

Mox 2025 Banking Personality Lucky Draw Promotion (January 2026) (“Promotion”) Terms and Conditions

1. These terms apply to the Promotion offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**” or “**our**”). By participating in the Promotion, you agree to these terms.
2. You must read these terms along with Mox’s Personal Information Collection Statement, Privacy Policy Statement, and 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 same meanings given to them in our General Terms and Conditions.
5. To be considered an eligible participant, participants must participate in the Lucky Draw in the following manner:
 - (a) Share the "Banking Personality" image from the email we sent you with the subject line “What's your Banking Personality Type in 2025” in the comments section of the Mox Bank Facebook fan page under the designated post; or
 - (b) Share the "Banking Personality" image from the above-mentioned email on their Instagram story and tag @moxbank;
 - (c) And log in to the 2025 "Banking Personality" Lucky Draw website and complete the draw registration by filling in the required information.

Mox 2025 年「理財人格」大抽獎推廣 (2026 年 1 月) (「本推廣」) 條款及細則

1. 本條款適用於由 Mox Bank Limited (「**Mox**」或「**我們**」) 進行的本推廣。參與本推廣即表示您同意本條款。
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 應用程式及/或我們的網站找到, 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含義相同。
5. 參加者需按照以下方式參加大抽獎才被視為合資格參加者:
 - (a) 將我們向您發送、標題為「揭曉你 2025 年的「理財人格」
」之電郵裡的「理財人格」圖片分享在社交媒體 Facebook 上 Mox Bank 專頁裡指定帖文下的留言區; 或
- (b) 將上述電郵裡的「理財人格」圖片分享在社交媒體 Instagram 的限時動態並標記@moxbank;
- (c) 並登入 2025 年「理財人格」大抽獎網站及填寫資料完成抽獎登記。

<p>(such Mox Card Account, an “Eligible Participant”), subject to these terms, you will receive one entry into the Lucky Draw.</p> <p>6. We will determine whether a Mox Card account transaction is an Eligible account based on the records held by us, which are final and conclusive in case of any discrepancy.</p> <p>7. We will hold the Lucky Draw for the Entry Period on 13 January 2026 and select 1 winner randomly for the Lucky Draw (a “Winner”). We will notify the Winner on or before 28 February 2026. If you are a Winner, we will send you an email and/or SMS letting you know that you have won. We will send the email and/or SMS to your email address and/or phone number that are in our records. We will also announce the Winners of the Lucky Draw on our website and/or social media platforms on or before 28 February 2026.</p> <p>8. If you are a Winner, subject to these terms, you will receive the Reward, and you can choose a reward from the reward options. The Reward will be deposited into your Mox Account or Cathay Membership Account on or before 31 May 2026.</p> <p>9. You can only enter once into a single Lucky Draw and you can only receive one Reward pursuant to the Promotion.</p> <p>10. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you hold a valid Mox Account in your name when we attempt to give you the reward, gift or other benefit, and none of your account(s) with Mox having been suspended or closed by you or us or in arrears or default;</p> <p>(b) you satisfy any additional requirements we may specify from time to time.</p> <p>11. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:</p>	<p>(該 Mox Card 戶口, 稱為「合資格參加者」) 受制於本條款, 您將獲得一次參加大抽獎的機會。</p> <p>6. 我們將根據我們持有的紀錄決定您的 Mox Card 戶口是否為合資格 Mox Card 戶口, 任何此等決定均該視為最終決定並對您具有約束力。</p> <p>7. 我們將於 2026 年 2 月 13 日舉行大抽獎, 並就大抽獎隨機抽出 1 名獲獎者 (「獲獎者」)。我們將於 2026 年 2 月 28 日或之前通知獲獎者。如果您是獲獎者, 我們將通過電郵及/或短訊通知您已獲獎。我們會將獲獎通知電郵及/或短訊送到您在我們的紀錄中的電郵地址及/或電話號碼。我們亦將於 2026 年 2 月 28 日或之前在我們的網站及/或社交媒體專頁公布抽獎結果。</p> <p>8. 如您是獲獎者, 受制於本條款, 您可獲得獎賞, 並從獎賞選項中任擇其一。獎賞將於 2026 年 5 月 31 日或之前存入您的 Mox 戶口或國泰會員賬戶。</p> <p>9. 您可以根據本推廣參加一次大抽獎, 而且您最多只可獲得獎賞一次。</p> <p>10. 您只能在以下情況獲得與本推廣有關的獎賞、禮品或其他利益:</p> <p>(a) 當我們向您發放獎賞、禮品或其他利益時, 您必須持有有效並以自己名義開立的 Mox 戶口, 且您的任何 Mox 戶口並未被您本人或我們暫停或關閉, 也沒有拖欠或違約的狀態;</p> <p>(b) 您滿足我們可能不時指定的任何額外要求。</p>
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<p>(a) change or modify the Promotion or these terms (including any dates set out in these terms or any reward, gift or other benefit in respect of the Promotion and/or its monetary value);</p> <p>(b) suspend or terminate the Promotion or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of the Promotion; and</p> <p>(d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>12. Without limiting anything in these terms, we may determine whether or not you can combine the Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine the Promotion with other offers or promotions in the Mox app and/or our website or through any other communication channels we may determine from time to time.</p> <p>13. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>14. To the extent permitted by laws and regulations:</p> <p>(a) neither Mox nor any of its affiliates, shareholders and partners shall be responsible for any loss or damages suffered by you; and</p> <p>(b) you shall release Mox and its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought against Mox or its affiliates, shareholders or partners,</p> <p>arising from or in connection with your participation in the Promotion (including any decision not to offer or</p>	<p>11. 我們保留絕對酌情權決定，恕不另行通知或提供理由，隨時：</p> <p>(a) 修訂或更改本推廣或本條款（包括本條款列出的任何日期或與本推廣有關的任何獎賞、禮品或其他利益及/或其現金價值）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向您提供任何獎賞、禮品或任何其他利益；及</p> <p>(d) 作出與本推廣相關的任何決定（包括拒絕或暫停您參與本推廣）。</p> <p>任何此等決定均該視為最終決定並對您具有約束力。</p> <p>12. 在不限制本條款的情況下，我們可以確定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 應用程式和/或我們網站或透過我們不時鑒定的任何其他通訊渠道通知您本推廣是否可以與其他優惠或推廣一併使用。</p> <p>13. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>14. 在法律及法規允許的範圍內，就您因參與本推廣或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任何獎賞、禮品或其他利益的決定或您未能獲得任何獎賞、禮品或其他利益）：</p> <p>(a) Mox 或任何其關聯公司、股東或合作夥伴對您遭受的任何損失或損害賠償均不承擔任何責任；及</p>
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<p>distribute to you, or your failure to receive, any reward, gift or other benefit) or these terms, unless:</p> <p>(y) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(z) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p> <p>Mox's or its affiliates', shareholders' or partner's negligence, fraud or wilful default.</p> <p>This clause 14 continues after the expiry or termination of the Promotion or these terms.</p> <p>15. 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 the 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>16. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) or other benefits or advantages from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating 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.</p> <p>17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>18. Neither your right to participate in the Promotion nor your eligibility to receive any reward, gift or other benefit in respect of the</p>	<p>(b) 您須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox、其關聯公司、股東或合作夥伴的所有法律行動、法律程序及索償，</p> <p>除非該等損失、損害賠償、法律行動、法律程序或索償是：</p> <p>(y) 因 Mox、其關聯公司、股東或合作夥伴的疏忽、欺詐行為或故意失責而引致；及</p> <p>(z) 合理可預見的及直接及完全由該等疏忽、欺詐行為或故意失責引致。</p> <p>本第14 條在本推廣或本條款到期或終止後仍繼續有效。</p> <p>15. 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>16. 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>17. 本推廣並不構成對任何人進行任何交易的要約、邀請或推薦。</p> <p>18. 你不得將參與本推廣的資格或獲得有關本推廣的任何獎賞、禮品或其他利益的資格</p>
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<p>Promotion can be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>19. Nothing in these terms or the Promotion will deem, imply or suggest that a person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.</p> <p>20. A person who is not a party to these terms has no right to enforce or enjoy the benefit of any of these terms pursuant to the Contracts (Rights of Third Parties) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>21. These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China. The parties submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region of the People's Republic of China.</p> <p>22. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>23. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "Eligible Participant" has the meaning given in clause 5. of these terms.</p> <p>(b) "Period" means from 16 January 2026 to 30 January 2026.</p> <p>(c) "Lucky Draw" means a chance to win the Reward operated by Mox for the Entry Period.</p> <p>(d) "Reward" means HKD10,000 or 108,000 Asia Miles, subject to the choice of the winner.</p> <p>(e) "Winner" has the meaning given in clause 7 of these terms.</p>	<p>轉讓或分配給任何其他人，或交換或轉換作其他利益或權利。</p> <p>19. 本推廣或本條款並未視作、暗示或表示任何人或實體為我們的代理或代表，或以其他方式代表我們招攬業務。</p> <p>20. 除本條款另有所指，並非本條款協議一方的人士無權按《合約（第三者權利）條例》（香港法例第 623 章）執行本條款的任何條文，或享有本條款的任何條文下的利益。</p> <p>21. 本條款在所有方面均受中華人民共和國香港特別行政區法律的管限及詮釋。雙方得受中華人民共和國香港特別行政區法院的專屬管轄權管轄。</p> <p>22. 本條款的英文與中文版本如有任何不一致，概以英文版本為準</p> <p>23. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「合資格參加者」擁有本條款第 5 條所述的定義。</p> <p>(b) 「參加期」是指 2026 年 1 月 16 日至 2026 年 1 月 30 日。</p> <p>(c) 「大抽獎」是指由 Mox 就參加期舉辦有機會贏取獎賞的抽獎。</p> <p>(d) 「獎賞」是指 HKD10,000 或 108,000 「亞洲萬里通」里數，由獲獎者任擇其一。</p>
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Effective date: 16 January 2026	(e) 「獲獎者」擁有本條款第 7 條所述的定義。 生效日期：2026 年 1 月 16 日
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