Mox 6th Anniversary Team Referral Bonus Promotion ("Promotion") terms and conditions	**Mox 6 週年開戶拍住賞推廣（「本推廣」）條款及細則**
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.	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. You must read these terms along with Mox's Personal Information Collection Statement, Privacy Policy Statement, General Terms and Conditions (including the schedules thereto) and the Mox Referral Programme 25 Terms and Conditions ("**Referral Programme 25 Terms**"), 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.	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）及 Mox 推薦共賞計劃 25 條款及細則（「**推薦共賞計劃 25 條款**」），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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.	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. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.	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. If you, as the 'Referee' (as defined in the Referral Programme 25 Terms), use a Specific Referral Code to complete a Successful Referral (as defined in the Referral Programme 25 Terms), subject to these terms, you will receive the Team Top-Up Reward, which we will deposit into your Mox Account on or before 31 March 2027.	5. 如果您，作為「受薦人」（定義參照推薦共賞計劃 25 條款），使用指定推薦碼完成成功推薦（定義參照推薦共賞計劃 25 條款），受制於本條款，您將獲得組隊額外獎賞。我們會於 2027 年 3 月 31 日或之前將該獎賞存入您的 Mox 戶口。
6. You can only participate in this Promotion once. You can only receive one Team Top-Up Reward.	6. 您只能參加本推廣一次。您只能獲得組隊額外獎賞一次。
7. The delivery of the Team Top-Up Reward is subject to a quota of 6,000 rewards. The 'Promotion Period' will end on the earlier of (a) the last day of that period and (b) the day on which Successful Referral using specific referral code entitling 6,000	7. 組隊額外獎賞的發放名額為 6,000 個。「推廣期」將於（a）該期間的最後一天，或（b）當 6,000 名受薦人使用指定推薦碼完

Referees to a Team Top-up Reward have been completed. The Team Top-Up Reward will be delivered 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.	成成功推薦而符合資格獲得組隊額外獎賞當日（以較早者為準）結束。組隊額外獎賞的發放（按我們絕對酌情權）以先到先得的方式提供。我們不會通知您使用任何名額使用或其供應的最新情況。
8. You will receive the reward, gift or any other benefit in respect of this Promotion, only if: (a) when we attempt to give you the reward, gift or other benefit, you hold a valid Mox Account in your name, and none of your accounts with Mox have been suspended or are in arrears or default; and (b) you satisfy any additional requirements we may specify from time to time.	8. 您只能於以下情況有資格獲得本推廣的任何獎賞、禮品或任何其他利益： (a) 當我們發放獎賞、禮品或其他利益給您時，您仍持有有效並以自己名義開立的 Mox 戶口，及您於 Mox 的戶口均並未被暫停，也沒有拖欠或違約情況；及 (b) 您滿足我們不時指定的任何額外要求。
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; and (d) make any decision in connection with this Promotion (including to refuse or suspend your participation in this Promotion). Any such decision shall be conclusive and binding on you.	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) 根據我們認為適當的任何其他理由，拒絕就本推廣向您提供任何獎賞、禮品或其他利益；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. 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	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

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.	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. If you have received any reward, gift or other benefit under these terms and you subsequently close your Mox Account within 12 months from 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.	11. 如您根據本條款獲取任何獎賞、禮品或其他利益，但您隨後於開戶後的 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共價值。
12. If any dispute arises in connection with this Promotion, our decision is final.	12. 如有任何有關本推廣的爭議，我們保留最終決定權。
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** **(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 offer or distribute to 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) such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,**	**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或分發任何獎賞、禮品或其他利益的任何決定或您未能獲得任何獎賞、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**

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.**	**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. 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）可能向我們提供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 entitled to retain any such benefit or advantage for its own account and benefit, absolutely, without having to make any prior disclosure to you.	15. 您知悉第三方可直接或間接從我們獲得與本推廣相關的付款（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. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.	16. 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。
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.	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. Nothing under these terms or this 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.	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. A person who is not a party to these terms	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

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 proceedings 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:

(a) "**Specific Referral Code**" means one of the following 'Referral Codes' (as defined in the Referral Programme 25 Terms): NDSB94, FYN75U, KVTUWJ, 5DPXGD, GEZF3D, PATQ7Z.

(b) "**Team Top-Up Reward**" means a cash reward determined based on the total number of 'Referees' (as defined in the Referral Programme 25 Terms) who have opened a Mox Account using each Specific Referral Code during the Promotion Period. Details are set out in our website.

(c) "**Promotion Period**" means, subject to clause 7 of these terms, the period beginning on 9 November 2026 and ending on 20 December 2026 (both dates inclusive).

Effective date: 9 November 2026

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區提起訴訟。

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

以下定義於本條款內具有以下的含義：

(a) 「**指定推薦碼**」是指以下「推薦碼」（定義參照推薦共賞計劃 25 條款）其中之一：NDSB94、FYN75U、KVTUWJ、5DPXGD、GEZF3D、PATQ7Z。

(b) 「**組隊額外獎賞**」是指按於推廣期內使用各指定推薦碼開立 Mox 戶口的「受薦人」（定義參照推薦共賞計劃 25 條款）總數計算的現金獎賞。詳情可參閱我們的網站。

(c) 「**推廣期**」是指，受制於本條款第7條，2026 年 11 月 9 日至 2026 年 12 月 20 日（包括首尾兩日）。

生效日期：2026 年 11 月 9 日