

“MSNOV” 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 (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. Without limiting clause 2 of these terms, these terms must also be read together with the Cathay Membership Account – Mox Registration Terms and Conditions (“**Registration Terms**”) which can be found in the Mox app and/or our website.
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, 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 have received a welcome notification from Mox (the day on which you receive your welcome notification,

「MSNOV」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**」）進行的本推廣。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。
3. 在不限制本條款第 2 條的情況下，本條款須與國泰會員賬戶 – Mox 註冊條款及細則（「**註冊條款**」）（可於 Mox 應用程式及 / 或我們的網站找到）一併閱讀。
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. 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，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 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**」））；

<p>your “Joining Day”);</p> <p>(c) 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 (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”));</p> <p>(d) during the period beginning on and from your Approval Day and the following 60 days, spend at least HKD15,000 on one or more Eligible Transaction(s) with Mox Credit (“Spending Requirement”); and</p> <p>(e) register your Cathay Membership Account with Mox in accordance with the Registration Terms within 60 days from the date you have satisfied the Spending Requirement,</p> <p>subject to these terms, you will receive the successful application number, which we will deliver to you via email within 14 business days, following the day you satisfy all the requirements set out in clause 6. We will send the email to your email address that is in our records. You must use your Reward within the designated period, otherwise you will forfeit your right to the Spending Reward. This Spending Reward is provided by Money Smart. For the details of designated period, please refer to the Terms and Conditions provided by Money Smart.</p> <p>7. Once you have satisfied all requirements in clause 6 of these terms, we will let AML know using your Membership Information, so that AML can deliver the Asia Miles to your Cathay Membership Account. We are not responsible for the delivery of any Asia Miles to your Cathay Membership Account and will not be liable for any failure or delay</p>	<p>(c) 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（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」））；</p> <p>(d) 於批核日期及其後 60 天的期間內，以 Mox Credit 完成一項或以上的合資格交易，而該等交易金額合共不少於港幣 15,000 元（「消費要求」）；</p> <p>(e) 於完成消費要求之日的 60 天內根據我們的註冊條款於 Mox 註冊該國泰會員賬戶；</p> <p>受制於本條款，你將獲得 Money Smart 提供的消費獎賞，而我們將在你滿足本條款第 6 條下所有要求後 14 個工作天內，通過電郵向你發送成功申請編號。我們會將電郵送到你在我們的紀錄中的電郵地址。你須於指定期限以內使用你的消費獎賞，逾期作棄權論。此開戶獎賞由 Money Smart 提供，有關指定期限，請參閱 Money Smart 之相關條款及細則。</p> <p>7. 當你滿足本條款第 6 條的所有要求，我們將使用你的會員資料通知亞洲萬里通，以便亞洲萬里通將「亞洲萬里通」里數存入你的國泰會員賬戶。我們不負責將任何「亞洲萬里通」里數存入你的國泰會員賬戶，亦不會就你的「亞洲萬里通」里數（或其任何部分）未能或延遲存入你的國泰會員賬戶承擔任何責任。</p> <p>8. 我們可能不時要求你提供與你的國泰會員賬戶有關的額外資料，以維持你於 Mox 的國泰會員賬戶登記及/或以便交付你就本推</p>
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<p>in the delivery of any Asia Miles (or any part thereof) to your Cathay Membership Account.</p> <p>8. From time to time, we may require you to provide additional information in connection with your Cathay Membership Account to maintain its registration with Mox and/or to facilitate the delivery of any Asia Miles you may be eligible to receive pursuant to the Promotion. We will notify you of any such requirements from time to time.</p> <p>9. It is your responsibility to ensure the accuracy and completeness of the information that you provide to us. If any information that you provide to us (including any Membership Information) is inaccurate and/or incomplete, we may not be able to register your Cathay Membership Account with us, you may not be eligible to receive any Asia Miles under the Promotion and/or the Asia Miles may not be delivered to your Cathay Membership Account.</p> <p>10. You can only participate in the Promotion once. You can only receive one Reward.</p> <p>11. The use of the Invitation Code is subject to a quota of 500 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 10,000 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>12. 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>13. If you have received the Reward and any of the transaction(s) that contributed to the satisfaction of the Spending Requirement</p>	<p>廣合資格獲得的任何「亞洲萬里通」里數。我們將不時通知你任何此類要求。</p> <p>9. 你有責任確保你提供給我們的資料的準確性和完整性。如果你向我們提供的任何資料 (包括任何會員資料) 有任何不準確及/或不完整之處, 我們可能無法於 Mox 註冊你的國泰會員賬戶、你可能就本推廣沒有資格獲得「亞洲萬里通」里數, 及/或相關「亞洲萬里通」里數可能無法存入你的國泰會員賬戶。</p> <p>10. 你只能參加本推廣一次。你只能獲得消費獎賞一次。</p> <p>11. 邀請碼的名額為 500 位。推廣期將於該期間的最後一天或當邀請碼的使用次數達 10,000 次當天結束 (以較早者為準)。邀請碼的使用, 按我們絕對酌情權, 以先到先得的方式提供。我們不會通知你任何名額使用或供應的最新情況。</p> <p>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交易; 如有任何差異, 我們保留最終決定權。</p> <p>13. 如你在獲得獎賞後撤銷或取消任何計入消費要求之簽賬交易或就其退款, 導致你不再滿足消費要求, Mox 有權要求亞洲萬里通從你的國泰會員賬戶扣除獎賞。</p> <p>14. 你只能於以下情況下獲得本推廣的任何獎賞、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</p>
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<p>is subsequently reversed, cancelled or refunded so that the Spending Requirement is no longer satisfied, we reserve the right to request AML to deduct the Reward from your Cathay Membership Account.</p> <p>14. 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-month 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;</p> <p>(b) when we attempt to give you the reward, gift or other benefit, you still have your Mox Account that you opened using the Invitation Code and your Mox Credit that you opened pursuant to the Promotion with that Mox Account and Mox Credit not having been suspended or closed by you or us or in arrears or default;</p> <p>(c) you hold a valid Cathay Membership Account in your name which has been registered with Mox in accordance with the Registration Terms; and</p> <p>(d) you satisfy any additional requirements we may specify from time to time.</p> <p>15. 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 other benefit in respect of the Promotion and/or its monetary value);</p> <p>(b) suspend or terminate the Promotion or these terms;</p>	<p>Mox 戶口;</p> <p>(b) 當我們發放獎賞、禮品或其他利益給你時，你仍持有你以邀請碼開立的 Mox 戶口及按本推廣批核使用的 Mox Credit，且該 Mox 戶口及 Mox Credit 並未被你本人或我們暫停或關閉，也沒有拖欠或違約；</p> <p>(c) 你持有有效並以自己名義登記的國泰會員賬戶，並已根據註冊條款於 Mox 註冊；及</p> <p>(d) 你滿足我們可能不時指定的任何額外要求。</p> <p>15. 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）；</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理由；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）。</p>
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<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>16. 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>17. 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>18. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>19. To the extent permitted by laws and regulations:</p> <p>(a) neither Mox nor any of its affiliates,</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>16. 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 應用程式和/或我們網站或透過我們不時鑒定的任何其他通訊渠道通知你本推廣是否可以與其他優惠或推廣一併使用。</p> <p>17. 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>18. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>19. 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（包括任何拒絕向你提供獎賞、禮品或其他利益的任何決定或你未能收取任何獎賞、禮品或其他利益）：</p> <p>(a) Mox 及其任何任何其關聯公司、股東及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、股東及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</p>
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<p>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 foreseeable and has arisen directly and solely from,</p> <p>Mox's or its affiliates', or shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 19 continues after the expiry or termination of the Promotion or these terms.</p> <p>20. 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>21. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) or other benefits</p>	<p>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引致。</p> <p>本第 19 條在本條款或本推廣終止後仍繼續有效。</p> <p>20. 你知悉第三方（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）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>21. 你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、佣金和回扣）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保留任何此等利益或好處，而無需事先向你披露。</p> <p>22. 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>23. 你就本推廣的參與資格或獲得本推廣的任何獎賞、禮品或其他利益的資格不得轉讓或分配給任何其他人，也不得交換或轉為任何其他利益或權利。</p> <p>24. 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>25. 就本推廣頒發的相關「亞洲萬里通」里數由亞洲萬里通提供，其使用受亞洲萬里通公司發佈的條款及細則約束。我們並非</p>
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<p>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 at any time and such third parties are entitled to retain any such benefit or advantages for its own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>22. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>23. 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>24. 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>25. The Asia Miles awarded under the Promotion is supplied by AML and their use is subject to terms and conditions issued by AML. We are not the supplier of any Asia Miles (or any part thereof). The Mox Disclaimer (which can be found on our website) applies in respect of any Asia Miles awarded under the Promotion.</p> <p>26. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles are subject to terms and conditions issued by AML.</p> <p>27. If you have any questions regarding:</p> <p>(a) the Promotion, please contact our Customer Care Team; and</p> <p>(b) the Cathay Membership Programme and Asia Miles, please contact Cathay's customer service team via</p>	<p>「亞洲萬里通」里數（或其任何部分）之供應商。Mox 免責聲明（可於我們的網站找到）適用於就本推廣頒發的任何「亞洲萬里通」里數。</p> <p>26. 國泰會員計劃（包括你的國泰會員賬戶）及「亞洲萬里通」里數受亞洲萬里通的條款及細則約束。</p> <p>27. 如你對下列有任何疑問：</p> <p>(a) 有關本推廣，請聯繫我們的顧客服務團隊；及</p> <p>(b) 有關國泰會員計劃及「亞洲萬里通」里數，請致電+852 2747 3333 與國泰客戶服務部聯繫。</p> <p>28. 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>29. 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>30. 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>31. 借定唔借？還得到先好借！</p> <p>32. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「亞洲萬里通」是指亞洲萬里通有限公</p>
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<p>+852 2747 3333.</p> <p>28. 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>29. 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>30. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>31. To borrow or not to borrow? Borrow only if you can repay!</p> <p>32. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "AML" means Asia Miles Limited.</p> <p>(b) "Approval Day" has the meaning given in clause 6(c) of these terms.</p> <p>(c) "Asia Miles" has the meaning given in the Registration Terms.</p> <p>(d) "Cathay" means Cathay Pacific Airways Limited.</p> <p>(e) "Cathay Membership Account" has the meaning given in the Registration Terms.</p> <p>(f) "Cathay Membership Programme" has the meaning given in the Registration Terms.</p> <p>(g) "Eligible Transaction(s)" means transactions for the purchase of goods</p>	<p>司。</p> <p>(b) 「批核日期」具有本條款第 6(c)條賦予的含義。</p> <p>(c) 「亞洲萬里通」里數」具有註冊條款賦予的含義。</p> <p>(d) 「國泰」是指國泰航空有限公司。</p> <p>(e) 「國泰會員賬戶」具有註冊條款賦予的含義。</p> <p>(f) 「國泰會員計劃」具有註冊條款賦予的含義。</p> <p>(g) 「合資格交易」是指購買商品或服務的交易而我們按絕對酌情權決定計入一項消費要求。在不限制以上條款的情況下:</p> <p>(i) 一項交易要成為「合資格交易」及計入相關的消費要求, 該交易需要根據本條款第 6(d)條所述的期限內, 由該商戶完成結算 (即交易狀態必須於 Mox 應用程式顯示為「完成」); 及</p> <p>(ii) 不合資格賺取 Mox 卡獎賞的交易不被視為適用於任何消費要求的合資格交易 (見一般條款及細則附上的 Mox 卡獎賞列表第 2(b)條中列明不合資格賺取 Mox 卡獎賞的交易, 包括電子錢包充值, 如通過微信支付進行的交易, 以及通過 Apple Pay 增值八達通卡的交易)。</p> <p>(h) 「邀請碼」是指「MSNOV」。</p>
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<p>or services, as determined by Mox (in its sole and absolute discretion) to be eligible to contribute towards the Spending Requirement. Without limiting the above:</p> <p>(i) for a transaction to be an Eligible Transaction and contribute towards the Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as 'completed' in the Mox app) within the period specified in clause 6(d); and</p> <p>(ii) transactions that are ineligible for Mox Card Rewards are <i>not</i> Eligible Transaction(s) (see clause 2(b) of the Rewards for Cards Schedule to the General Terms and Conditions for transactions that are ineligible for Mox Card Rewards, which include e-wallet top-ups such as transactions conducted through WeChat Pay and Octopus top-ups using Apple Pay).</p> <p>(h) "Invitation Code" means 'MSNOV'.</p> <p>(i) "Joining Day" has the meaning given in clause 6(b) of these terms.</p> <p>(j) "Membership Information" has the meaning given in the Registration Terms.</p> <p>(k) "Promotion Period" means, subject to clause 11 of these terms, the period beginning on 4 November 2024 and ending on 30 November 2024 (both dates inclusive).</p> <p>(l) "Registration Terms" has the meaning given in clause 3 of these terms.</p> <p>(m) "Reward" means a reward offered and to be registered at designated partner by the successful application</p>	<p>(i) 「開戶日期」具有本條款第 6(b)條賦予的含義。</p> <p>(j) 「會員資料」具有註冊條款賦予的含義。</p> <p>(k) 「推廣期」是指受制於本條款第 11 條, 2024 年 11 月 4 日至 2024 年 11 月 30 日 (包括首尾兩日) 。</p> <p>(l) 「註冊條款」具有本條款第 3 條賦予的含義。</p> <p>(m) 「獎賞」是指以一組成功申請編號登記, 由指定合作方的獎賞。。</p> <p>(n) 「消費要求」具有本條款第 6(d)條賦予的含義。</p> <p>最後更新日期: 2024 年 11 月 4 日</p>
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<p>number sent via email.</p> <p>(n) “Spending Requirement” has the meaning given in clause 6(d) of these terms.</p> <p>Last updated: 4 November 2024</p>	
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