

**Mission bonus rate promotion (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 have Mox+ and you complete a ‘Mission’ in respect of a calendar month (other than on the last day of the calendar month) during the Promotion Period, subject to these terms, you will receive additional daily interest on:
  - (a) all your USD Eligible Savings Deposits; and
  - (b) up to HKD5,000,000 of your HKD Eligible Savings Deposits,

calculated at the applicable Bonus Rate and applied in accordance with clause 8 of these terms.

For the avoidance of doubt, if you have Mox+, you cannot receive additional daily interest under clauses 6 or 7 of these terms.
6. If you do not have Mox+ and you complete

**Mission bonus 推廣 (2026 年) (「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. 如您享有 Mox+，並已於推廣期內就一個曆月 (除在最後一天外) 完成一項「任務」，受制於本條款，您將可就：
  - (a) 您所有美元合資格活期存款；及
  - (b) 上限為最高 HKD5,000,000 的港元合資格活期存款，

按適用的額外年利率獲得以每日計算的額外利息，並按照本條款第 8 條所述應用。

為免疑義，如您享有 Mox+，您將不能獲得本條款第 6 條或第 7 條下的每日計算的額外利息。

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>the Payroll Mission in respect of a calendar month (other than on the last day of the calendar month) during the Promotion Period, subject to these terms, you will receive additional daily interest on up to HKD200,000 of your HKD Eligible Savings Deposits, calculated at the applicable Bonus Rate and applied in accordance with clause 8 of these terms.</p> <p>For the avoidance of doubt, if you are entitled to receive additional daily interest under this clause 6, you cannot receive additional daily interest under 7 of these terms.</p> <p>7. If you:</p> <ul style="list-style-type: none"> <li>(a) do not have Mox+; and</li> <li>(b) in respect of a calendar month during the Promotion Period: <ul style="list-style-type: none"> <li>(i) complete the Invest Mission, FX Mission and/or Deposit Mission in that calendar month (other than on the last day of that calendar month); and</li> <li>(ii) have not completed the Payroll Mission in that calendar month,</li> </ul> </li> </ul> <p>subject to these terms, you will receive additional daily interest on:</p> <ul style="list-style-type: none"> <li>(y) all your USD Eligible Savings Deposits; and</li> <li>(z) up to HKD600,000 of your HKD Eligible Savings Deposits,</li> </ul> <p>calculated at the applicable Bonus Rate and applied in accordance with clause 8 of these terms.</p> <p>If you are receiving additional daily interest under this clause 7 and you complete the Payroll Mission, on and from the day after the Completion Day for the Payroll Mission, you will receive the additional daily interest</p> | <p>6. 如您未享有 Mox+, 並已於推廣期內就一個曆月 (除在最後一天外) 完成戶口出糧任務, 受制於本條款, 您將可就上限為最高 HKD200,000 的港元合資格活期存款, 按適用的額外年利率獲得以每日計算的額外利息, 並按照本條款第 8 條所述應用。</p> <p>為免疑義, 如您根據本條款第 6 條可獲得每日計算的額外利息, 您則不能根據本條款第 7 條獲得每日計算的額外利息。</p> <p>7. 如您:</p> <ul style="list-style-type: none"> <li>(a) 未享有 Mox+; 及</li> <li>(b) 於推廣期內就一個曆月: <ul style="list-style-type: none"> <li>(i) (除在最後一天外) 完成投資任務、貨幣兌換任務及 / 或存款任務; 及</li> <li>(ii) 沒有於該曆月完成戶口出糧任務,</li> </ul> </li> </ul> <p>受制於本條款, 您將可就:</p> <ul style="list-style-type: none"> <li>(y) 您所有美元合資格活期存款; 及</li> <li>(z) 上限為最高 HKD600,000 的港元合資格活期存款,</li> </ul> <p>按適用的額外年利率獲得以每日計算的額外利息, 並按照本條款第 8 條所述應用。</p> <p>如您根據本條款第 7 條獲得每日計算的額外利息, 及後完成戶口出糧任務, 您將在戶口出糧任務完成日後第一天起, 根據本條款第 6 條獲得每日計算的額外利息, 且</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>under clause 6 of these terms and you will no longer receive additional daily interest under this clause 7.</p> <p>8. The applicable Bonus Rate will be applied on your HKD Eligible Savings Deposits and your USD Eligible Savings Deposits as at 23:59:59 (Hong Kong time):</p> <p>(a) for the Payroll Mission, in respect of a calendar month:</p> <p>(i) if you completed the Payroll Mission in the previous calendar month, on and from the first day of the following calendar month until the last day of that calendar month; and</p> <p>(ii) if you completed the Payroll Mission in the current calendar month, on and from the day following the Completion Day for the Payroll Mission until the last day of the current calendar month;</p> <p>(b) for the Invest Mission and FX Mission, in respect of a calendar month, on and from the day following the Completion Day for the Mission until the last day of the current calendar month; and</p> <p>(c) for the Deposit Mission, on the day following the Completion Day for the Deposit Mission.</p> <p>9. To complete the “<b>Payroll Mission</b>” in respect of a calendar month, you must make one or more Eligible Payroll Transactions of a cumulative amount of:</p> <p>(a) if you do not have Mox+, HKD15,000 or more; or</p> <p>(b) if you have Mox+, HKD25,000 or more,</p> <p>during the period beginning on the first day of the previous calendar month and ending on the second last day of the current calendar month (both dates inclusive).</p> | <p>不再根據本條款第 7 條獲得每日計算的額外利息。</p> <p>8. 額外年利率將適用於您在 23 時 59 分 59 秒（香港時間）的港元合資格活期存款及美元合資格活期存款：</p> <p>(a) 就戶口出糧任務而言，就一個曆月：</p> <p>(i) 如您於上一個曆月完成戶口出糧任務，從下一個曆月的第一天起計至該曆月的最後一天；及</p> <p>(ii) 如您於本曆月完成戶口出糧任務，從戶口出糧任務完成日後第一天起計至本曆月的最後一天；</p> <p>(b) 就投資任務及貨幣兌換任務而言，就一個曆月，在任務完成日後第一天起計至本曆月的最後一天；及</p> <p>(c) 就存款任務而言，在存款任務完成日後第一天。</p> <p>9. 要就一個曆月完成「<b>戶口出糧任務</b>」，您必須由上個曆月的首日至本曆月的倒數第二天的期間內（包括首尾兩日）完成一個或多個合資格出糧交易，金額合計達至少：</p> <p>(a) 如您未享有 Mox+，HKD15,000；或</p> <p>(b) 如您享有 Mox+，HKD25,000。</p> <p>10. 投資任務</p> <p>(a) 要就一個曆月完成「<b>投資任務</b>」，您必須經 Mox app 完成一項或多項合計達至少 HKD15,000（或等值）交易金</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>10. Invest Mission</p> <p>(a) To complete the “<b>Invest Mission</b>” in respect of a calendar month, you must complete one or more of the following transactions in the Mox app:</p> <ul style="list-style-type: none"> <li>(i) buy Securities that are listed on the SEHK or the U.S. Exchange(s) (a “<b>Stock Transaction</b>”);</li> <li>(ii) buy Virtual Assets (if available) (a “<b>Crypto Transaction</b>”); and/or</li> <li>(iii) buy units in a Fund that is not an exchange traded fund (“<b>Fund Transaction</b>”),</li> </ul> <p>with a cumulative Transaction Amount of HKD15,000 (or equivalent) or more (the “<b>Invest Target Amount</b>”).</p> <p>(b) You will have ‘completed’:</p> <ul style="list-style-type: none"> <li>(i) a Stock Transaction or Crypto Transaction (as applicable) when the order is executed; and</li> <li>(ii) a Fund Transaction when you arrive at the screen in your Mox app stating that you have successfully placed an order to buy the units in the Fund.</li> </ul> <p>(c) “Transaction Amount” means, for:</p> <ul style="list-style-type: none"> <li>(i) Stock Transactions and Crypto Transactions, the amount of the order at the time the order is executed; and</li> <li>(ii) Fund Transactions, the amount of the order at the time you place the order in the Mox app,</li> </ul> <p>in each case, excluding any applicable fees and charges.</p> <p>(d) Without limiting clause 10(c) of these terms:</p> | <p>額 (「<b>投資目標金額</b>」) 的以下交易:</p> <ul style="list-style-type: none"> <li>(i) 買在香港聯交所或美國交易所上市的證券 (「<b>股票交易</b>」);</li> <li>(ii) 買虛擬資產 (如有) (「<b>加密貨幣交易</b>」); 及 / 或</li> <li>(iii) 買入非交易所買賣的基金單位 (「<b>基金交易</b>」)。</li> </ul> <p>(b) 當:</p> <ul style="list-style-type: none"> <li>(i) 就股票交易或加密貨幣交易 (如適用) 而言, 訂單已成交時; 及</li> <li>(ii) 就基金交易而言, 訂單已下達時,</li> </ul> <p>即代表您已「完成」上述交易。</p> <p>(c) 「<b>交易金額</b>」是指:</p> <ul style="list-style-type: none"> <li>(i) 就股票交易和加密貨幣交易而言, 訂單成交時的訂單金額; 及</li> <li>(ii) 就基金交易而言, 您在 Mox app 下達訂單時的訂單金額,</li> </ul> <p>在每一情況下, 均不包括任何適用的收費及手續費。</p> <p>(d) 在不限制本條款第 10(c)條的前提下:</p> <ul style="list-style-type: none"> <li>(i) 就股票交易或加密貨幣交易而言:</li> </ul> <ul style="list-style-type: none"> <li>(A) 如您於一個曆月期間內 (除在最後一天外) 下達訂單,</li> </ul> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>(i) for Stock Transactions and Crypto Transactions:</p> <p>(A) if you place an order during a calendar month (other than the last day of the calendar month) and the order is executed on or after the last day of that calendar month, the Transaction Amount for that order will not be included in the calculation of Invest Target Amount for that calendar month;</p> <p>(B) if you place an order for a Stock Transaction for U.S. stock(s) during a calendar month (other than the last day of the calendar month) and that order is executed from 00:00:00 to 05:00:00 Hong Kong time on the first day of the next calendar month, the Transaction Amount for that order will be included in the calculation of the Invest Target Amount for the next calendar month (even though, at the time of execution, it was still the previous calendar month in the U.S.); and</p> <p>(C) the value of any stocks acquired or disposed of pursuant to any corporate action(s) will not be included in the calculation of any Invest Target Amount; and</p> <p>(ii) for Fund Transactions, if you submit an order during a calendar month (other than the last day of the calendar month) and that order is executed on or after the last day of that calendar month, the Transaction Amount for that order will be included in the calculation of the Invest Target Amount for that</p> | <p>而訂單於該曆月的最後一天當天或之後才成交，該交易金額將不被計入該曆月的投資目標金額之計算；</p> <p>(B) 如您於一個曆月期間內（除在最後一天外）下達美國股票股票交易訂單，而訂單在下個曆月的第一天香港時間 00 時 00 分 00 秒至 05 時 00 分 00 秒成交，該交易金額將計入下個曆月的投資目標金額（儘管在成交時在美國仍是上一個曆月）；及</p> <p>(C) 因任何公司行動所獲得或處置的任何股票價值將不計入投資目標金額的計算；及</p> <p>(ii) 就基金交易而言，如您於一個曆月期間內（除在最後一天外）提交訂單，而訂單於該曆月的最後一天當天或之後才執行，該交易金額將計入投資目標金額之計算。</p> <p>11. 要就一個曆月完成「貨幣兌換任務」，您必須進行賣出金額（包括任何適用的收費及手續費）合計達至少 HKD15,000（或等值）的貨幣兌換交易。</p> <p>如您於使用「即時匯」時進行貨幣兌換交易，當您在 Mox app 內到達顯示您的「即時匯」交易已確認的頁面，即代表您已進行該貨幣兌換交易。</p> <p>12. 要在指定日期完成「存款任務」，您必須於當天的 23 時 59 分 59 秒（香港時間）</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>calendar month.</p> <p>11. To complete the “<b>FX Mission</b>” in respect of a calendar month, you must carry out currency exchange transaction(s), where the cumulative value of currency(ies) sold (inclusive of any applicable fees and charges) is HKD15,000 (or equivalent) or more.</p> <p>If you are carrying out a currency exchange transaction while using Express Remit, you will have ‘carried out’ the currency exchange transaction when you arrive at the screen in your Mox app stating that your Express Remit transaction has been confirmed.</p> <p>12. To complete the “<b>Deposit Mission</b>” for a particular day, you must hold Eligible Savings Deposits of at least HKD15,000 (or equivalent) above your Previous Month Average Savings Balance (your “<b>Deposit Mission Target Amount</b>”) as at 23:59:59 (Hong Kong time) on that day.</p> <p>Your Previous Month Average Savings Balance and Deposit Mission Target Amount will be displayed in the Mox app. These amounts will be based on records held by us which are final and conclusive.</p> <p>13. We will determine whether you have completed the Mission(s) at 23:59:59 (Hong Kong time) on each day during the Promotion Period, other than the first and last days of each calendar month. Our determination will be based on records held by us which are final and conclusive.</p> <p><b><u>14. If you complete the Payroll Mission, Invest Mission or FX Mission and any transaction that contributed to such completion is subsequently reversed or cancelled (including for reasons beyond your control) such that the relevant Mission is no longer considered complete, we may:</u></b></p> <p><b><u>(a) cease applying the applicable Bonus</u></b></p> | <p>持有比上月平均活期存款結餘多於 HKD15,000 (或等值) 的合資格活期存款 (「<b>存款任務目標金額</b>」)。</p> <p>您的上月平均活期存款結餘及存款任務目標金額將於您的 Mox app 中所顯示。這些金額將根據我們持有的記錄而均視為最終及具決定性。</p> <p>13. 我們將根據我們持有的記錄，於推廣期內每一天（除每個曆月的第一天及最後一天外）的 23 時 59 分 59 秒（香港時間）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><b><u>14. 如您已完成戶口出糧任務、投資任務或貨幣兌換任務而任何有助於完成該任務的交易隨後被撤銷或取消（包括因為您不能控制的原因）而令該任務不再視為完成，我們可能：</u></b></p> <p><b><u>(a) 於相應曆月在上述撤銷或取消後的剩餘時間，停止對您的合資格活期存款應用適用的額外年利率；及/或</u></b></p> <p><b><u>(b) 從您於 Mox 的任何戶口中扣除相關每日計算的額外利息金額。</u></b></p> <p>15. 若任何本條款提及的金額是以港元以外的任何貨幣計算，有關金額將根據該天適用的匯率轉換為港元。</p> <p>16. 我們將於相關任務完成日後第二天將您有權獲得的每日計算的額外利息，連同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，以適用的貨幣，一併存入適用的戶口。</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b><u>Rate on your Eligible Savings Deposits for the remainder of the relevant calendar month after such reversal or cancellation; and/or</u></b></p> <p><b><u>(b) deduct an amount equal to any additional daily interest you received following such completion from any of your accounts with Mox.</u></b></p> <p>15. To the extent that any amount referred to in these terms is denominated in a currency other than Hong Kong dollars, such amount will be converted into Hong Kong dollars at the prevailing exchange rate applicable on that day.</p> <p>16. We will credit any additional daily interest you are entitled to receive into the applicable account and in the applicable currency, two calendar days after the Completion Day for 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>17. We will calculate additional daily interest under these terms on a 365-day year basis for HKD Eligible Savings Deposit and 360-day year basis for USD Eligible Savings Deposit.</p> <p>18. You will receive the reward, gift or other benefit in respect of this Promotion, only if:</p> <p>(a) you hold a valid Mox Account in your name;</p> <p>(b) none of your accounts with Mox have been suspended or closed or are in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>19. 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</p> | <p>17. 我們將以每年 365 日為計算基礎計算港元合資格活期存款之每日計算的額外利息，以及以每年 360 日為計算基礎計算美元合資格活期存款之每日計算的額外利息。</p> <p>18. 您只能在以下情況就本推廣獲得獎賞，禮品或其他利益：</p> <p>(a) 您持有有效並以自己名義開立的 Mox 戶口；</p> <p>(b) 您於 Mox 的任何戶口均未被暫停或關閉，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>19. 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 的任何戶口中的收益是任何非法、欺詐或異常活動的收益；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（包括拒絕或暫停您參與本推廣）。</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>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>(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 proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p>(ii) 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>20. 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>21. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>22. To the extent permitted by laws and regulations:</b></p> <p>(a) <b>neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damage</b></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>20. 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>21. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p><b>22. 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）：</b></p> <p>(a) <b>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</b></p> <p>(b) <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，</b></p> <p><b>除非該等損失、損害賠償、法律行動、法律程序或索償是：</b></p> <p>(y) <b>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</b></p> <p>(z) <b>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。</b></p> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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 offer or distribute to 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><b>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</b></p> <p><b>This clause 22 continues after the expiry or termination of this Promotion or these terms.</b></p> <p>23. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or 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>24. 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 this Promotion. The</p> | <p><b>Mox 或其關聯公司、股東或合作夥伴的疏忽、欺詐或故意違約。</b></p> <p><b>本第 22 條在本推廣或本條款到期或終止後繼續有效。</b></p> <p>23. 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>24. 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>25. 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>26. 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>27. 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> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

nature, amount and method of calculating any such benefit or advantage may vary from time to 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.

25. 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.

26. 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.

27. 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.

28. 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.

29. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.

### 30. Definitions

The following capitalised terms have the meanings set out below:

(a) “**Bonus Rate**” means each bonus interest rate that may be applied to your HKD Eligible Savings Deposits and USD Eligible Savings Deposits pursuant to this Promotion, as shown in

28. 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。

29. 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。

### 30. 定義

以下定義具有以下含義：

(a) 「**額外年利率**」是指根據本推廣可能應用於您的港元合資格活期存款及美元合資格活期存款的額外年利率，如下圖表所示：

(i) 如您享有 Mox+：

| 任務     | 額外年利率     |
|--------|-----------|
| 戶口出糧任務 | 1.5% p.a. |
| 投資任務   | 1.5% p.a. |
| 貨幣兌換任務 | 0.3% p.a. |
| 存款任務   | 0.2% p.a. |

(ii) 如您未享有 Mox+：

| 任務     | 額外年利率      |              |
|--------|------------|--------------|
|        | 如您完成戶口出糧任務 | 如您沒有完成戶口出糧任務 |
| 戶口出糧任務 | 4% p.a.    | 不適用          |
| 投資任務   | 不適用        | 1.5% p.a.    |
| 貨幣兌換任務 | 不適用        | 0.3% p.a.    |

the table below:

(i) if you have Mox+:

| Mission         | Bonus Rate |
|-----------------|------------|
| Payroll Mission | 1.5% p.a.  |
| Invest Mission  | 1.5% p.a.  |
| FX Mission      | 0.3% p.a.  |
| Deposit Mission | 0.2% p.a.  |

(ii) if you do not have Mox+:

| Mission         | Bonus Rate                          |                                            |
|-----------------|-------------------------------------|--------------------------------------------|
|                 | If you complete the Payroll Mission | If you do not complete the Payroll Mission |
| Payroll Mission | 4% p.a.                             | Not applicable                             |
| Invest Mission  | Not applicable                      | 1.5% p.a.                                  |
| FX Mission      | Not applicable                      | 0.3% p.a.                                  |
| Deposit Mission | Not applicable                      | 0.2% p.a.                                  |

- (b) “**Completion Day**” means, in respect of a Mission, the day on which you complete that Mission.
- (c) “**Crypto Transaction**” has the meaning given in clause 10(a)(ii) of these terms.
- (d) “**Deposit Mission**” has the meaning given in clause 12 of these terms.
- (e) “**Deposit Mission Target Amount**” has the meaning given in clause 12 of these terms.
- (f) “**Eligible Payroll Transaction**” means a transaction where your employer pays your salary into your Mox Account via FPS, and the transaction is

|      |     |           |
|------|-----|-----------|
| 存款任務 | 不適用 | 0.2% p.a. |
|------|-----|-----------|

- (b) 「**完成日**」是指就一項任務而言，您完成該任務的日期。
- (c) 「**加密貨幣交易**」具有本條款第 10(a)(ii)條中所賦予的含義。
- (d) 「**存款任務**」具有本條款第 12 條賦予的含義。
- (e) 「**存款任務目標金額**」具有本條款第 12 條賦予的含義。
- (f) 「**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」。
- 為免疑義，常行指示或其他本地電子轉賬不被視為「合資格出糧交易」。
- (g) 「**合資格活期存款**」是指您於 Mox 的活期存款戶口所持有，以港元及美元計值的存款，但不包括您的 FlexiBoost 戶口內的存款及您的 Mox Invest 戶口中來自出售基金或證券的未結算收益的所有「已用金額」。
- 為免疑義，於您任何定期存款戶口所持有的存款不視為「合資格活期存款」。
- (h) 「**基金交易**」具有本條款第 10(a)(iii)條中所賦予的含義。
- (i) 「**貨幣兌換任務**」具有本條款第 11 條賦予的含義。

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>displayed as ‘Salary’ in the Mox app.</p> <p>For the avoidance of doubt, standing instructions or other local electronic transfers are not considered ‘Eligible Payroll Transactions’.</p> <p>(g) “<b>Eligible Savings Deposits</b>” means deposits denominated in Hong Kong and U.S. dollars held in your savings account with Mox, excluding deposits held in FlexiBoost Account(s) and all ‘cash on hold’ in your Mox Invest Account originating from unsettled proceeds from the sale of Funds or Securities.</p> <p>For the avoidance of doubt, any deposits held in your Time Deposit Account(s) are not ‘Eligible Savings Deposits’.</p> <p>(h) “<b>Fund Transaction</b>” has the meaning given in clause 10(a)(iii) of these terms.</p> <p>(i) “<b>FX Mission</b>” has the meaning given in clause 11 of these terms.</p> <p>(j) “<b>HKD Eligible Savings Deposits</b>” means Hong Kong dollar denominated Eligible Savings Deposits.</p> <p>(k) “<b>Invest Mission</b>” has the meaning given in clause 10(a) of these terms.</p> <p>(l) “<b>Invest Target Amount</b>” has the meaning given in clause 10(a) of these terms.</p> <p>(m) “<b>Mission</b>” means each of the Payroll Mission, the Invest Mission, the FX Mission and the Deposit Mission.</p> <p>(n) “<b>Payroll Mission</b>” has the meaning given in clause 9 of these terms.</p> <p>(o) “<b>Previous Month Average Savings Balance</b>” means, in respect of a calendar month, the average of your daily Eligible Savings Deposits</p> | <p>(j) 「<b>港元合資格活期存款</b>」是指以港元計值的合資格活期存款。</p> <p>(k) 「<b>投資任務</b>」具有本條款第 10 條賦予的含義。</p> <p>(l) 「<b>投資目標金額</b>」具有本條款第 10(a) 條賦予的含義。</p> <p>(m) 「<b>任務</b>」是指戶口出糧任務、投資任務、貨幣兌換任務或存款任務。</p> <p>(n) 「<b>戶口出糧任務</b>」具有本條款第 9 條賦予的含義。</p> <p>(o) 「<b>上月平均活期存款結餘</b>」是指，就一個曆月而言，您上一個曆月每日（按每日 23 時 59 分 59 秒（香港時間）計算的合資格活期存款）合資格活期存款平均值。</p> <p>(p) 「<b>推廣期</b>」是指由 2026 年 5 月 1 日至 2026 年 12 月 31 日（包括首尾兩日）。</p> <p>(q) 「<b>股票交易</b>」具有本條款第 10(a)(i)條賦予的含義。</p> <p>(r) 「<b>交易金額</b>」具有本條款第 10(c)條賦予的含義。</p> <p>(s) 「<b>美元合資格活期存款</b>」是指以美元計值的合資格活期存款。</p> <p><b>重要提示</b></p> <p>1. 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）及虛擬資產價格會波動，有時波動幅度會很大。在最壞的情</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>(calculated by reference to the Eligible Savings Deposits as at 23:59:59 (Hong Kong time) on each day during that calendar month), for the previous calendar month.</p> <p>(p) <b>“Promotion Period”</b> means the period beginning on 1 May 2026 and ending on 31 December 2026 (both dates inclusive).</p> <p>(q) <b>“Stock Transaction”</b> has the meaning in clause 10(a)(i) of these terms.</p> <p>(r) <b>“Transaction Amount”</b> has the meaning given in clause 10(c) of these terms.</p> <p>(s) <b>“USD Eligible Savings Deposits”</b> means U.S. dollar denominated Eligible Savings Deposits.</p>                                                                                                                                                                                                                                                                                                                                                                           | <p>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。</p> <p>2. 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）。</p> <p>3. 虛擬資產或虛擬資產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。</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><b><u>Important Notes</u></b></p> <p>1. Investment involves risks. The prices of securities (including any investment fund units constituting a portfolio) and virtual assets 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.</p> <p>2. 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.</p> <p>3. Virtual assets and virtual asset-related products are highly complex products that carry a significant level of risk and may not be suitable for all investors.</p> <p>4. Derivatives products are different from conventional investments and may involve different risks. Derivatives products may not be suitable for all investors.</p> <p>5. You should consider your own investment</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>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.</p> <p>6. 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> <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. The document 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. The contents of this document 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. This document 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. This document is issued by Mox Bank Limited. These terms have not been reviewed by the Securities and Futures</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> <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><b><u>貨幣兌換交易的重要聲明</u></b></p> <p>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。</p> <p>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。為免疑義，您不能將歐元轉賬至另一個香港銀行。</p> <p>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> <p>生效日期：2026 年 5 月 1 日</p> <p>最後更新日期：2026 年 9 月 1 日</p> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <p>Commission of Hong Kong.</p> <p>Mox Bank Limited is a Registered Institution under the Securities and Futures Ordinance (CE number: BNO808)</p> <p><b><u>Important notes for currency exchange transactions</u></b></p> <ol style="list-style-type: none"> <li>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.</li> <li>2. You cannot transfer any currency, other than 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.</li> <li>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.</li> </ol> <p>Effective date: 1 May 2026</p> <p>Last updated: 1 September 2026</p> |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|