one Mox x Apple Reward. You can only receive one Spending Reward subject to clause 6 above.</p> <p>8. The use of the Invitation Code is subject to a quota of 30,000 uses. The "Promotion Period" will end on the earlier of the last day of that period and the day on which the Invitation Code has been used 30,000 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>9. 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>10. 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</p>	<p>內將該消費獎賞存入你的 Mox 戶口內。</p> <p>儘管你同時滿足 Mox Credit 消費要求及 Mox 戶口消費要求，你只會獲得本第 6 條下的一個消費獎賞。若你同時滿足本條款第 6(a)條及第 6(b)條下的兩個消費要求，你將會按你首先滿足的消費要求而獲得相應的消費獎賞。例如，若你首先滿足 Mox 戶口消費要求，就算你之後滿足到 Mox Credit 消費要求，你只能獲得 Mox 戶口消費獎賞。</p> <p>7. 你只能參加本推廣一次。你只能獲得迎新獎賞一次。你只能獲得 Mox x Apple 獎賞一次。你只能按本條款第 6 條獲得消費獎賞一次。</p> <p>8. 邀請碼的名額為 30,000 位。「推廣期」將於該期間的最後一天或該邀請碼的使用次數達至 30,000 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。我們不會通知你使用名額的最新情況。</p> <p>9. 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，如有任何差異，我們保留最終決定權。</p> <p>10. 你只能於以下情況下獲得與本推廣的任何獎賞、禮品或任何其他利益：</p> <p>(a) 在你的開戶日期前 12 個月的任何時間，你沒有以你的名義持有 Mox 戶口。儘管你未曾使用你舊有的 Mox 戶口進行任何交易，你亦會被視為持有 Mox 戶口；</p> <p>(b) 你必須仍持有你以邀請碼開立的 Mox 戶口，且該 Mox 戶口並未被你本人或</p>
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<p>are considered to have held a Mox Account even if you haven't completed any transactions on your prior Mox Account;</p> <p>(b) you still have your Mox Account that you opened using the Invitation Code with that Mox Account not having been suspended or closed by your or us or in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>11. 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 benefit in respect of the Promotion and/or its respective 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 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); or</p> <p>(ii) 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>我們暫停或關閉，也沒有拖欠或違約；及</p> <p>(c) 你滿足我們可能不時指定的任何額外其他要求。</p> <p>11. 我們保留全權酌情決定，而不另行通知或提供理由，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有關本推廣的任何獎賞、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) 拒絕就本推廣向你提供任何獎賞、禮品或其他利益：</p> <p>(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）；或</p> <p>(ii) 出於我們認為適當的任何其他原因；及</p> <p>(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）。</p> <p>任何此等決定均該視為最終決定並對你具有約束力。</p> <p>12. 在不限制本條款的情況下，我們可以確定你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 應用程式及 / 或我們的網站，或我們不時決</p>
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<p>12. 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>13. 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.</p> <p>14. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>15. 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 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 give 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</p>	<p>定的任何其他通訊方式，通知你本推廣是否可以與其他優惠或推廣一併使用。</p> <p>13. 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。</p> <p>14. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>15. 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、損害賠償、法律行動、法律程序或索償（包括任何我們不向你提供獎賞、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）：</p> <p>(a) Mox 及其關聯公司、股東或合作夥伴對你遭受的任何損失或損害賠償均不承擔任何責任；及</p> <p>(b) 你須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox、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 15 條在本條款或本推廣終止後仍繼續</p>
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<p style="text-align: center;">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 15 continues after the expiry or termination of the Promotion or these terms.</p> <p>16. 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.</p> <p>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 the Promotion. The nature, amount and method of calculating such benefits or advantages may vary at any 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.</p> <p>18. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>19. Neither your participation 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>20. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as our agent or</p>	<p>有效。</p> <p>16. 你知悉第三方（包括我們的直接或間接股東）可能向我們提供任何與本推廣有關的付款（例如津貼）、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，而無需事先向你披露。</p> <p>17. 你知悉第三方可直接或間接從我們獲得與本推廣有關的報酬、佣金、回扣或其他付款、利益或好處。任何此等利益或好處的性質、金額及計算方法可隨時更改。該第三方絕對享有及保留任何此等利益或好處，而不必事先向你披露。</p> <p>18. 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。</p> <p>19. 你不得將參與本推廣的資格或獲得有關本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人士，或交換或轉換作其他利益或權利。</p> <p>20. 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。</p> <p>21. 本第 21 條是由 HKT education（並非由 Mox）提供的：本推廣並不是由 HKT education 營運或進行的，且迎新獎賞、Mox x Apple 獎賞及消費獎賞均由 Mox 授予。HKT education 不是迎新獎賞、Mox x Apple 獎賞及消費獎賞的供應商及不就相關獎賞，包括及不限於其品質、供應及適用性作出任何陳述或保證，亦對由此引起或與之相關的任何事項不承擔任何責任。</p>
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<p>representative or otherwise soliciting business on our behalf.</p> <p>21. This clause is provided by HKT education (and not Mox): The Promotion is not run or operated by HKT education and The Welcome Reward, Mox x Apple Reward and Spending Reward are awarded by Mox. HKT education is not the supplier of the Welcome Reward, Mox x Apple Reward and Spending Reward and makes no representation or warranty as such, including but not limited to its quality, availability and applicability, and accepts no liability for any matters arising from or in relation to the same.</p> <p>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.</p> <p>23. 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>24. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>25. To borrow or not to borrow? Borrow only if you can repay!</p> <p>26. 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(b)(i) of these terms.</p>	<p>22. 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。</p> <p>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。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>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。</p> <p>25. 借定唔借？還得到先好借！</p> <p>26. 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(b)(i)條賦予的含義。</p> <p>(b) 「指定教育機構」是指以下任何一個院校：</p> <p>(i) 職業訓練局轄下任何機構成員；</p> <p>(ii) 香港城市大學；</p> <p>(iii) 嶺南大學；</p> <p>(iv) 香港中文大學專業進修學院；</p> <p>(v) 香港中文大學；及</p> <p>(vi) 香港恒生大學。</p> <p>(c) 「合資格 HKTE 客戶」具有本條款第 6 條賦予的含義。</p>
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<p>(b) “Designated Education Institution” means each of the following institutions:</p> <ul style="list-style-type: none"> (i) any member institutions of the Vocational Training Council; (ii) City University of Hong Kong; (iii) Lingnan University; (iv) School of Continuing and Professional Studies of The Chinese University of Hong Kong; (v) The Chinese University of Hong Kong; and (vi) The Hang Seng University of Hong Kong. <p>(c) “Eligible HKTE Customer” has the meaning given in clause 6 of these terms.</p> <p>(d) “Eligible Transaction” means a purchase transaction of any Mac, iPad and/or Apple accessory made by an Eligible HKTE Customer under the HKT education’s “Notebook Ownership Programme 2024” (the “Programme”), concluded via the Programme’s Online Purchase Portal, which Mox determines (in its sole and absolute discretion) is eligible to contribute towards a Spending Requirement.</p> <p>Without limiting the above, for a purchase transaction to be an ‘Eligible Transaction’ and contribute towards the respective Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) on or before 30 January 2025.</p> <p>(e) “HKT education” or “HKTE” means the HKT Education Limited.</p>	<p>(d) 「合資格交易」是指合資格 HKTE 客戶於 HKT education 「Notebook Ownership Programme 2024」 (「計劃」) 購買任何 Mac、iPad 及 / 或 Apple 配件並於計劃的線上選購網站完成購買交易而我們按絕對酌情權決定計入一項消費要求。</p> <p>在不限制以上條款的情況下，若一項購買交易要成為「合資格交易」及計入相關的消費要求，該交易須在 2025 年 1 月 30 日或之前，由商戶完成結算 (即交易狀態必須於 Mox 應用程式顯示為「完成」)。</p> <p>(e) 「HKT education」或「HKTE」是指 HKT Education Limited.</p> <p>(f) 「邀請碼」是指「MOXUNI24」。</p> <p>(g) 「開戶日期」具有本條款第 4(b)條賦予的含義。</p> <p>(h) 「Mox x Apple 獎賞」是指港幣 50 元的現金獎賞。</p> <p>(i) 「Mox 戶口消費要求」具有本條款第 6(a)條賦予的含義。</p> <p>(j) 「Mox 戶口消費獎賞」是指港幣 500 元的現金獎賞。</p> <p>(k) 「Mox Credit 消費要求」具有本條款第 6(b)條賦予的含義。</p> <p>(l) 「Mox Credit 消費獎賞」是指港幣 1,000 元的現金獎賞。</p> <p>(m) 「推廣期」是指受制於本條款第 8 條，2024 年 8 月 29 日至 2024 年 11 月 30</p>
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<p>(f) “Invitation Code” means ‘MOXUNI24’.</p> <p>(g) “Joining Day” has the meaning given in clause 4(b) of these terms.</p> <p>(h) “Mox x Apple Reward” means a cash reward of HKD50.</p> <p>(i) “Mox Account Spending Requirement” has the meaning given in clause 6(a) of these terms.</p> <p>(j) “Mox Account Spending Reward” means a cash reward of HKD500.</p> <p>(k) “Mox Credit Spending Requirement” has the meaning given in clause 6(b) of these terms.</p> <p>(l) “Mox Credit Spending Reward” means a cash reward of HKD1,000.</p> <p>(m) “Promotion Period” means, subject to clause 8 of these terms, the period beginning on 29 August 2024 and ending on 30 November 2024 (both dates inclusive).</p> <p>(n) “Spending Requirement” means the Mox Account Spending Requirement or the Mox Credit Spending Requirement, as the context requires.</p> <p>(o) “Spending Reward” means the Mox Account Spending Reward or the Mox Credit Spending Reward, as the context requires.</p> <p>(p) “Welcome Reward” means a cash reward of HKD200.</p> <p>Last updated: 29 August 2024</p>	<p>日（包括首尾兩日）。</p> <p>(n) 「消費要求」是指，按內容需要，Mox 戶口消費要求或 Mox Credit 消費要求。</p> <p>(o) 「消費獎賞」是指，按內容需要，Mox 戶口消費獎賞或 Mox Credit 消費獎賞。</p> <p>(p) 「迎新獎賞」是指港幣 200 元的現金獎賞。</p> <p>最後更新日期：2024 年 8 月 29 日</p>
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