

Mission bonus rate promotion (January 2026) (“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 complete a ‘Mission’ set out in the table below on a day during the Promotion Period (excluding the last day) (the day on which you complete a Mission, the “**Completion Day**” for that Mission), subject to these terms, you will receive additional daily interest on (a) all your USD Eligible Savings Deposits and (b) up to HKD1,000,000 of your HKD Eligible Savings Deposits, calculated at the applicable bonus rate(s) (“**Additional Interest**”) set out in the table below:

	Mission	Bonus rate
1	Payroll Mission (described in clause 6 of these terms)	1.50% p.a.
2	Invest Mission (described in clause 7 of these terms)	1.20% p.a.

Mission bonus 推廣 (2026 年 1 月) (「本推廣」) 條款及細則

1. 本條款適用於 Mox Bank Limited (「Mox」或「我們」) 提供的本推廣。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相同。
5. 如您已於推廣期內任何一個曆日 (不包括最後一個曆日) (完成任務的那曆日, 即該任務的「**完成日**»), 完成以下列出的「任務», 受制於本條款, 您將可賺取就您所有美元合資格活期存款及上限為最高 HKD1,000,000 的港元合資格活期存款按適用的額外年利率每日計算的額外利息 (「**額外利息**」) 如下:

	任務	額外年利率
1	戶口出糧任務 (如本條款第 6 條所述)	1.50% p.a.

3	FX Mission (described in clause 10 of these terms)	0.50% p.a.	2 投資任務 (如本條款第 7 條所述)	1.20% p.a.
4	Deposit Mission (described in clause 12 of these terms)	0.30% p.a.	3 貨幣兌換任務 (如本條款第 11 條所述)	0.50% p.a.
<p>The applicable bonus rate will be applied on your Eligible Savings Deposit as at 23:59:59 (Hong Kong time):</p> <p>(a) for the Payroll Mission, Invest Mission and FX Mission, on and from the day following the Completion Day for the Mission until the last day of the Promotion Period; and</p> <p>(b) for the Deposit Mission, on the day following the Completion Day for the Deposit Mission.</p> <p><u>Payroll Mission</u></p> <p>6. To complete the “Payroll Mission”, you must make one or more Eligible Payroll Transactions of a cumulative amount of HKD25,000 or more, during the period beginning on 1 December 2025 and ending on 30 January 2026 (both dates inclusive).</p> <p><u>Invest Mission</u></p> <p>7. To complete the “Invest Mission”, you must Complete one or more Stock Transaction(s), with a cumulative Transaction Amount of HKD25,000 (or equivalent) or more (the “Invest Target Amount”).</p> <p>8. “Transaction Amount” means the executed ‘transaction amount’ of a Stock Transaction in Hong Kong dollars, excluding any applicable fees and charges:</p> <p>(a) for a Stock Transaction of U.S. stock(s) that is executed between 00:00:00 - 05:00:00 Hong Kong time on the first day of the Promotion Period, the Transaction Amount for that Stock Transaction will be</p>			4 存款任務 (如本條款第 13 條所述)	0.30% p.a.
			<p>額外年利率將適用於您在香港時間 23 時 59 分 59 秒的合資格活期存款:</p> <p>(a) 就戶口出糧任務、投資任務及貨幣兌換任務而言, 在任務完成日後第一天直至推廣期內的最後一天; 及</p> <p>(b) 就存款任務而言, 在存款任務完成日後第一天。</p> <p><u>戶口出糧任務</u></p> <p>6. 要完成「戶口出糧任務」, 您必須由 2025 年 12 月 1 日開始至 2026 年 1 月 30 日結束期內 (包括首尾兩日) 完成一個或多個合計達至少 HKD25,000 的合資格出糧交易。</p> <p><u>投資任務</u></p> <p>7. 要完成「投資任務」, 您必須完成一個或多個合計達至少 HKD25,000 (或等值) 交易金額的股票交易 (「投資目標金額」)。</p> <p>8. 「交易金額」是指以港幣計算的已成交的股票交易的「交易金額」, 不包括任何適用的收費及手續費:</p>	

<p>included in the calculation of the Invest Target Amount; and</p> <p>(b) the value of any stocks acquired or disposed of pursuant to any corporate action will not be included in the calculation of the Invest Target Amount.</p> <p>9. <u>If you have received Additional Interest following the Completion of the Invest Mission and any Stock Transaction that contributed to such Completion is subsequently reversed or cancelled (including for reasons beyond your control) so that the Invest Mission is no longer complete, we may deduct the relevant Additional Interest amount from any of your accounts with Mox.</u></p> <p><u>FX Mission</u></p> <p>10. To complete the “FX Mission”, you must Complete a currency exchange transaction(s), where the cumulative amount of currency sold (inclusive of any applicable fees and charges), in Hong Kong dollars, is HKD25,000 (or equivalent) or more.</p> <p>11. To the extent that the ‘transaction amount’ in a Stock Transaction or the amount of currency sold in an currency exchange transaction is denominated in a currency other than Hong Kong dollars, the relevant amount in that other currency will be converted into Hong Kong dollars based on the exchange rate on the day the transaction is Completed.</p> <p><u>Deposit Mission</u></p> <p>12. To complete the “Deposit Mission” on a particular day, you must have a Deposit Mission Eligible Balance of HKD25,000 (or equivalent) above your Previous Month Average Savings Balance (your “Deposit Mission Target Amount”) as at 23:59:59 (Hong Kong time) on that day.</p> <p>Your Deposit Mission Target Amount will be displayed in the Mox app. Your Deposit</p>	<p>(c) 在推廣期內的第一個曆日的香港時間 00 時 00 分 00 秒至 05 時 00 分 00 秒之間執行的美股股票交易，該交易金額將計入投資目標金額；</p> <p>(d) 因任何公司行動所獲得或處置的股票價值將不計入投資目標金額。</p> <p>9. <u>如您在獲得額外利息後撤銷或取消任何已完成的投資任務及 / 或股票交易 (包括因為我們不能控制的原因) 而令您不再滿足投資任務要求, 我們可能從您於 Mox 的任何戶口中扣除相關 額外利息金額。</u></p> <p><u>貨幣兌換任務</u></p> <p>10. 要完成「貨幣兌換任務」, 您必須完成貨幣兌換交易, 即是以港元計算賣出貨幣的 (包括任何適用的收費及手續費), 的金額合計達至少 HKD25,000 (或等值) 。</p> <p>11. 若股票交易之「交易金額」或貨幣兌換交易中賣出貨幣的金額是以港幣以外的任何貨幣計算, 有關金額將根據完成交易當天的匯率轉換為港幣。</p> <p><u>存款任務</u></p> <p>12. 要在指定日期內完成「存款任務」, 您必須於當天的 23 時 59 分 59 秒 (香港時間) 存入比上月平均活期存款結餘多於 HKD25,000 (或等值) 的存款任務合格結餘 (「存款任務目標金額」)。</p> <p>您的存款任務目標金額將於您的 Mox app 中所顯示。您的存款任務目標金額</p>
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<p>Mission Target Amount will be based on records held by us which are final and conclusive.</p> <p>13. We will determine whether you have completed each Mission at 23:59:59 (Hong Kong time) on each day during the Promotion Period (excluding the last day). Our determination will be based on the records held by us which are final and conclusive.</p> <p>14. We will credit any Additional Interest you may be entitled to receive into the applicable account and in the applicable currency, two calendar days after the Completion Day of the relevant Mission, together with the interest that you would have received at the base rate if you had not completed the relevant Mission.</p> <p>15. Additional Interest will be calculated on a 365-day year basis for HKD Eligible Savings Deposit and 360-day year basis for USD Eligible Savings Deposit.</p> <p>16. You will only receive Additional Interest if:</p> <p>(a) you hold a valid Mox Account in your name when we attempt to credit the Additional Interest;</p> <p>(b) none of your accounts with Mox have been suspended or closed by you or us or is in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>17. 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 this Promotion or these terms (including any dates set out in these terms, any applicable exchange rate or any reward, gift or other benefit in respect of this Promotion and/or its monetary value);</p>	<p>將根據我們持有的記錄而均視為最終及具決定性。</p> <p>13. 在推廣期內（不包括最後一個曆日），我們將根據我們持有的記錄，於每一個曆日的香港時間 23 時 59 分 59 秒決定您是否完成各任務的要求，而任何此等記錄均視為最終及具決定性。</p> <p>14. 我們將於相關任務完成日後第二個曆日將額外利息及您在未完成相關任務要求的情況下享有根據基本年利率計算的利息一併存入您於 Mox 的同幣種（即與額外利息同一貨幣）之活期存款戶口。</p> <p>15. 港元合資格活期存款之額外利息將以每年 365 日為計算基礎計算，而美元合資格活期存款之額外利息將按每年 360 日為計算基礎計算。</p> <p>16. 您只能在以下情況獲得額外利息：</p> <p>(a) 當我們試圖存入額外利息時，您必須持有有效並以自己名義開立的 Mox 戶口；</p> <p>(b) 您在 Mox 的任何戶口並未被您本人或我們暫停或關閉，也沒有拖欠或違約的狀態；及</p> <p>(c) 您滿足我們可能不時指定的任何額外要求。</p> <p>17. 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：</p> <p>(a) 修訂或更改本推廣或本條款（包括本條款內指定的任何日期、任何適用的</p>
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<p>(b) suspend or terminate this Promotion or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of this Promotion:</p> <p>(i) if we believe that 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);</p> <p>(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</p> <p>(iii) for any other reason we deem appropriate; and</p> <p>(d) make any decision in connection with this Promotion (including to refuse or suspend your participation in this Promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>18. 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.</p> <p>19. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>20. 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 damage</p>	<p>匯率或與本推廣有關的任何獎賞，禮品或其他利益及 / 或其貨幣價值) ；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向您提供任何獎賞，禮品或其他利益：</p> <p>(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）；</p> <p>(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</p> <p>(iii) 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（包括拒絕或暫停您參與本推廣）。</p> <p>任何此等決定均視為最終決定並對您具有約束力。</p> <p>18. 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。</p> <p>19. 如有任何有關本推廣的爭議，我們保留最終決定權。</p>
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<p>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 or shareholders or partners,</p> <p>arising from or in connection with your participation in this 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, damage, action, proceeding or claim is due to; and</p> <p>(z) such loss, damage, action, proceeding or claim was reasonably 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 20 continues after the expiration or termination of this Promotion or these terms.</p> <p>21. 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 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.</p> <p>22. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) and 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</p>	<p>20. 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）：</p> <p>(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</p> <p>(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，</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>Mox 或其關聯公司、股東或合作夥伴的疏忽、欺詐或故意違約。</p> <p>本第 20 條在本推廣或本條款到期或終止後繼續有效。</p> <p>21. 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</p>
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<p>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.</p> <p>23. 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.</p> <p>24. 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.</p> <p>25. 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>26. 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.</p> <p>27. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>28. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “Additional Interest” has the meaning given in clause 5 of these terms.</p> <p>(b) “Complete” means, when you (as applicable):</p> <p>(i) receive a notification from Mox stating that you have successfully bought or sold Securities that are</p>	<p>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。</p> <p>22. 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保留任何此等利益或好處，而無需事先向您披露。</p> <p>23. 您參與本推廣的權利或獲得本推廣的任何獎賞、禮品或其他利益的資格不得轉移或分配給其他人、交換或轉換成任何其他利益或權利。</p> <p>24. 本推廣或本條款均並不視作、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。</p> <p>25. 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，除本條款另有列出外。</p> <p>26. 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。</p> <p>27. 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>28. 定義</p>
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<p>listed on the SEHK or the U.S. Exchange(s); or</p> <p>(ii) arrive at the screen in your Mox app stating that you have successfully exchanged a currency to another currency or your remittance order has been confirmed (as applicable).</p> <p>(c) “Completion Day” has the meaning given in clause 5 of these terms.</p> <p>(d) “Deposit Mission” has the meaning given in clause 12 of these terms.</p> <p>(e) “Deposit Mission Eligible Balance” means, the deposits held in all your savings accounts with Mox, excluding (i) deposits held in your Time Deposit Account(s), (ii) deposits held in your FlexiBoost Account and (iii) all ‘cash on hold’ in your Mox Invest Account originating from unsettled proceeds from the sale of Funds or Securities.</p> <p>If, on a day, any part of your Deposit Mission Eligible Balance is denominated in a currency other than Hong Kong dollars, the relevant amount in that other currency will be converted to Hong Kong dollars based on the exchange rate applicable on that day.</p> <p>The Deposit Mission Eligible Balance for the previous calendar day is displayed in your Mox app, and will be based on the records held by us which are final and conclusive.</p> <p>(f) “Deposit Mission Target Amount” has the meaning given in clause 12 of these terms.</p> <p>(g) “Eligible Payroll Transaction” means a transaction where your employer pays your salary into your Mox Account via FPS, and the transaction is displayed as ‘Salary’ in the Mox app. For the avoidance of doubt, standing instructions or other local electronic</p>	<p>以下定義具有以下含義：</p> <p>(a) 「額外利息」具有本條款第 5 條賦予的含義。</p> <p>(b) 「完成」是指，當您（如適用）：</p> <p>(i) 收到 Mox 的通知表示您成功買入或賣出在聯交所或美國交易所上市的證券；及 / 或</p> <p>(ii) 在 Mox app 內到達一個頁面顯示您已成功將一個貨幣兌換為另一種貨幣，當您已在您的 Mox app 內到達一個頁面顯示您的匯款指令已被確認（如適用）。</p> <p>(c) 「完成日」具有本條款第 5 條賦予的含義。</p> <p>(d) 「存款任務」具有本條款第 12 條賦予的含義。</p> <p>(e) 「存款任務合資格結餘」是指，您於 Mox 的所有活期存款戶口所持有的同貨幣存款，不包括您的(i)定期存款戶口及 (ii) FlexiBoost 戶口內的存款及 (iii)您的 Mox Invest 戶口中來自出售基金或股票的未結算收益的所有「已用金額」。</p> <p>如果在某一曆日，您的存款任務合資格結餘中有任何一部分是以港元以外的貨幣計算的，則該部分以外貨幣計算的金額將按照當天適用的匯率轉換為港元。</p> <p>您前一日的存款任務合資格結餘於您的 Mox app 中所顯示，而將根據我</p>
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<p>transfers are not considered ‘Eligible Payroll Transactions’.</p> <p>(h) “Eligible Savings Deposits” means in respect of a eligible currency, the deposits in that currency held by you in all your savings account with Mox, excluding deposits held in your Time Deposit Account(s), FlexiBoost Account and all ‘cash on hold’ in your Mox Invest Account originating from unsettled proceeds from the sale of Funds or Securities.</p> <p>(i) “FX Mission” has the meaning given in clause 10 of these terms.</p> <p>(j) “HKD Eligible Savings Deposits” means Hong Kong dollars denominated Eligible Savings Deposits.</p> <p>(k) “Invest Mission” has the meaning given in clause 7 of these terms.</p> <p>(l) “Invest Target Amount” has the meaning given in clause 7 of these terms.</p> <p>(m) “Mission” has the meaning given in clause 5 of these terms.</p> <p>(n) “Payroll Mission” has the meaning given in clause 6 of these terms.</p> <p>(o) “Previous Month Average Savings Balance” means the average of the Deposit Mission Eligible Balance as at 23:59:59 (Hong Kong time) of each day, in the calendar month before the Promotion Period.</p> <p>(p) “Promotion Period” means the period beginning on 1 January 2026 and ending on 31 January 2026 (both dates inclusive).</p> <p>(q) “Stock Transaction” means the buying or selling of Securities that are listed on the SEHK or the U.S. Exchange(s) on</p>	<p>們持有的記錄均視為最終及具決定性。</p> <p>(f) 「存款任務目標金額」具有本條款第 12 條賦予的含義。</p> <p>(g) 「合資格出糧交易」是指您的僱主透過轉數快將您的薪金存入您的 Mox 戶口，而該交易在 Mox app 中顯示為「人工」。為免生疑問，常行指示或其他本地電子轉賬不被視為「合資格出糧交易」。</p> <p>(h) 「合資格活期存款」是指就合資格貨幣而言，您於 Mox 的所有活期存款戶口所持有的同貨幣存款，但不包括您的定期存款戶口及 FlexiBoost 戶口內的存款及您的 Mox Invest 戶口中來自出售基金或股票的未結算收益的所有「已用金額」。</p> <p>(i) 「貨幣兌換任務」具有本條款第 10 條賦予的含義。</p> <p>(j) 「港元合資格活期存款」是指以港元計值的合資格活期存款。</p> <p>(k) 「投資任務」具有本條款第 7 條賦予的含義。</p> <p>(l) 「投資目標金額」具有本條款第 7 條賦予的含義。</p> <p>(m) 「任務」具有本條款第 5 條賦予的含義。</p> <p>(n) 「戶口出糧任務」具有本條款第 6 條賦予的含義。</p>
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<p>the Mox app.</p> <p>(r) “Transaction Amount” has the meaning given in clause 8 of these terms.</p> <p>(s) “US Eligible Savings Deposits” means United States dollar denominated Eligible Savings Deposits.</p> <p><u>Important notes for Stock Transaction(s)</u></p> <ol style="list-style-type: none"> Investment involves risks. The prices of securities (including any investment fund units constituting a portfolio) fluctuate, sometimes dramatically, and the worst case may result in loss of your entire investment amount. The performance and return of any investments are not guaranteed. Past performance is not indicative of future performance. You should refer to the offering documentation of a product for detailed information (including risk factors) prior to investing in the product. Crypto and crypto-related products are highly complex products that carry a significant level of risk and may not be suitable for all investors. Derivatives products are different from conventional investments and may involve different risks. Derivatives products may not be suitable for all investors. You should consider your own investment objectives, investment experience, financial situation, and risk tolerance level and carefully read the terms and conditions for Mox Invest (including relevant risk disclosures) before making any investment decision. If you have any queries on the nature and risks involved in the information displayed in these terms and the relevant products and services, you should seek advice from independent advisers, such as legal, tax, financial and accounting advisers. 	<p>(o) 「上月平均活期存款結餘」是指推廣期前一個月內，每天 23 時 59 分 59 秒（香港時間）的存款任務合資格結餘的平均值。</p> <p>(p) 「推廣期」是指由 2026 年 1 月 1 日至 2026 年 1 月 31 日（包括首尾兩日）。</p> <p>(q) 「股票交易」是指經 Mox app 買入或賣出在聯交所或美國交易所上市的證券。</p> <p>(r) 「交易金額」具有本條款第 8 條賦予的含義。</p> <p>(s) 「美元合資格活期存款」是指以美元計值的合資格活期存款。</p> <p><u>股票交易的重要聲明</u></p> <ol style="list-style-type: none"> 投資涉及風險。證券（包括構成您的投資組合的投資基金單位）價格會波動，有時波動幅度會很大。在最壞的情況下，您可能損失全部的投資的款項。任何投資的表現及回報並非有保證的。 過往表現並不反映將來表現。在作出任何投資決定前，您應參閱相關產品的銷售文件以了解詳細資訊（包括風險因素）。 加密貨幣或加密貨幣相關產品是非常複雜的產品，涉及很高的風險並可能不適合所有投資者。
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<p>7. The information contained in these terms is intended for Hong Kong residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any security in any jurisdiction where such activities would be unlawful pursuant to the laws of such jurisdiction. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services in the country or region you are located or a resident.</p> <p>8. These terms does not constitute investment advice nor any offer, solicitation, recommendation or guarantee in respect of, or for the purpose of, the sale of any investment products or services.</p> <p>9. These terms have been prepared without regard to the investment objectives, investment experience, financial situation, and risk tolerance level of any particular person or entity.</p> <p>10. These terms provides summary level information only in respect of investments. Please refer to the terms and conditions for Mox Invest (including relevant risk disclosures) for more details of our services as well as the offering documents for the nature and risks of the relevant products.</p> <p>11. These terms are issued by Mox. These terms have not been reviewed by the Securities and Futures Commission of Hong Kong.</p> <p>Mox is a Registered Institution under the Securities and Futures Ordinance (CE number: BNO808)</p> <p><u>Important notes for currency exchange transactions</u></p> <p>1. If you exchange your money for Japanese Yen, you must exchange your Japanese Yen into Hong Kong dollars before you can transfer the proceeds out of your account.</p> <p>2. You cannot transfer any currency, other than</p>	<p>4. 衍生產品與傳統的投資產品不同，具有不同的特性及風險並可能不適合所有投資者。</p> <p>5. 在作出任何投資決定前，您應考慮自己的投資目標、投資經驗、財務狀況及風險承受能力，並仔細閱讀 Mox Invest 條款及細則（包括相關風險披露聲明）。</p> <p>6. 如您對本文件所載的資料及相關產品及服務的性質及風險有任何疑問，應獲取獨立顧問的意見，例如法律、稅務、財務及會計顧問。</p> <p>7. 本文件所載的資料僅供香港居民使用，並不應被視為於任何司法管轄區內的分銷、要約銷售或招攬購買任何證券的行為，而該等行為根據該等任何司法管轄區的法律是屬違法的。如您身處香港境外，我們可能無權在您的所在或居住國家或地區向您提供產品及服務。</p> <p>8. 本文件並不構成任何投資意見、以投資產品或服務的銷售為目的，或與投資產品或服務的銷售相關的任何要約、招攬、建議或保證。</p> <p>9. 本文件內容的編寫並沒有根據任何人士或機構的投資目標、投資經驗、財務狀況及風險承受能力。</p> <p>10. 本文件僅提供投資的概要資訊。請參閱產品的銷售文件及 Mox Invest 條款及細則（包括相關風險披露）以了解相關產品的性質和風險及有關我們的服務詳情。</p>
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<p>Hong Kong dollars, Renminbi or United States dollars to another Hong Kong bank. For the avoidance of doubt, you cannot transfer Euros to another Hong Kong bank.</p> <p>3. Currency exchange involves risks. You may incur losses arising as a result of carrying out currency exchanges on the Mox app (including as a result of exchange rate fluctuations). You acknowledge that you carry out currency conversions on the Mox app entirely for your own account and at your own risk.</p> <p>Effective date: 1 January 2026</p>	<p>11. 本文件由 Mox Bank Limited 發行。本文件內容未經香港證券及期貨事務監察委員會審閱。</p> <p>Mox Bank Limited 為根據《證券及期貨條例》登記的註冊機構（中央編號：BNO808）</p> <p><u>貨幣兌換交易的重要聲明</u></p> <ol style="list-style-type: none"> 1. 如果您將資金兌換為日元，您必須先將這些貨幣兌換成港元，然後才能將之收益從您的戶口轉出。 2. 您不能將您於 Mox 的戶口內的港元、人民幣或美元以外之任何貨幣轉賬至另一個香港銀行。為免存疑，您不能將歐元轉賬至另一個香港銀行。 3. 請注意，貨幣兌換涉及風險。您可能會因在 Mox app 上進行貨幣兌換而蒙受損失（包括匯率波動）。您明白您在 Mox app 上進行貨幣兌換完全是您本人的意願，並自行承擔風險。 <p>生效日期：2026 年 1 月 1 日</p>
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