Mox FX scratch card promotion ("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. During the Promotion Period, if:

   (a) you complete an FX Transaction or an Express Remit transaction with FX and the transactions is equal to or greater HKD $10,000 (or HKD equivalent) "**Eligible Currency Exchange Transaction**"

   subject to these terms, you will receive a Mox Scratch Card (described below), each time *all* the requirements in this clause 5 are satisfied, up to 3 times.

6. A "**Mox Scratch Card**" is a digital scratch card, that is delivered via the Mox app, which you can 'scratch' to redeem a single cash reward ranging from HKD8 to HKD288 (a "**Scratch Card Reward**"). The amount of the Scratch Card Reward will be allocated randomly. You can 'scratch' your Mox Scratch Card by tapping the Mox Scratch Card in your Mox app, upon which,

Mox 貨幣兌換即刮推廣（「本推廣」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）進行的本推廣。參與本推廣即表示您同意本條款。

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 app 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. 於推廣期內，如果：

   (a) 你完成一則 HKD $10,000 以上（或等值港元）的貨幣兌換交易或即時匯交易（**「合資格貨幣兌換交易」**）；

   受制於本條款，每次您滿足第 5 條中的*所有*要求後，您將獲得一張 Mox 刮刮卡（詳情如下），最多為三次。

6. 「**Mox 刮刮卡**」是一種通過 Mox app 發放的電子刮刮卡，您可以「刮一刮」以換領單次現金獎賞，現金價值範圍為 HKD8 至 HKD288（「**刮刮卡獎賞**」）。刮刮卡獎賞的現金價值將隨機發放。您可以在您的 Mox app 透過點擊您的 Mox 刮刮卡進行「刮一刮」，屆時您的刮刮卡獎賞將自

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your Scratch Card Reward will be automatically deposited into your Mox Account. You must 'scratch' each Mox Scratch Card on or before 31st December 2026, otherwise you will forfeit your right to the relevant Scratch Card Reward.	動存入您的 Mox 戶口。您必須於 2026 年 12 月 31 日當天或之前「刮一刮」您的 Mox 刮刮卡，否則您將失去獲得相關刮刮卡獎賞的權利。
7. You can only participate in this Promotion once. You can receive up to 3 Mox Scratch Cards pursuant to this Promotion.	7. 您只能參加本推廣一次。根據本推廣，您最多可獲得 3 張 Mox 刮刮卡。
8. The delivery of Mox Scratch Cards is subject to a quota of 10,000 Mox Scratch Cards. We will deliver the Mox Scratch Cards on a first come, first served basis (as determined by us in our sole and absolute discretion). The 'Promotion Period' will end on the earlier of (a) the last day of that period and (b) the day on which we have delivered 10,000 Mox Scratch Cards. We will not update you on the quota usage or its continued availability.	8. Mox 刮刮卡的發放數量限額為 10,000 張。本推廣的 Mox 刮刮卡按我們絕對酌情權，以先到先得的方式發放。「推廣期」將於 (a) 該期間的最後一天或 (b) 當 Mox 刮刮卡的發放數量達 10,000 張當天（以較早者為準）結束。我們不會通知您任何名額使用或供應的最新情況 。
9. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to: (a) change or modify this Promotion or these terms (including any dates set out in these terms or any reward, gift or other benefit in respect of this Promotion and/or its monetary value); (b) suspend or terminate this Promotion or these terms; (c) refuse to give you any reward, gift or other benefit in respect of this Promotion: (i) if we believe that any of the Referee's accounts with Mox have been opened for an improper purpose (for example, to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts); (ii) if we believe that any proceeds in any of your or the Referee's accounts with Mox are the	9. 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： (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）； (b) 暫停或終止本推廣或本條款； (c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益： (i) 如我們認為好友於 Mox 的任何戶口是出於不當目的而開設的（例如試圖通過關閉和開立一個或多個 Mox 戶口來換取數項獎賞、禮品或其他利益）； (ii) 如我們認為您於 Mox 的任何戶口中的收益是任何非法、欺詐或異常活動的收益；或

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proceeds of any illegal, fraudulent or abnormal activity; or

(iii) for any other reason we deem appropriate; and

(d) make any decision in connection with this Promotion (including to refuse or suspend your or the Referee's participation in this Promotion).

Any such decision shall be conclusive and binding on you.

10. If you do not receive your Mox Scratch Card(s) after satisfying all the requirements set out in these terms, solely due to network or technical errors related to the Mox app (we will determine whether such error has occurred in our sole and absolute discretion), we may (in our sole and absolute discretion) deposit into your Mox Account, HKD8 for each Mox Scratch Card that was not received by you. Any receipt of payment under this clause 10 will not count towards the maximum number of Mox Scratch Cards you can receive pursuant to these terms.

11. 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.

12. If any dispute arises in connection with this Promotion, our decision is final.

13. **To the extent permitted by laws and regulations:**

(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damage suffered by you; and

(iii) 出於我們認為適當的任何其他理由；及

(d) 作出與本推廣相關的任何決定（包括拒絕或暫停您或好友參與本推廣）。

任何此等決定均視為最終決定並對您具有約束力。

10. 在您滿足本條款所有要求的前提下，若因與 Mox app 有關的網絡或技術故障（我們有絕對酌情權決定該故障是否成立）而導致您未能獲取 Mox 刮刮卡，我們可按絕對酌情權就每張您未能獲取的 Mox 刮刮卡，存入 HKD8 至您的 Mox 戶口內。根據本第 10 條收到的任何付款將不會計入您根據本條款可獲得的 Mox 刮刮卡數量上限。

11. 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/或我們網站或透過我們不時決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。

12. 如有任何有關本推廣的爭議，我們保留最終決定權。

13. **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任何獎賞、禮品或其他利益的任何決定或您未能收取任何獎賞、禮品或其他利益）：**

(a) Mox 或其任何關聯公司、股東或合作夥伴對您遭受的任何損失或損害賠償均不承擔任何責任；及

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(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, **arising from or in connection with your participation in this Promotion (including any decision not to give you, or your failure to receive, any reward, gift or other benefit) or these terms, unless:** **(y) any such loss, damage, action, proceeding or claim is due to; and** **(z) where such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,** **Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.** **This clause 13 continues after the expiry or termination of this Promotion or these terms.**	**(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，** **除非該等損失、損害賠償、法律行動、法律程序或索償是：** **(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** **(z) 合理可預見的及直接及完全由該等疏忽、欺詐行為或故意失責而引致。** **本條款第 13 條在本推廣或本條款到期或終止後繼續有效。**
14. 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.	14. 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。
15. 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 nature, amount and method of calculating any such benefit or advantage may vary from time to time and such third parties are	15. 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。
	16. 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。
	17. 您不得將參與本推廣的資格或獲得本推廣的任何獎賞、禮品或其他利益的資格轉讓

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entitled to retain any such benefit or advantage for its own account and benefit absolutely without having to make any prior disclosure to you.

16. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.

17. 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.

18. Nothing under these terms or this Promotion will deem, imply or suggest that any person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.

19. 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.

20. 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 proceeding you commence and (b) we may commence proceedings in any jurisdiction.

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

22. To borrow or not to borrow? Borrow only if you can repay!

23. Definitions

The following capitalised terms have the meanings set out below:

或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。

18. 本推廣或本條款並不視作、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。

19. 除本條款另有所指，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。

20. 本條款受香港法律管限及詮釋。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提起訴訟。

21. 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。

22. 借定唔借？還得到先好借！

23. **定義**

以下定義具有以下含義：

(a) 「**合資格貨幣兌換交易**」是指一項在 Mox app 透過「兌換」或「即時匯」功能，在推廣期內作出 HKD $10,000 以上（或等值港元）的貨幣兌換交易。

(b) 「**Mox 刮刮卡**」具有本條款第 6 條賦予的含義。

(c) 「**推廣期**」是指，受制於本條款第 8 條，2026 年 11 月 23 日至 2026 年 12 月 31 日（包括首尾兩日）。

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(a) "**Eligible Currency Exchange Transaction**" means a currency exchange transaction, equal to or over HKD $10,000 (or HKD equivalent), you complete via the 'Exchange' or 'Express Remit' feature in the Mox app, during the promotion period (b) "**Mox Scratch Card**" has the meaning in clause 6 of these terms. (c) "**Promotion Period**" means, subject to clause 8 of these terms, the period beginning on 24 November 2026 and ending on 31 December 2026 (both dates inclusive). (d) "**Scratch Card Reward**" has the meaning given in clause 6 of these terms. Effective date: 24 November 2026	(d) 「**刮刮卡獎賞**」具有本條款第 6 條賦予的含義。 生效日期：2026 年 11 月 24 日

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