

Mox Asia Miles Time Deposit Promotion (1 October- 31 December 2026) (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 (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 Cathay Membership Account – Mox Registration Terms and Conditions (“**Registration Terms**”) which can be found in the Mox app and/or our website.
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 same meanings given to them in our General Terms and Conditions.
6. If you:
 - (a) have a valid Cathay Membership Account in your name which you have registered with Mox in accordance with the Registration Terms; and
 - (b) open an Eligible Time Deposit Account during the Promotion Period, subject to these terms, you will receive:
 - (c) Asia Miles, calculated in accordance with clause 7 of these terms; and
 - (d) the Upfront Interest, which we will deposit in your Mox Account,

Mox 「亞洲萬里通」里數定期存款優惠 (2026 年

10 月 1 日-12 月 31 日) (「本推廣」) 條款及細則

1. 以下條款適用於由 Mox Bank Limited (「**Mox**」或「**我們**」) 所提供的本推廣。參與本推廣即表示你同意接受本條款。
2. 你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（分別可於 Mox 應用程式及/或我們的網站找到）及我們可能向你提供的任何其他條款，而該等條款繼續適用於你與我們的關係及你就我們任何產品及服務的使用。
3. 在不限制本條款第 2 條的情況下，本條款須與國泰會員賬戶 – Mox 註冊條款及細則（「**註冊條款**」）（可於 Mox 應用程式及/或我們的網站找到）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。
6. 如你：
 - (a) 持有有效並以自己名義登記的國泰會員賬戶，並已根據我們的註冊條款於 Mox 註冊；及
 - (b) 於推廣期內開立合資格定期存款戶口，受制於本條款，你將於開立合資格定期存款戶口當天收到：

on the day that you open the Eligible Time Deposit Account. 7. The number of Asia Miles you may be entitled to receive upon opening of an Eligible Time Deposit Account shall be calculated by reference to the principal amount and tenor of the time deposit that you have selected to place in the Eligible Time Deposit Account, in accordance with the rates specified in the Mox app from time to time. 8. Please note, you can only receive whole numbers of Asia Miles. When selecting the principal amount and the tenor for your Eligible Time Deposit Account, you will be guided to select an amount and tenor that will result in the receipt of a whole number of Asia Miles. 9. We will display the amount of Asia Miles and Upfront Interest you may be entitled to receive prior to you opening the Eligible Time Deposit Account. 10. Once you have opened the Eligible Time Deposit Account, we will let AML know using your Membership Information, so that AML can deliver the relevant number of 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 your Asia Miles (or any part of it) to your Cathay Membership Account. 11. 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 pursuant to the Promotion. We will notify you of any such requirements from time to time. 12. 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	(c) 按本條款第 7 條計算的「亞洲萬里通」里數；及 (d) 我們將存入你的 Mox 戶口的預付利息。 7. 你於開立合資格定期存款戶口後有權獲取的「亞洲萬里通」里數將按你選擇存入該合資格定期存款戶口的定期存款的本金金額及存款期，按 Mox 應用程式中不時訂明的利率計算。 8. 請注意，您只能獲取整數的「亞洲萬里通」里數。當你選擇合資格定期存款戶口的本金金額及存款期時，我們會引導你選擇可獲取整數「亞洲萬里通」里數的金額及存款期。 9. 我們將在你開立合資格定期存款戶口前顯示你可能有權收到的「亞洲萬里通」里數及預付利息。 10. 只要你開立合資格定期存款戶口，我們將通知亞洲萬里通並提供你的會員資料，以便亞洲萬里通將相應的「亞洲萬里通」里數存入你的國泰會員賬戶。我們不負責將任何「亞洲萬里通」里數存入你的國泰會員賬戶，亦不會就你的「亞洲萬里通」里數（或其任何部分）未能或延遲存入你的國泰會員賬戶承擔任何責任。 11. 我們可能不時要求你提供與你的國泰會員賬戶有關的額外資料，以維持你於 Mox 的國泰會員賬戶登記及/或以便交付你就本推廣合資格獲得的任何「亞洲萬里通」里數。我們將不時通知你任何此類要求。 12. 你有責任確保你提供給我們的資料的準確性和完整性。如果你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/
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inaccurate and/or incomplete, we may not be able to register your Cathay Membership Account with us, you may not be eligible to receive the Asia Miles and/or the Asia Miles may not be delivered to your Cathay Membership Account. 13. For the avoidance of doubt, other than the Asia Miles and Upfront Interest, you are not entitled to receive any additional interest or other payments in respect of any Eligible Time Deposit Account, whether during the time the relevant time deposit is held in the Eligible Time Deposit Account or upon its maturity. 14. If you receive any Asia Miles and the Upfront Interest and you subsequently withdraw the relevant time deposit from the Eligible Time Deposit Account before its maturity, we will deduct: (a) an amount equal to the Upfront Interest deposited into your Mox Account; and (b) HKD denominated Time Deposit : HKD0.2 for each Asia Mile delivered to your Cathay Membership Account. USD denominated Time Deposit : USD0.025 for each Asia Mile delivered to your Cathay Membership Account, pursuant to these terms, from the principal amount of the time deposit prior to us releasing the proceeds to your Mox Account. 15. You will receive the reward, gift or any other benefit, or be entitled to retain the reward, gift or any other benefit received, in respect of the Promotion, only if you: (a) hold a valid Mox Account in your name at the time you open the Eligible Time Deposit Account until the maturity of the time deposit in that Eligible Time Deposit Account, with that Mox Account not having been suspended or closed by you or us or in arrears or default; (b) hold a valid Cathay Membership Account in your name which has been registered with Mox in accordance with the Registration	或不完整之處，我們可能無法於 Mox 註冊你的國泰會員賬戶、你可能沒有資格獲得「亞洲萬里通」里數，及/或該「亞洲萬里通」里數可能無法存入你的國泰會員賬戶。 13. 為免生疑問，除「亞洲萬里通」里數及預付利息外，不論於合資格定期存款戶口的存款期間或到期日時，你均無權就任何合資格定期存款戶口收取任何額外利息或其他款項。 14. 如你收到任何「亞洲萬里通」里數及預付利息，及後在有關合資格定期存款戶口的到期日前提早提取該定期存款，我們將根據本條款，從該定期存款本金金額中扣除： (a) 相等於存入你的 Mox 戶口的預付利息的金額；及 (b) 港元定期存款：就已存入你的國泰會員賬戶的每一「亞洲萬里通」里數，港幣 0.2 元。美元定期存款：就已存入你的國泰會員賬戶的每一「亞洲萬里通」里數，美元 0.025， 然後再將餘下金額發放至你的 Mox 戶口。 15. 你只能在以下情況就本推廣獲得或有權保留獎賞、禮品或其他利益： (a) 由你開立合資格定期存款戶口的時候直至該合資格定期存款戶口內的定期存款到期期間，你必須持有有效並以自己名義開立的 Mox 戶口且該 Mox 戶口並未被你本人或我們暫停或關閉，也沒有拖欠或違約的狀態； (b) 持有有效並以自己名義登記的國泰會員賬戶，並已根據註冊條款於 Mox 註冊；及
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the Registration Terms; and (c) satisfy any additional requirements we may specify from time to time. 16. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to: (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 part of the time deposit fund in any Eligible Time Deposit Account are the proceeds of any illegal, fraudulent or abnormal activity; or (ii) 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 or determine whether the Promotion can or cannot be combined with any other offer or promotion). Any such decision shall be conclusive and binding on you. 17. If any dispute arises in connection with the Promotion, our decision is final. 18. To the extent permitted by laws and regulations: (a) neither Mox nor its affiliates, shareholders and partners shall be responsible for any loss or damages suffered by you; and (b) you shall release Mox and its	(c) 你滿足我們可能不時指定的任何額外要求。 16. 我們保留絕對酌情權決定，恕不另行提供通知或理由，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的任何獎賞、禮品或其他利益及 /或其貨幣價）； (b) 暫停或終止本推廣或本條款； (c) 拒絕就本推廣向你提供任何獎賞、禮品或其他利益： (i) 如我們認為定期資金的任何部分是非法、欺詐或異常活動的收益；或 (ii) 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（包括拒絕或暫停你參與本推廣，或決定本推廣是否可以與任何其他優惠或推廣一併使用）。 任何此等決定均該視為最終決定並對你具有約束力。 17. 如有任何有關本推廣的爭議，我們保留最終決定權。 18. 在法律及法規允許的範圍內，就你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（包括任何我們不向你提供任何獎賞、禮品或其他利益的決定或你未能獲得任何
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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:

(c) any such loss, damages, action, proceeding or claim is due to; and

(d) 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 partner's negligence, fraud or willful default.

This clause 18 continues after the expiry or termination of these terms.

19. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) and other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefits or advantages may vary from time to time. We are entitled to retain any such benefits or advantages for our own account and benefit, absolutely, without having to make any prior disclosure to you.

20. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) and other benefits or advantages from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefits or advantages may vary from time to time and such third parties are entitled to retain any such benefit or advantages for its own account and benefit, absolutely, without

獎賞、獎品或其他利益):

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

(b) 你須使 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:

(c) 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

(d) 該等損失、損害賠償、法律行動、法律程序或索償屬合理可預見, 並直接及純粹因 Mox 或其關聯公司、股東或合作夥伴的疏忽、欺詐或故意失責而引致。

本第 18 條在本條款屆滿或終止後繼續適用。

19. 你知悉第三方 (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, 而無需事先向你披露。

20. 你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, 而無需事先向你披露。

having to make any prior disclosure to you. 21. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 22. Neither your participation 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. 23. 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. 24. The Asia Miles you may be entitled to receive pursuant to these terms are supplied by AML and their use is subject to terms and conditions issued by AML. We are not the supplier of any Asia Miles (or any part of it). The Mox Disclaimer (which can be found on our website) applies in respect of the Asia Miles. 25. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles are subject to terms and conditions issued by AML. 26. If you have any questions regarding: (a) the Promotion, please contact our Customer Care Team; and (b) the Cathay Membership Programme and Asia Miles, please contact Cathay's customer service team via +852 2747 3333. 27. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of the provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623), other than as set out in these terms. 28. These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special	21. 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。 22. 你就本推廣的參與或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，也不得交換或轉換為任何其他利益或權利。 23. 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。 24. 你可能有權獲得的「亞洲萬里通」里數由亞洲萬里通有限公司提供，其使用受亞洲萬里通有限公司發佈的條款及細則約束。我們並非任何「亞洲萬里通」里數（或其任何部分）之供應商。Mox 免責聲明（可於我們的網站找到）適用於「亞洲萬里通」里數。 25. 國泰會員計劃（包括你的國泰會員賬戶）及「亞洲萬里通」里數受亞洲萬里通有限公司的條款及細則約束。 26. 如你對下列有任何疑問： (a) 有關本推廣，請聯繫我們的顧客服務團隊；及 (b) 有關國泰會員計劃及「亞洲萬里通」里數，請致電+852 2747 3333 與國泰客戶服務部聯繫。 27. 除本條款另有列出外，並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。 28. 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，並根據中華人
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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.

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

30. Definitions

The following capitalised terms have the meanings set out below:

- (a) "**AML**" means Asia Miles Limited.
- (b) "**Asia Miles**" has the meaning given in the Registration Terms.
- (c) "**Cathay**" means Cathay Pacific Airways Limited.
- (d) "**Cathay Membership Account**" has the meaning given in the Registration Terms.
- (e) "**Cathay Membership Programme**" has the meaning given in the Registration Terms.
- (f) "**Eligible Time Deposit Account**" means a Time Deposit Account placed with New or Existing Funds, and, in respect of which, Asia Miles will be rewarded.
- (g) "**HKD Savings Account Balance**" means the Hong Kong dollar denominated deposits held in all your savings accounts with Mox, *excluding* any 'cash on hold' in your Mox Invest Account. For the avoidance of doubt, any deposits held in your Time Deposit Accounts will not count towards your HKD Savings Account Balance.
- (h) "**USD Savings Account Balance**" means the USD denominated deposits held in all your savings accounts with Mox, *excluding* any 'cash on hold' in your Mox Invest Account. For the avoidance of doubt, any deposits held in your Time Deposit Accounts will not count towards your USD Savings Account Balance.

民共和國香港特別行政區法律的詮釋。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。

29. 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。

30. 定義

以下定義具有以下含義：

- (a) 「**亞洲萬里通**」是指亞洲萬里通有限公司。
- (b) 「**亞洲萬里通**」里數具有註冊條款賦予的含義。
- (c) 「**國泰**」是指國泰航空有限公司。
- (d) 「**國泰會員賬戶**」具有註冊條款賦予的含義。
- (e) 「**國泰會員計劃**」具有註冊條款賦予的含義。
- (f) 「**合資格定期存款戶口**」指使用新或現有資金設立的定期存款，並將就此獲得「亞洲萬里通」里數的定期存款戶口。
- (g) 「**港元活期存款戶口結餘**」是指你於 Mox 的所有活期存款戶口所持有的港元存款，但不包括你的 Mox Invest 戶口中的任何「凍結資金」。為免生疑問，任何於你的定期存款戶口內的存款將不會計入你的港元活期存款戶口結餘。
- (h) 「**美元活期存款戶口結餘**」是指你於 Mox 的所有活期存款戶口所持有的美港元存款，但不包括你的 Mox Invest 戶口中的任何「凍結資金」。為免生疑問，任何於你的定期存款戶口內的存款

- (i) “**Membership Information**” has the meaning given in the Registration Terms.
- (j) “**Promotion Period**” means the period beginning on 1 October 2026 and ending on 31 December 2026 (both dates inclusive).
- (k) “**Registration Terms**” has the meaning given in clause 3 of these terms.
- (l) “**Time Deposit HKD New Funds**” means, as at the time you place a time deposit, the HKD Savings Account Balance held by you at that time that is in excess of your HKD Savings Account Balance as of 11:59:59 pm (Hong Kong time) on the last day of the previous calendar month, excluding the principal amount of any time deposits that has matured in the current calendar month and deposited into your Mox Account.
- (m) “**Time Deposit USD New Funds**” means, as at the time you place a time deposit, the USD Savings Account Balance held by you at that time that is in excess of your USD Savings Account Balance as of 11:59:59 pm (Hong Kong time) on the last day of the previous calendar month, excluding the principal amount of any time deposits that has matured in the current calendar month and deposited into your Mox Account.
- (n) “**Upfront Interest**” means interest, equal to the amount you would be entitled to receive if you maintain the relevant time deposit in the Eligible Time Deposit Account until its maturity, calculated at a rate of 0.01% p.a..

Last updated: 1 October, 2026

將不會計入你的美元活期存款戶口結餘。

- (i) 「**會員資料**」具有註冊條款賦予的含義。
- (j) 「**推廣期**」為 2026 年 10 月 1 日開始至 2026 年 12 月 31 日結束（包括首尾兩天）。
- (k) 「**註冊條款**」具有本條款第 3 條賦予的含義。
- (l) 「**定期港元存款新資金**」是指，就你設立定期存款當時而言，你所持有，超出一個曆月最後一天香港時間晚上 11 時 59 分 59 秒的港元活期存款戶口結餘，的港元活期存款戶口結餘，但不包括當歷月到期並存入您 Mox 戶口的定期存款的本金
- (m) 「**定期美元存款新資金**」是指，就你設立定期存款當時而言，你所持有，超出一個曆月最後一天香港時間晚上 11 時 59 分 59 秒的美元活期存款戶口結餘，的美元活期存款戶口結餘，但不包括當歷月到期並存入您 Mox 戶口的定期存款的本金
- (n) 「**預付利息**」是指以 0.01% 年利率計算，相等於你在合資格定期存款戶口內維持定期存款至期滿後有權收取的利息。

最後更新日期：2026 年 10 月 1 日