

### Mox Payroll Promotion (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. Without limiting clause 2 of these terms, these terms must also be read together with the CX Registration Terms.
4. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
5. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.
6. If you:
  - (a) designate your Mox Account as your payroll account; and
  - (b) during the Promotion Period, complete one or more Eligible Payroll Transactions of a cumulative amount of HKD35,000 or more, in a calendar month,

(“**Monthly Payroll Requirement**”), subject to these terms, during the period beginning on the day you complete the Monthly Payroll Requirement for a calendar month and ending on the last day of the next calendar month, you will receive the Mox Card Rewards for the Spending Rewards Scheme you have chosen, as if you have an Eligible Balance for Card Rewards of HKD250,000 (even if you have an Eligible

### Mox 出糧推廣優惠（「本推廣」）條款及細則

1. 本條款適用於 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（包括其附表），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. 在不限制本條款第2條的情況下，本條款須與國泰登記條款一併閱讀。
4. 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。
5. 除非本條款另有定義或另有所指，否則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。
6. 如果：
  - (a) 您的 Mox 戶口轉用為您的出糧戶口；及
  - (b) 於推廣期內的每個曆月於您的 Mox 戶口完成一或多筆累計不少於 HKD35,000 的合資格出糧交易，

（「**每月出糧要求**」），受制於本條款，於滿足上述條件起至下一曆月的最後一天，您將根據所選的消費獎賞計劃獲得 Mox Card 獎賞，如同您卡獎賞的合資格結餘達 HKD250,000 或以上（即使您的卡獎賞的合資格結餘少於 HKD250,000）。

<p>Balance for Card Rewards of less than HKD250,000).</p> <p>7. For the avoidance of doubt, if:</p> <p>(a) your Eligible Balance for Card Rewards is less than HKD250,000 and you switch your Spending Rewards Scheme in the Mox app, we will charge you the spending rewards switching fee under, and in accordance with, the Fees and Charges; and</p> <p>(b) you have an Eligible Balance for Card Rewards of HKD250,000 or more, you will not be entitled to any additional Mox Card Rewards.</p> <p>8. If you are eligible to receive Asia Miles pursuant to these terms, we will let AML know using your Membership Information, so that AML can deliver the Asia Miles to your Cathay Membership Account. We are not responsible for the delivery of any Asia Miles to your Cathay Membership Account and will not be liable for any failure or delay in the delivery of any Asia Miles (or any part thereof) to your Cathay Membership Account.</p> <p>9. From time to time, we may require you to provide additional information in connection with your Cathay Membership Account to maintain its registration with Mox and/or to facilitate the delivery of any Asia Miles you may be eligible to receive under these terms. We will notify you of any such requirements from time to time.</p> <p>10. It is your responsibility to ensure the accuracy and completeness of the information that you provide to us. If any information that you provide to us (including any Membership Information) is inaccurate and/or incomplete, we may not be able to register your Cathay Membership Account with us, you may not be eligible to receive any Asia Miles under these terms and/or the Asia Miles may not be delivered to your Cathay Membership Account.</p> <p>11. You will receive the reward, gift or any</p>	<p>7. 為免存疑，如您：</p> <p>(a) 卡獎賞的合資格結餘少於 HKD250,000，而您於 Mox app 內轉換了消費獎賞計劃，我們將根據「收費及手續費」向您收取消費獎賞轉換費；及</p> <p>(b) 卡獎賞的合資格結餘達 HKD250,000 或以上，您將沒有資格獲得額外的 Mox Card 獎賞。</p> <p>8. 如您根據本條款合資格獲得「亞洲萬里通」里數，我們將使用您的會員資料通知亞洲萬里通，以便亞洲萬里通將「亞洲萬里通」里數存入您的國泰會員賬戶。我們不負責將任何「亞洲萬里通」里數存入您的國泰會員賬戶，亦不會就任何「亞洲萬里通」里數（或其任何部份）未能或延遲存入您的國泰會員賬戶承擔任何責任。</p> <p>9. 我們可能不時要求您提供與您的國泰會員賬戶有關的額外資料，以維持您於 Mox 的國泰會員賬戶登記及/或以便交付您根據本條款合資格獲得的任何「亞洲萬里通」里數。我們將不時通知您任何此類要求。</p> <p>10. 您有責任確保您提供給我們的資料的準確性和完整性。如果您向我們提供的任何資料（包括任何會員資料）有任何不準確及/或不完整之處，我們可能無法於 Mox 註冊您的國泰會員賬戶、根據本條款您可能不符合獲得任何「亞洲萬里通」里數及/或相關「亞洲萬里通」里數可能無法存入您的國泰會員賬戶。</p> <p>11. 您只能於以下情況下獲得本推廣的獎賞、禮品或任何其他利益：</p>
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<p>other benefit in respect of the Promotion, only if:</p> <p>(a) when we attempt to deliver the reward, gift or other benefit, you hold a valid Mox Account in your name and none of your accounts with Mox having been suspended or in arrears or default;</p> <p>(b) if you are eligible to receive Asia Miles under these terms, you hold a valid Cathay Membership Account in your name which has been registered with Mox in accordance with the CX Registration Terms; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>12. 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 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:</p> <p>(i) if we believe that any part of the balances in 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 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>13. Without limiting anything in these terms, we</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，且您的於 Mox 的任何戶口並沒有被暫停、拖欠或違約的狀態及；</p> <p>(b) 如您根據本條款合資格獲得「亞洲萬里通」里數，您持有有效並以自己名義登記的國泰會員賬戶，並已根據國泰登記條款於 Mox 註冊；及</p> <p>(c) 您滿足我們可能不時指定的任何額外要求。</p> <p>12. 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、禮品或其他利益：</p> <p>(i) 如我們認為您的 Mox 戶口中的任何資金是任何非法、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>任何此等決定均該視為最終決定並對您具有約束力。</p>
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<p>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>14. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>15. To the extent permitted by laws and regulations:</b></p> <p>(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damage 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 give 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) where such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p> <p>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 15 continues after the expiry or termination of the Promotion or these terms.</p> <p>16. You acknowledge that third parties (including our direct or indirect</p>	<p>13. 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>14. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p><b>15. 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）：</b></p> <p>(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</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 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，</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而引致。</p> <p><b>本第15 條在本推廣或本條款到期或終止後繼續有效。</b></p> <p>16. 您知悉第三方（包括我們的直接或間接股</p>
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<p>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>17. 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>18. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>19. 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.</p> <p>20. 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.</p> <p>21. The Asia Miles awarded under these terms is supplied by AML. We are not the supplier of any Asia Miles (or any part thereof). The Mox Disclaimer applies in respect of any Asia Miles awarded under these terms.</p> <p>22. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles (including your use of any Asia Miles) are subject to terms and conditions issued by AML.</p>	<p>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>17. 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>18. 本推廣並不構成對任何人進行任何交易的任何要約、邀請或推薦。</p> <p>19. 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。</p> <p>20. 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。</p> <p>21. 根據本條款頒發的「亞洲萬里通」里數均由亞洲萬里通提供。我們並非「亞洲萬里通」里數 (或其任何部份) 之供應商。Mox 免責聲明適用於根據本條款頒發的任何「亞洲萬里通」里數。</p> <p>22. 國泰會員計劃 (包括您的國泰會員賬戶) 及「亞洲萬里通」里數 (包括您就「亞洲萬里通」里數的使用) 受亞洲萬里通的條款及細則約束。</p>
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<p>23. If you have any questions regarding:</p> <ul style="list-style-type: none"> <li>(a) the Promotion, please contact our Customer Care Team; and</li> <li>(b) the Cathay Membership Programme and Asia Miles, please contact Cathay Pacific Airways Limited's customer service team on +852 2747 3333.</li> </ul> <p>24. 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>25. 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>26. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>27. To borrow or not to borrow? Borrow only if you can repay!</p> <p><b>28. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <ul style="list-style-type: none"> <li>(a) <b>"Cathay Membership Programme"</b> has the meaning given to it in the CX Registration Terms.</li> <li>(b) <b>"Eligible Payroll Transaction"</b> means a transaction where your salary is paid into your Mox Account under the category 'Salary' by your employer via FPS.</li> </ul> <p>For the avoidance of doubt, standing instructions or other local electronic transfers will not be considered an 'Eligible Payroll Transaction'.</p>	<p>23. 如您對下列有任何疑問:</p> <ul style="list-style-type: none"> <li>(a) 有關本推廣, 請聯絡我們的顧客服務團隊; 及</li> <li>(b) 有關國泰會員計劃及「亞洲萬里通」里數, 請致電+852 2747 3333 與國泰航空有限公司客戶服務部聯絡。</li> </ul> <p>24. 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。</p> <p>25. 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>26. 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>27. 借定唔借? 還得到先好借!</p> <p><b>28. 定義</b></p> <p>以下定義具有以下的含義:</p> <ul style="list-style-type: none"> <li>(a) <b>「國泰會員計劃」</b>具有國泰登記條款賦予的含義。</li> <li>(b) <b>「合資格出糧交易」</b>是指您的僱主經由快速支付系統(轉數快)向您的 Mox 戶口存入您的薪金的一項交易。</li> </ul> <p>我們會於 Mox app 中將合資格出糧交易顯示歸類於「人工」類別。為免存疑, 「合資格出糧交易」並不包括常設指示或其他本地電子轉賬。</p>
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<p>(c) <b>“Monthly Payroll Requirement”</b> has the meaning given to it in clause 6 of these terms.</p> <p>(d) <b>“Promotion Period”</b> means the period beginning on 6 August 2025 and ending on 31 October 2025 (both dates inclusive).</p> <p>Effective date: 6 August 2025</p>	<p>(c) <b>「每月出糧要求」</b>具有本條款第6 條賦予的含義。</p> <p>(d) <b>「推廣期」</b>是指 2025 年 8 月 6 日至 2025 年 10 月 31 日（包括首尾兩日）。</p> <p>生效日期：2025 年 8 月 6 日</p>
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