

**「Mox Card 專享淘寶 0%手續費優惠」條款及細則：**

1. 「Mox Card 專享淘寶 0%手續費優惠」(下稱「本推廣」)包括「0%手續費優惠」(下稱「優惠」)。
2. 除特別注明外，本推廣之推廣期由 2025 年 12 月 1 日香港時間凌晨 00 時 00 分至 2025 年 12 月 15 日香港時間 23 時 59 分 (下稱「推廣期」)。
3. 本推廣只適用於 Mox Card, 即由 Mox Bank Limited (“Mox Bank”) 發行的 Mastercard “Debit Plus” 卡, 包括藍色“Trust”實體卡及金屬卡, 以及其各自的實體和數位形式(下稱「合資格卡」)。
4. 除特別注明外, 本推廣只適用於以合資格卡透過 Alipay Payment Services (HK) Limited 運營 (下稱「AlipayHK」)的 AlipayHK 手機應用程式 (下稱「AlipayHK App」) 於淘寶網平台(包括「手機淘寶」應用程式及網站 world.taobao.com)(下稱「淘寶平台」)付款之 AlipayHK 用戶 (下稱「合資格客戶」)。
5. 於推廣期內客戶於淘寶平台簽賬可享以下優惠:
  - i. 淘寶 0%手續費優惠 (下稱「優惠」)
    - (a) 合資格客戶以合資格卡於淘寶平台購物, 可享 0%手續費優惠。
    - (b) 每位合資格客戶於推廣期內進行的每一筆合資格交易均可享有本優惠。每筆交易最高可獲豁免 HK\$10 的手續費。此優惠適用於所有合資格交易, 無論該交易日後是否被退款。
    - (c) 本推廣設名額限制, 推廣期內名額為 30,000 個。優惠名額先到先得, 額滿即止。於任何情況下, 優惠的有效性以 AlipayHK 之系統紀錄為準。
    - (d) 優惠的適用性由淘寶平台識別, 於任何情況下, Mox Bank 及 AlipayHK 對任何因淘寶平台無法識別、或因任何操作失敗、錯誤、遺漏或系統故障等所引起之任何損害, 毋須為對客戶所造成的損失、責任、賠償而負上任何責任。
6. 優惠只適用於收貨地址為香港的訂單, 及須於淘寶平台將「支付方式設置」設定為「國際 /中國港澳台支付」及「幣種設置」設定為「HKD」, 以享有優惠。
7. 所有優惠只適用於收貨地址為香港的訂單。
8. 除特別注明外, 於推廣期間, 每一位選擇以 AlipayHK App 付款之 AlipayHK 用戶僅限根據本條款與細則參與本推廣, 於推廣期內享有受相關條款及細則所限的優惠。為免疑慮, 「每一位以 AlipayHK App 付款之 AlipayHK 用戶」是指使用 AlipayHK 應用程式和錢包服務的、具有法律行為能力的一名自然人, 而非僅僅擁有或下載了 AlipayHK 應用程式但未實際使用其支付或錢包服務的使用者。為進一步避免爭議, 在下述情形, 有關賬號將被視為由同一位用戶所使用:
  - i. 在同一部手提電話或移動設備上有關連, 比如有多個賬號登錄或激活;
  - ii. 若同一個賬號/手機號碼在多部手提電話或移動設備上有關連, 比如登錄或激活;
  - iii. 若同一張銀行卡號被綁定於多個 AlipayHK 賬號時。當以上情況發生時, 為確認享有優惠的客戶資格及預防賬號、設備或銀行卡被盜用的風險, AlipayHK 及 Mox Bank 保留暫停或永久停止向相關賬號發放獎賞的權利及保留追究權利。有關合資格客戶之定義, 將以 Mox Bank 及 AlipayHK 之電腦紀錄為準。如對上述有關 AlipayHK 及其服務或優惠的使用方法及詳情有任何問題, 請致電 AlipayHK 客戶服務熱線 2245 3201 查詢。
9. Mox Bank、AlipayHK 及淘寶平台於任何情況下均不會因任何原因而承擔責任, 包括但不限於技術故障、系統錯誤、網路中斷或使用者不符合資格等情況, 導致合資格客戶無法成功兌換相關獎勵, 或相關獎勵丟失、不可用或未能交付。
10. 優惠不可兌換現金、轉換其他貨品、退回或轉讓。
11. 優惠與淘寶平台紅包、商家優惠、購物津貼等疊加使用, 但須以淘寶平台實際付款金額為準。
12. 如透過 AlipayHK App 付款, 付款簽賬淨額將按交易當時 AlipayHK App 系統內的實際交易匯率為準。AlipayHK App 應用程式中兌換工具所顯示的匯率僅供參考, 可能與交易中最終使用的匯率有所不同。

13. 為免除疑問，優惠不適用於以下情況的淘寶訂單：通過閑魚平台的訂單、非實物類商品的訂單（包括但不限於虛擬幣、話費充值卡等毋須物流配送的商品訂單），或其他根據淘寶平台規定不支持使用的類別。
14. 合資格客戶的卡賬戶在推廣期內必須正常、有效及信用狀況良好，方可享用優惠。
15. 所有資料及圖片只供參考。
16. 在所有優惠的使用過程中，如果出現任何違反本條款與細則、違法、欺詐或濫用行為或發現用戶從事有礙其他用戶公平參加本推廣的行為，Mox Bank 及 AlipayHK 將取消該用戶享用優惠的資格或其所獲之優惠而毋須另行通知，並有權撤銷任何涉及違規行為的交易及向有關用戶追討損失。
17. Mox Bank 及 AlipayHK 將依法進行本推廣，如本推廣受政府機關指令、遭受嚴重網絡攻擊、系統故障，或任何 Mox Bank 或 AlipayHK 無法操控的情況而無法順利進行，此種情況為不可抗力。Mox Bank 及 AlipayHK 毋須為因不可抗力造成的損害、損失、糾紛承擔任何責任。
18. Mox Bank 及 AlipayHK 保留自行決定更改、暫停或終止本推廣活動及其條款與條件的權利，恕不另行通知。AlipayHK 與 Mox Bank 就本推廣活動的一切事宜（包括用戶資格及爭議解決）所作出的決定，均屬最終決定並對各方具有約束力。
19. 淘寶平台賣家負責商品的銷售、售後等事項包括但不限於：產品的品質、描述及適用性；售後服務與客戶支援；配送、運輸及訂單履行；以及退貨、退款和爭議解決。Mox Bank、AlipayHK 及淘寶平台：
  - i. 不參與合資格客戶與淘寶平台上賣家之間的銷售流程；
  - ii. 不對任何產品或服務提供任何形式的保證或擔保；
  - iii. 不對產品或服務的品質、交付或其他相關事宜承擔任何責任；或
  - iv. 不被視為合資格客戶與淘寶平台上相關賣家之間交易的當事方。

如合資格客戶對產品或服務有任何問題，其唯一救濟途徑是向淘寶平台上的相應賣家提出。

20. 本推廣條款受香港特別行政區法律所管轄，並以此作為法律詮釋。
21. 除有關客戶及卡公司以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
22. 如此條款及細則的中、英文版有所差異，一概以英文版為準。
23. 受 Mox 免責聲明約束。

提示：借定唔借？還得到先好借！

### **Terms and Conditions of “Mox Exclusive Taobao 0% Handling Fee Promotion”**

1. “Mox Exclusive Taobao 0% Handling Fee Promotion” (the “Promotion”) consists of “0% Handling Fee” (the “Offer”).
2. Unless specified, the Promotion runs from 00:00 HKT on 1 December to 23:59 HKT on 15 December 2025 (both dates inclusive) (the “Promotion Period”).
3. The Promotion applies to Mox Card which refers to the Mastercard “Debit Plus” card issued by Mox Bank Limited (“Mox Bank”), including the ‘trust’ blue’ card and the metal card, each in its physical and digital forms (the “Eligible Card”).
4. Unless otherwise specified, the Promotion is applicable to a customer who shops with an Eligible Card at Taobao Marketplace (including the Taobao mobile application (the “Taobao Mobile App”) and the website accessible at world.taobao.com) (the “Taobao Platform”) via the mobile application operated by Alipay Payment Services (HK) Limited (the “AlipayHK App”) (the “Eligible Customer”).
5. The Eligible Customer can enjoy the below Offer during the promotion period:
  - i. Taobao 0% Handling Fee (the “Offer”)
    - (a) Eligible Customer can enjoy 0% handling fee while spending and paying with an Eligible Card at Taobao Platform.
    - (b) Each Eligible Customer may receive a maximum waiver of handling fees of HKD 10 per transaction for each eligible purchase during the Promotion Period. This cap applies regardless of whether the transaction is subsequently refunded, partially refunded, or cancelled.
    - (c) A quota of 30,000 applies to the Offer throughout the Promotion Period. Quotas are available on a first come, first served basis while stocks last. The availability of the Offer as recorded in Alipay Payment Services (HK) Limited (“AlipayHK”)’s system shall be final and prevail in all circumstances.
    - (d) The applicability of the Offer is solely determined by AlipayHK. In any case, Neither Mox Bank nor AlipayHK shall be liable for any losses incurred by an Eligible Customer arising from technical issues related to the platform operated by Taobao Platform, including but not limited to, the Taobao Platform’s failure to recognise or process the promotion, or any malfunction, error, omission, or system failure of such platform.
6. To enjoy the Offer, each Eligible Customer is required to set the “Payment Means Setting” in Taobao Platform to “International/ China Hong Kong Macau Taiwan Payment” and “Currency setting” to “HKD”.
7. The offers are applicable to the orders with a delivery address in Hong Kong.
8. Unless otherwise specified, during the Promotion Period, each AlipayHK user who chooses to make payment with the AlipayHK App can only participate in the Promotion in accordance with these terms and conditions and enjoy such number of discounts as set out in the relevant terms and conditions. For the avoidance of doubt, “each AlipayHK user who chooses to make payment with the AlipayHK App” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account. To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user:
  - i. Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or

- ii. Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
- iii. The same card number being connected to multiple AlipayHK accounts.

In the case of any of the above, in order to verify the user's identity and prevent the risk of theft or misuse of such AlipayHK account, mobile phone number, mobile device or card number, AlipayHK and Mox Bank reserve the right to suspend or terminate the release of any rewards / offers to the relevant account and to take legal action. The determination of an Eligible Customer's status shall be based on the computer records of Mox Bank and AlipayHK, which shall be final and conclusive. For any enquiries in relation to AlipayHK App and its services or offers, please call the AlipayHK customer service hotline on 2245 3201.

- 9. Neither Mox Bank, AlipayHK nor Taobao Platform shall be liable for any failure of Eligible Customers to successfully redeem the relevant promotional benefits, or for the loss, unavailability, or non-delivery of such rewards, regardless of the cause, including but not limited to technical failures, system errors, network disruptions, or user ineligibility.
- 10. The Offer cannot be redeemed for cash, exchanged for other products, returned or transferred.
- 11. The Offer can be used in conjunction with red packets, merchant discounts, shopping rewards, etc. at Taobao Platform, provided that the final terms shown on the payment page in Taobao Platform shall take precedence.
- 12. For payment made via the AlipayHK App, the net payment amount will be determined based on the actual exchange rate in the AlipayHK App system at the time of the transaction. The exchange rate displayed in the AlipayHK App's conversion tool is for reference purposes only and may differ from the final rate used in the transaction.
- 13. For the avoidance of doubt, the Offer is not applicable to orders placed on Taobao Platform under the following conditions, including but not limited to:
  - i. orders placed on the Xianyu platform,
  - ii. orders for non-physical goods (including, but not limited to, virtual currencies, phone top-up cards and other items that do not require physical delivery), or
  - iii. orders falling within any other category excluded under the policies or technical restrictions determined by Taobao Platform.
- 14. To qualify for the Offer, the Eligible Card held by each Eligible Customer must remain valid and in good standing during the Promotion Period.
- 15. All information and images are for reference only.
- 16. If there is any breach of these terms and conditions or if a user engages in illegal, fraudulent or abusive behaviour in connection with the use of the Offers, AlipayHK and Mox Bank will reserve the right to immediately disqualify the user and withdraw their entitlement to the Offer without prior notice. AlipayHK and Mox Bank reserve the right to cancel the relevant transaction and to pursue any legal or technical remedies available under applicable law.
- 17. AlipayHK and Mox Bank will carry out this Promotion in accordance with applicable laws in the Hong Kong Special Administrative Region. In the event this Promotion is stopped by a government agency's orders or must be suspended due to server network attack, system failure or any circumstances beyond AlipayHK's and Mox Bank's control, such event shall be regarded as a force majeure event, and AlipayHK and Mox Bank will not be held liable for any damage, loss or dispute therein.

18. Mox Bank and AlipayHK reserve the right to change, suspend or terminate this Promotion or its terms and conditions at their sole discretion, without prior notice. The decision of AlipayHK and Mox Bank on all matters relating to the Promotion, including eligibility and dispute resolution, shall be final and binding.
19. Eligible merchants on Taobao Platform shall be solely responsible for all aspects of the sales transactions, including but not limited to: the quality, the description and fitness for purpose of the products; after-sale service and customer support; delivery, shipping and fulfilment; and returns; refunds and dispute resolution. Neither Mox Bank, AlipayHK nor Taobao Platform:
  - i. is involved in the sales process between the Eligible Customer and the eligible merchant on Taobao Platform;
  - ii. provides any warranty or guarantee regarding the products or services;
  - iii. accepts any liability for the quality, delivery or other matters relating to the products or services; or
  - iv. shall be considered a party to transaction between the Eligible Customer and the relevant eligible merchant on Taobao Platform.

The Eligible Customer's recourse for any issues with products or services shall be solely against the eligible merchant on Taobao Platform.
20. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. No persons other than the customers and Mox Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
22. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the English version shall prevail.
23. Mox Disclaimer applies.

Reminder: To borrow or not to borrow? Borrow only if you can repay!