

Mox Time Deposits Welcome Offer Promotion (April 2025) (the “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, 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:
 - (a) during the Promotion Period, use the Invitation Code to open a Mox Account;
 - (b) during the period beginning on and from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process (you will have ‘completed’ the Mox Account opening process once you have received a welcome notification from Mox (the day on which you receive your welcome notification, your “**Joining Day**”));
 - (c) during the period beginning on and from your Joining Day and the following 7 days, open an Eligible Time Deposit Account,

Mox 定期存款迎新推廣 (2025 年 4 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. 如您:
 - (a) 於推廣期內, 使用邀請碼開立 Mox 戶口;
 - (b) 於使用該邀請碼當天及其後 15 天的期間內, 完成 Mox 戶口開戶程序 (當你收到 Mox 向你發出的迎新通知時, 即代表你的 Mox 戶口開戶程序已「完成」) (你收到迎新通知當天為你的「**開戶日期**」));
 - (c) 於開戶日期開始及後的 7 日內, 開立一筆合資格定期定期存款戶口,

subject to these terms, you will receive the Reward, which will be delivered to your Mox Account on or before 31 July 2025. 6. You can only participate in the Promotion once. You can only receive the Reward once pursuant to the Promotion. 7. The use of the Invitation Code is subject to a quota of 10,000 uses. The 'Promotion Period' will end on the earlier of: (a) the last day of that period, and (b) the day on which the Invitation Code has been used 10,000 times. The use of the Invitation Code is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota usage or its continued availability. 8. You will receive the reward, gift or any other benefit in respect of the Promotion, only if: (a) you have not held a Mox Account in your name, at any time, in the 12-months prior to your Joining Day. You are considered to have held a Mox Account even if you haven't completed any transactions on your previous Mox Account; (b) when we attempt to give you the reward, gift or other benefit, you still have the Mox Account that you opened pursuant to the Promotion, with that Mox Account not having been suspended or closed by you or us or in arrears or default; (c) you hold the full amount of the time deposit in your Eligible Time Deposit Account until its maturity; and (d) you satisfy any additional requirements we may specify from time to time. 9. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:	受制於本條款，您將獲取獎賞，並於 2025 年 7 月 31 日或之前將該現金獎賞存入您的 Mox 戶口。 6. 您只能參加本推廣一次。您只能獲得獎賞一次。 7. 邀請碼的名額為 10,000 位。推廣期將於該期間的最後一天或當邀請碼的使用次數達 10,000 次當天結束（以較早者為準）。邀請碼的使用，按我們絕對酌情權，以先到先得的方式提供。我們不會通知你任何名額使用或供應的最新情況。 8. 您只能在以下情況就本推廣獲得獎賞、禮品或其他利益： (a) 在你的開戶日期前 12 個月的任何時間，你沒有以你的名義持有 Mox 戶口。儘管你未曾使用你舊有的 Mox 戶口進行任何交易，你亦會被視為持有 Mox 戶口； (b) 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就本推廣開立的 Mox 戶口，且該 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； (c) 您將合資格定期存款戶口內的定期存款持有至相關到期日；及 (d) 您滿足我們可能不時指定的任何額外要求。 9. 我們保留全權酌情決定，恕不另行提供通知或理由，隨時：
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(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); (b) suspend or terminate the Promotion or these terms; (c) refuse to give you any reward, gift or other benefit in respect of the Promotion: (i) if we believe that any of your accounts with Mox has been opened for an improper purpose (for example, to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts) or the proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; (ii) if we believe that any part of the time deposit in your Eligible Time Deposit Account are the 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 the Promotion (including to refuse or suspend your participation in the Promotion). Any such decision shall be conclusive and binding on you. 10. 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	(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) 如我們認為您於 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）或您在 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 (ii) 如我們認為您的合資格定期存款戶口內的定期存款的任何部分是任何非法、欺詐或異常活動的收益；或 (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（包括拒絕或暫停您參與本推廣）。 任何此等決定均該視為最終決定並對您具有約束力。 10. 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。 11. 如您已收到與本推廣相關的任何獎賞、禮
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determine from time to time. 11. If you have received any reward, gift or other benefit in respect of the Promotion, and you subsequently close your Mox Account within 12 months of when you opened it, we have the right to deduct an amount equal to the total value of the reward, gift or other benefit from your Mox Account prior to us completing the closure of your Mox Account. 12. If any dispute arises in connection with the 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 damages suffered by you; and (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 the 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, damages, action, proceeding or claim is due to; and (z) where such loss, damages, 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.	品或其他利益，而隨後於您開戶後的 12 個月內結束您的 Mox 戶口，我們有權在我們完成結束您的 Mox 戶口之前從您的 Mox 戶口扣除該獎賞、禮品或其他利益的總價值。 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、訴訟、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、獎品或其他利益）： (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 (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。 本第 13 條在本推廣或本條款到期或終止後繼續有效。 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
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This clause 13 continues after the expiry or termination of the Promotion or these terms. 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 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. 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 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. 16. The Promotion does not constitute an offer, invitation or recommendation to any person to enter into any transaction. 17. Neither your right to participate in the Promotion nor your eligibility to receive any reward, gift or other benefit in respect of the 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 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. 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)	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. 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. 您就本推廣的參與資格或獲得本推廣的任何獎賞、禮品或其他利益的資格不得轉讓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，非本條款的協議一方人士無權按《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。 21. 本條款的英文與中文版本如有任何不一
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Ordinance (Cap. 623), other than as set out in these terms. 20. 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. 21. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms. 22. Definitions The following capitalised terms have the meanings set out below: (a) "Eligible Time Deposit Account" means a Time Deposit Account for a time deposit with: (i) a principal amount of HKD75,000 or more; and (ii) a tenor of 1-month. (b) "Invitation Code" means 'MOXBONUS'. (c) "Joining Day" has the meaning given in clause 5(b) of these terms. (d) "Promotion Period" means the period beginning on 1 April 2025 and ending on 30 April 2025 (both dates inclusive). (e) "Reward" means a cash reward of HKD581. Effective date: 1 April 2025	致，概以英文版本為準。 22. 定義 以下定義具有以下含義： (a) 「合資格定期存款戶口」是指(i) 本金為港元 75,000 或以上；(ii) 選擇 1 個月為存款期的定期存款。 (b) 「邀請碼」是指「MOXBONUS」。 (c) 「開戶日期」具有本條款第 5(b)條賦予的含義。 (d) 「推廣期」是指 2025 年 4 月 1 日至 2025 年 4 月 30 日（包括首尾兩日）。 (e) 「獎賞」是指港幣 581 現金獎賞。 生效日期：2025 年 4 月 1 日
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