

**“MSMOX” 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, 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. These terms apply in addition to any such other terms, and your use of our products and services remain subject to such other terms. 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. To participate in the Promotion, you must:
  - (a) during the Promotion Period, download the Mox app and open a Mox Account using the Invitation Code;
  - (b) during the period from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process so that your Mox Account is ready for use; and
  - (c) during the period from when your Mox Account is ready for use and the following 14 days, apply and be approved for an Instant Loan on Mox Credit with an amount of HKD100,000 or more and a tenor of 24 months or more (“**Successful Instant Loan**”).
5. If you’ve completed the steps in clause 4 of these terms, then, subject to clause 6 of these terms, you will receive the Reward, which we will deposit into your Mox Account on or before 30 June 2023.
6. You can only participate in the Promotion

**「MSMOX」邀請碼推廣（「推廣」）條款及細則**

1. 本條款適用於由 Mox Bank Limited（「**Mox**」、「**我們**」）所提供的推廣。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、一般條款及細則（可參閱 Mox 應用程式及/或我們的網站），以及我們可能向你提供的任何其他條款。除本條款外，任何該等條款亦一併適用，而你就使用我們的產品及服務仍須受該等其他條款的約束。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. 要參與本推廣，你必須：
  - (a) 於推廣期內下載 Mox 應用程式並成功使用邀請碼開立 Mox 戶口；
  - (b) 以邀請碼申請開立 Mox 戶口當日及其後 15 天內，完成 Mox 戶口申請程序，以使你的 Mox 戶口已開立及可使用；及
  - (c) 於你成功開立及可使用 Mox 戶口當日起及其後 14 日內，以 Mox Credit 申請及獲批核「即時借」。而「即時借」申請金額為港幣 100,000 元或以上及 24 個月或以上的還款期（「**成功批核「即時**

<p>once. You can only receive the Reward once.</p> <p>7. The use of the Invitation Code is subject to a quota of 200 uses. The Promotion Period will end on the earlier of the last day of that period and the date on which the Invitation Code has been used 200 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>8. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you have never held a Mox Account in your name at any time prior to opening your Mox Account using the Invitation Code. You 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 hold a valid Mox Account in your name when we attempt to give you the reward, gift or other benefit, with that Mox Account not having been suspended or closed by you or us or in arrears or default;</p> <p>(c) your Successful Instant Loan has not been repaid or cancelled when we attempt to give you the reward, gift or other benefit; and</p> <p>(d) you meet any additional requirements we may specify from time to time.</p> <p>9. We reserve the right at any time, without notice or reason and in its sole 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 its monetary value);</p> <p>(b) suspend or terminate the Promotion or these terms;</p>	<p>借」」)。</p> <p>5. 在符合本條款第6條的前提下，如你完成本條款第4條的步驟，你將會在2023年6月30日或之前收到現金獎賞。</p> <p>6. 你只能參加本推廣一次。你只能獲發現金獎賞一次。</p> <p>7. 邀請碼的名額為200。「推廣期」將於該期段的最後一天或邀請碼的使用達至200當天（以較早者為準）結束。邀請碼的使用以先到先得的方式提供，並由我們保留絕對酌情權。我們不會通知你使用該名額的最新情況。</p> <p>8. 你只在以下情況下才合資格獲得與本推廣有關的獎賞、禮品或任何其他利益：</p> <p>(a) 在使用邀請碼開Mox戶口前的任何時間，你從未以自己名義持有Mox戶口。如你已有Mox戶口但尚未完成任何交易，你亦被視為已持有Mox戶口；</p> <p>(b) 當我們向你發放獎賞、禮品或其他利益時，你必須持有有效並以自己名義開立的Mox戶口，且該Mox戶口並未被你或我們暫停或關閉，也沒有拖欠或違約；</p> <p>(c) 你的成功批核「即時借」貸款在我們試圖存入獎賞、禮品或其他利益給你時未有全額償還或取消；及</p> <p>(d) 遵守我們不時向你提出的任何額外要求。</p> <p>9. 我們保留全權酌情決定，而不另行通知</p>
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<p>(c) refuse to give you any any reward, gift or other benefit in respect of the Promotion if we believe your Mox Account has been opened for an improper purpose (for example, attempting to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts) or for any other reason we deem appropriate;</p> <p>(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); and</p> <p>(e) determine that the Invitation Code has been used for an improper purpose and cancel your use of the Invitation Code.</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>10. If you've 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>11. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>12. To the extent permitted by laws and regulations:</b></p> <p><b>(a) Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and</b></p> <p><b>(b) you shall release Mox and its 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</b></p>	<p>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任何獎賞、禮品或其他利益及其現金價值）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕向你提供本推廣的任何獎賞、禮品或其他利益，若我們認為你 Mox 戶口的開立存在不正當的目的（如試圖通過關閉和開立一個或多個 Mox 戶口以獲得多個獎賞、禮品或其他利益）或任何我們認為適當的理由；</p> <p>(d) 作出與本推廣相關的任何決定（包括拒絕或停止你參與本推廣，決定本推廣是否可以與其他任何優惠或推廣一併使用）；及</p> <p>(e) 決定邀請碼是否以不正當目的被使用，並取消你對邀請碼的使用。</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>10. 你如收到本推廣的任何獎賞、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>11. 如就本推廣有任何爭議，我們保留最終決定權。</p> <p><b>12. 在法律及法規允許的範圍內，就你對本推廣的參與或本條款所致或相關引起的損失（包括任何不向你提供獎賞、禮品</b></p>
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participation in the Promotion (including any decision not to offer or distribute you, or your failure to receive, the reward, gift or other benefit) or these terms, unless 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 the expiry or termination of the Promotion or these terms.

13. You acknowledge that the reward, gift or other benefit distributed to you pursuant to these terms may be subsidised by a third party (including direct or indirect shareholders of Mox) (collectively, the "**Mox Business Partners**"). As a result, we may receive benefits from the Mox Business Partners directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefits may be varied at any time. We are entitled to retain any such benefits for our own account and benefit absolutely without having to make any prior disclosure to you. We may also offer benefits or advantages to the Mox Business Partners in connection with the Promotion.
14. You acknowledge that third parties may receive remuneration, commission, rebates or other payments or benefits (together "**Benefits**") from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such Benefit may vary at any time and such third parties are entitled to retain any such Benefit for their own account and benefit absolutely without having to make any prior disclosure to you.
15. Neither your participation in the Promotion nor your eligibility for the reward, gift or other benefit may be transferred or assigned to any other person or exchanged

或其他利益的決定，或你未能收取獎賞)：

- (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 或其關聯公司或股東的所有法律行動、法律程序及索償，

惟就直接及純粹因 Mox 或其關聯公司或股東的疏忽、欺詐行為或故意失責而引致該損失、法律行動、法律程序或索償是合理可預見的及直接及完全由該疏忽、欺詐行為、或故意失責而引致則除外。

本第12 條在本條款或推廣終止後繼續有效。

13. 你知悉任何給予你的獎賞、禮品或其他利益可能是由第三方（包括但不限於 Mox 的直接或間接股東）（統稱為「**Mox 合作夥伴**」）補貼。因此，我們可直接或間接從 Mox 合作夥伴獲得與本推廣有關的利益。任何此等利益的性質、金額和計算方法可隨時間而更改。Mox 可絕對享有並有權為自身保留任何此等利益，而無需事先向你披露。我們亦可向 Mox 合作夥伴提供與本推廣有關的利益或優惠。
14. 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、回扣或其他付款或福利（統稱為「**福利**」）。任何此等福利的性質、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福利，而不必事先向你披露。

<p>or converted into any other benefit or right.</p> <p>16. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>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.</p> <p>18. A person who is not a party to these terms has no rights 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>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.</p> <p>20. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>21. To borrow or not to borrow? Borrow only if you can repay!</p> <p><b>22. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) <b>"Invitation Code"</b> means 'MSMOX'.</p> <p>(b) <b>"Promotion Period"</b> means, subject to clause 7 of these terms, the period beginning on 9 March 2023 and ending on 30 April 2023 (both dates inclusive).</p> <p>(c) <b>"Reward"</b> means a cash reward of HKD500.</p> <p>(d) <b>"Successful Instant Loan"</b> has the meaning given in clause 4(c) of these</p>	<p>15. 你就本推廣的參與或領取獎賞、禮品或其他利益的資格均不得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>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。</p> <p>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。</p> <p>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，或享有本條款的任何條文下的利益。</p> <p>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。</p> <p>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。</p> <p>21. 借定唔借？還得到先好借！</p> <p><b>22. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) 「邀請碼」是指「MSMOX」。</p> <p>(b) 「推廣期」是指，受制於本條款第7條，2023年3月9日至2023年4月30日（包括首尾兩日）。</p> <p>(c) 「現金獎賞」是指港幣500元的現</p>
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<p>terms.</p> <p>Last updated: 9 March 2023</p>	<p>金獎賞。</p> <p>(d) 「<b>成功批核「即時借」</b>」具有本條款第4(c)條賦予的的含義。</p> <p>最後更新日期：2023 年 3 月 9 日</p>
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