

Mox Referral Programme – Mox+ bonus 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. You may participate in this Promotion as a Mox+ Referrer or a Referee, or both.
6. We will provide to each individual, who has a valid Mox Account in their name (a “**Referrer**”), a unique referral code via the ‘Discover’ page in their Mox app (a “**Referral Code**”) that can be provided to a Referee to open a Mox Account.
7. A “**Mox+/MGM Onboarding**” occurs when:
 - (a) during the Promotion Period, the Referee opens a Mox Account using the Mox+ Referrer’s Referral Code (the day on which the Referee uses the Mox+ Referrer’s Referral Code, the Referee’s “**Referral Code Use Date**”);
 - (b) during the period beginning on and from the Referee’s Referral Code Use

Mox 推薦共賞計劃 – Mox+ 額外獎賞推廣 (「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. 除非本條款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. 您可以參加本推廣成為 Mox+推薦人或受薦人或成為 Mox+推薦人及受薦人。
6. 我們會向每位持有有效並以自己名義開立的 Mox 戶口的人 (「**推薦人**») 透過其 Mox app 內的「探索」頁面, 提供一個獨特的推薦碼 (「**推薦碼**») 供受薦人開立 Mox 戶口。
7. 「**Mox+/推薦開戶**」指, 當:
 - (a) 於推廣期內, 受薦人使用 Mox + 推薦人的推薦碼開立 Mox 戶口 (受薦人使用 Mox + 推薦人的推薦碼當日為受薦人的「**推薦碼使用日**」);

<p>Date and the following 15 days, the Referee completes the Mox Account opening process and receives a welcome notification from Mox (the day on which the Referee receives the welcome notification, the Referee's "Joining Day");</p> <p>(c) the Mox+ Referrer continues to have Mox+ as at the Referee's Joining Day; and</p> <p>(d) the Referee is one of the first 3 Referees to satisfy the requirements in clauses 7(a) and 7(b) of these terms using the Mox+ Referrer's Referral Code.</p> <p>8. If a Mox+/MGM Onboarding occurs, subject to these terms, the Referee will have Mox+, as if the Referee is eligible for Mox+ under the Mox+ Schedule (even if their Mox+ Average Daily Balance is less than HKD600,000), during the period from when we update the Referee's Mox app to show that they have Mox+ (which will generally happen on the Wednesday after the Referee's Joining Day) until the Trial End Date.</p> <p>9. We will automatically update the Referee's Mox app to show that they have Mox+. Unless the Referee is eligible for Mox+ under the Mox+ Schedule, we will automatically update the Referee's Mox app after their Trial End Date to show that the Referee no longer has Mox+.</p> <p>10. In addition to satisfying the requirements in clause 7 of these terms, if the Referee is eligible for Mox+ under the Mox+ Schedule as at the day after their Trial End Date, subject to these terms:</p> <p>(a) the Referee will receive the Mox+ Bonus Reward; and</p> <p>(b) provided that the relevant Mox+ Referrer continues to have Mox+ during the period from the relevant Referee's Referral Code Use Date</p>	<p>(b) 於受薦人的推薦碼使用日及其後 15 天的期間內，受薦人完成開立 Mox 戶口開戶程序及收到 Mox 向其發出的迎新通知（受薦人收到該迎新通知當日為受薦人的「開戶日期」）；</p> <p>(c) Mox+推薦人於受薦人的開戶日期當日仍然享有 Mox+；及</p> <p>(d) 受薦人是首 3 名使用該 Mox+推薦人的推薦碼以滿足本條款第 7(a)條和第 7(b)條的受薦人之一。</p> <p>8. 如 Mox+/推薦開戶已發生，受制於本條款，受薦人會於我們更新受薦人的 Mox app 以顯示受薦人享有 Mox+ 當日起（其一般將於受薦人的開戶日期後的星期三發生）至邀請結束日期期間內，享有 Mox+，如同其根據 Mox+ 附表符合 Mox+ 資格（即使其 Mox+平均每日結餘少於 HKD600,000）。</p> <p>9. 我們將會自動更新受薦人的 Mox app，以顯示受薦人已享有 Mox+。除非受薦人根據 Mox+附表符合 Mox+資格，否則我們將在邀請結束日期後自動更新受薦人的 Mox app，顯示受薦人不再享有 Mox+。</p> <p>10. 除了滿足本條款第 7 條外，如受薦人於邀請結束日期翌日根據 Mox+ 附表符合 Mox+資格，受制於本條款：</p> <p>(a) 受薦人將獲得 Mox+額外獎賞；及</p> <p>(b) 倘相關 Mox+ 推薦人於受薦人的推薦碼使用日起直到受薦人的邀請結束日期翌日（包括首尾兩日）持續享有</p>
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<p>until the day after the Referee's Trial End Date (both dates inclusive), the Mox+ Referrer will also receive the Mox+ Bonus Reward.</p> <p>The Mox+ Bonus Reward will be delivered to the Referee's Mox Account within 60 days after the requirements in clause 10(a) of these terms have been satisfied. The Mox+ Bonus Reward will be delivered to the Mox+ Referrer's Mox Account within 60 days after all the requirements in this clause 10 have been satisfied.</p> <p>11. If the Referee has Mox+ and does not wish to have it, the Referee may contact our Customer Care Team.</p> <p>12. You can only participate in this Promotion as a Referee once. You can participate in this Promotion as a Mox+ Referrer up to 3 times.</p> <p>13. The delivery of Mox+ Bonus Reward is subject to a quota of 10,000 rewards. The 'Promotion Period' will end on the earlier of (a) the last day of that period and (b) when 10,000 Mox+ Bonus Rewards have been delivered. The Mox+ Bonus Rewards will be delivered on a first come, first served basis (as determined by us in our sole and absolute discretion). We will not update you on the usage of any quota or its continued availability.</p> <p>14. You will receive the reward, gift or other benefit, in respect of this Promotion, only if:</p> <p>(a) the Referee has never held a Mox Account in their name at any time prior to the opening of their Mox Account using a Referral Code. The Referee is considered to have held a Mox Account even if they haven't completed any transactions on their previous Mox Account;</p> <p>(b) when we attempt to deliver the applicable reward, gift or other benefit:</p>	<p>Mox+, 該 Mox+ 推薦人亦將獲得 Mox+ 額外獎賞。</p> <p>Mox+ 額外獎賞會於滿足本條款第 10(a) 條後的 60 天內存入受薦人的 Mox 戶口。Mox+ 額外獎賞會於滿足本條款第 10 條的所有條件後的 60 天內存入 Mox+ 推薦人的 Mox 戶口。</p> <p>11. 如受薦人已獲得，但不願享有 Mox+，請聯繫我們的顧客服務團隊。</p> <p>12. 您只可以以受薦人身分參與本推廣一次。您可以以 Mox+ 推薦人身分參與本推廣最多 3 次。</p> <p>13. Mox+ 額外獎賞的發放名額為 10,000 個。推廣期將於 (a) 該期間的最後一天，或 (b) 當 10,000 個 Mox+ 額外獎賞已發放後結束 (以較早者為準)。Mox+ 額外獎賞的發放 (按我們絕對酌情權) 以先到先得的方式提供。我們不會通知您任何名額使用或供應的最新情況。</p> <p>14. 您只有在以下情況下才可獲得與本推廣有關的獎賞、禮品或任何其他利益：</p> <p>(a) 受薦人在使用推薦碼開立 Mox 戶口之前的任何時間，從未以自己名義持有 Mox 戶口。儘管受薦人未曾使用其舊有的 Mox 戶口完成任何交易，受薦人亦會被視為持有 Mox 戶口；</p> <p>(b) 當我們試圖向您發放相應獎賞、禮品或其他利益時：</p> <p>(i) 受薦人仍持有按此推廣開立的 Mox 戶口；及</p>
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<p>(i) the Referee still has the Mox Account they opened pursuant to this Promotion; and</p> <p>(ii) the Mox+ Referrer has a valid Mox Account in their name;</p> <p>(c) none of the Mox+ Referrer's or Referee's accounts with Mox have been suspended or are in arrears or default; and</p> <p>(d) both the Mox+ Referrer and the Referee satisfy any additional requirements we may specify from time to time.</p> <p>15. 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 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);</p> <p>(b) suspend or terminate this Promotion or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of this Promotion:</p> <p>(i) if we believe any of the Referee's 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);</p> <p>(ii) if we believe that any proceeds in any of the Mox+ Referrer's or Referee's accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p>(iii) for any other reason we deem appropriate; and</p>	<p>(ii) Mox+推薦人持有有效並以自己名義開立的 Mox 戶口;</p> <p>(c) Mox+推薦人或受薦人於 Mox 的戶口均並未被暫停, 也沒有拖欠或違約情況; 及</p> <p>(d) Mox+推薦人及受薦人滿足我們不時提出的任何額外要求。</p> <p>15. 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) 更改或修訂本推廣或本條款 (包括本條款列出的任何日期或本推廣的任何獎賞、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) 拒絕向您提供本推廣的任何獎賞、禮品或其他利益:</p> <p>(i) 如我們相信受薦人於 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 戶口以獲得多項獎賞、禮品或其他利益);</p> <p>(ii) 如我們認為 Mox+推薦人或受薦人於 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</p> <p>(iii) 任何其他我們認為適當的理由; 及</p> <p>(d) 對本推廣作出任何決定 (包括拒絕或暫停 Mox + 推薦人或受薦人參與本推廣)。</p>
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<p>(d) make any decision in connection with this Promotion (including to refuse or suspend the participation of a Mox+ Referrer or Referee in this Promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>16. 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.</p> <p>17. If the Referee has received any reward, gift or other benefit under these terms, and they subsequently close their Mox Account within 12 months from when they opened it, we have the right to deduct an amount equal to the value of the reward, gift or other benefit from their Mox Account prior to us completing the closure of their Mox Account.</p> <p>18. If any dispute arises in connection with this Promotion, our decision is final.</p> <p>19. To the extent permitted by laws and regulations:</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 this Promotion (including any decision not to offer or distribute to you, or your failure to</p>	<p>任何此等決定均視為最終決定及對您具有約束力。</p> <p>16. 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>17. 如受薦人於本條款下獲取任何獎賞、禮品或其他利益，但隨後於開戶後的 12 個月內結束 Mox 戶口，我們有權在我們完成結束受薦人的 Mox 戶口之前從受薦人的 Mox 戶口扣除相等於該獎賞、禮品或其他利益的價值。</p> <p>18. 如與本推廣有關而引起的任何爭議，則我們擁有最終決策權。</p> <p>19. 在法律及法規允許的範圍內，就您（無論作為推薦人或受薦人或以其他身分）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）：</p> <p>(a) Mox 及其任何關聯公司、股東及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、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>
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<p>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) 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 19 continues after the expiry or termination of this Promotion or these terms.</p> <p>20. 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.</p> <p>21. 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 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>22. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>23. Neither your right to participate in this Promotion, nor your eligibility to receive</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>本條款第 19 條在本推廣或本條款到期或終止後仍會繼續有效。</p> <p>20. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供與本推廣有關的付款（例如津貼）及其他利益或好處。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>21. 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）及其他利益或好處。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>22. 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>23. 您就本推廣的參與及獲取本推廣的任何獎賞、禮品或其他利益的資格均不得轉讓或分配給任何其他人士，也不得交換或轉換為任何其他利益或權利。</p> <p>24. 本推廣或本條款並未視作、暗示或表示 Mox+ 推薦人、任何人或實體為我們的代</p>
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<p>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.</p> <p>24. Nothing under these terms or this Promotion will deem, imply or suggest that a Mox+ Referrer or any other person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.</p> <p>25. 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>26. 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 proceedings you commence, and (b) we may commence proceedings in any jurisdiction.</p> <p>27. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>28. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “Joining Day” has the meaning given in clause 7(b) of these terms.</p> <p>(b) “Mox+ Bonus Reward” means HKD2,500.</p> <p>(c) “Mox+ Referrer” means a Referrer who has Mox+.</p> <p>(d) “Mox+/MGM Onboarding” has the meaning given in clause 7 of these terms.</p>	<p>理或代表，或以其他方式代表我們招攬業務。</p> <p>25. 除本條款另有列出外，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>26. 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區提起訴訟。</p> <p>27. 本條款的中英文版本如有任何不一致，概以英文版為準。</p> <p>28. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「開戶日期」具有本條款第 7(b)條賦予的含義。</p> <p>(b) 「Mox+ 額外獎賞」是指 HKD2,500。</p> <p>(c) 「Mox+ 推薦人」是指享有 Mox+ 的推薦人。</p> <p>(d) 「Mox+/推薦開戶」具有本條款第 7 條賦予的含義。</p> <p>(e) 「推廣期」是指，受制於本條款第 13 條，由 2026 年 5 月 15 日至 2026 年 8 月 31 日（包括首尾兩天）。</p> <p>(f) 「受薦人」是指從未以自己名義持有 Mox 戶口的人。</p>
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- (e) “**Promotion Period**” means, subject to clause 13 of these terms, the period beginning on 15 May 2026 and ending on 31 August 2026 (both dates inclusive).
- (f) “**Referee**” means an individual who has never held a Mox Account in their name.
- (g) “**Referral Code**” has the meaning given in clause 6 of these terms.
- (h) “**Referral Code Use Date**” has the meaning given in clause 7(a) of these terms.
- (i) “**Referrer**” has the meaning given in clause 6 of these terms.
- (j) “**Trial End Date**” means the trial end date for Mox+ (i) specified in the Referee’s Mox app, or (ii) if no such date is specified, notified to the Referee upon their enquiry with the Customer Care Team.

Effective date: 15 May 2026

- (g) 「**推薦碼**」具有本條款第 6 條賦予的含義。
- (h) 「**推薦碼使用日**」具有本條款第 7(a)條賦予的含義。
- (i) 「**推薦人**」具有本條款第 6 條賦予的含義。
- (j) 「**邀請結束日期**」是指(i) 受薦人的 Mox app 內所載明之 Mox+ 邀請結束日期，或 (ii) 如並無載明該日期，則指受薦人向客戶服務團隊查詢時另行獲通知的日期。

生效日期: 2026 年 5 月 15 日