

Mox Bonus Promotion (April – May 2023) (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, General Terms and Conditions (each of which can be found in the Mox app and/or our website) and any other terms we may provide to you. These terms apply in addition to any such other terms, and your use of any of our products and services remains subject to such other terms. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
3. 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. You can participate in the Promotion from 1 April 2023 until 31 May 2023 (both dates inclusive) (“**Promotion Period**”). The Promotion Period is split into the following two “**Challenge Periods**”:
 - (a) the first period which begins on 1 April 2023 and ends on 30 April 2023 (both dates inclusive); and
 - (b) the second period which begins on 1 May 2023 and ends on 31 May 2023 (both dates inclusive).

We may change the dates of the Promotion Period or a Challenge Period, and/or add subsequent Challenge Period(s), at any time in our absolute discretion.
5. To participate in the Promotion, you must, during a Challenge Period, complete at least one of the following:
 - (a) the “**Spending Challenge**” and the “**Saving Challenge**” (defined in clauses 6 and 7 of these terms); and/or

Mox Bonus 推廣 (2023 年 4 月至 5 月) (「本推廣」) 條款及細則

1. 本條款適用於 Mox Bank Limited (「**Mox**」, 「**我們**」) 進行的推廣。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, 一般條款及細則 (分別可於 Mox 應用程式及/或我們的網站上找到) 及我們可能向你提供的任何其他條款。除本條款外, 任何該等條款亦一併適用, 而你就我們任何產品及服務的使用仍將受該等其他條款的約束。本條款與我們任何其他的條款如有任何不一致, 概以本條款為準。
3. 除非另有定義或另有所指, 本條款中使用的定義具有我們一般條款及細則賦予的含義。
4. 你可於 2023 年 4 月 1 日至 2023 年 5 月 31 日參與本推廣 (包括首尾兩天) (「**推廣期**」)。推廣期包括以下兩個「**任務計算期**」:
 - (a) 第一個任務計算期由 2023 年 4 月 1 日開始至 2023 年 4 月 30 日結束 (包括首尾兩天); 及
 - (b) 第二個任務計算期, 由 2023 年 5 月 1 日開始至 2023 年 5 月 31 日結束 (包括首尾兩天)。

我們保留全權酌情決定, 隨時更改推廣期或任務計算期的日期及 / 或增加後續任務計算期。

<p>(b) the “HKT Autopay Switch Challenge” (as defined in clause 8 of these terms); and/or</p> <p>(c) the “Goal Account Challenge” (as defined in clause 9 of these terms).</p> <p>6. To complete the “Spending Challenge” for a Challenge Period, you must successfully make ‘Eligible Card Transaction(s)’ (as described below) with your Mox Card (digital or physical, spending from your Mox Account or with Mox Credit) with a total cumulative settled amount of at least 5,000 Hong Kong dollars (“HKD”) during that Challenge Period.</p> <p>“Eligible Card Transaction(s)” are transactions for the purchase of goods or services – which Mox determines (in its absolute discretion) will contribute towards the Spending Challenge. Without limiting the above:</p> <p>(a) the transaction records held by Mox will be final and conclusive in case of any discrepancy;</p> <p>(b) transaction(s) that show as ‘pending’ in the Mox app (i.e. authorised but not settled by the merchant) will not be counted towards the Spending Challenge – only those that show as ‘completed’ in the Mox app during the relevant Challenge Period will be counted; and</p> <p>(c) some examples of transactions that are <u>not</u> Eligible Card Transaction(s) for the purposes of the Spending Challenge are the same as those not eligible for CashBack (see clause 8.5(b) of Schedule 1 (Terms and conditions for accounts and card management) to the General Terms and Conditions).</p> <p>7. To complete the “Saving Challenge” during a Challenge Period, in your Savings Accounts held with Mox you must deposit and maintain New Funds which are at least equal to the <u>greater</u> amount of:</p>	<p>5. 如要參加本推廣，你必須在一個任務計算期內最少完成以下一個任務：</p> <p>(a) 「消費任務」及「儲蓄任務」（於本條款第 6 及 7 條下定義）；及 / 或</p> <p>(b) 「HKT 轉賬易任務」（見本條款第 8 條定義）；及 / 或</p> <p>(c) 「目標戶口任務」（見本條款第 9 條定義）。</p> <p>6. 於一個任務計算期內完成「消費任務」是指你於該任務計算期內，使用你的 Mox 卡（不論網上或實體，從你的 Mox 戶口扣賬或以 Mox Credit 進行的交易）成功進行累積結算金額港幣 5,000 元或以上的合資格卡交易（定義如下）。</p> <p>「合資格卡交易」是指由 Mox 按其絕對酌情權決定是否計算為消費任務的購買商品或服務的交易。在不限上述情況下：</p> <p>(a) 如有任何爭議，以 Mox 持有的交易記錄為最終決定及定論；</p> <p>(b) 在 Mox 應用程式中顯示為「處理中」的合資格卡交易（即已授權但商戶尚未結算的交易）將不獲計算在消費任務之內，只有在 Mox 應用程式中於該任務計算期內顯示為「完成」的合資格卡交易將被計算；及</p> <p>(c) <u>不是</u>合資格卡交易的例子與不合資格賺取 CashBack 的例子一致（請</p>
---	--

<p>(a) 10% of your Monthly Average Savings Balance for the previous calendar month; or</p> <p>(b) HKD10,000.</p> <p>(To avoid any doubt, if the amount calculated in clause 7(a) above is <u>more</u> than HKD 10,000 – then it is that <u>larger</u> amount that is applicable for the Saving Challenge.)</p> <p>“Savings Accounts” means your Mox Account and any Goal account(s). It does not include any foreign exchange nor time deposit account(s) or balance(s).</p> <p>“New Funds” means, in respect of a calendar day, any HKD Savings Account Balance held by you on that calendar day that is in excess of your Monthly Average Savings Balance for the previous calendar month.</p> <p>“Monthly Average Savings Balance” means, in respect of a calendar month, the average of your HKD Savings Account Balance(s) across all calendar days in that calendar month.</p> <p>“HKD Savings Account Balance” means, in respect of a calendar day, the HKD denominated deposits held in all your Savings Accounts, as at 11:59:59pm (Hong Kong time) on that calendar day. Foreign currency balances and time deposit balances do not count towards your daily total.</p> <p>8. To complete the “HKT Autopay Switch Challenge” during a Challenge Period, you must have:</p> <p>(a) successfully submitted your request to set up automatic payment of bills from Hong Kong Telecommunications (HKT) Limited and/or its affiliates (“HKT Group”) using your Mox Card – through the ‘HKT Autopay Switch’ feature on the Mox app; and</p> <p>(b) completed at least one “Eligible HKT Autopay Switch Transaction” (as</p>	<p>見一般條款及細則附表 1 (戶口及卡管理條款及細則) 第 8.5(b) 條)。</p> <p>7. 於一個任務計算期內完成 「儲蓄任務」 指你必須在你的活期存款戶口內最少存入及維持下述的新資金 (以較高者為準) :</p> <p>(a) 你上一個曆月之每月平均活期存款結餘的 10%; 或</p> <p>(b) 港幣 10,000 元。</p> <p>(為免疑問, 如以上第 7(a)條計算的金額多於港幣 10,000 元, 該金額則被視為較高金額並將適用於「儲蓄任務」。)</p> <p>「活期存款戶口」 是指你的 Mox 戶口及任何其他目標戶口, 並不包括任何外幣或定期存款戶口或結餘。</p> <p>「新資金」 是指就每個曆日而言, 你於該曆日持有相比起你於上一個曆月所持有的每月平均活期存款結餘以上的港元活期存款戶口結餘。</p> <p>「每月平均活期存款結餘」 是指就每個曆月而言, 你於該曆月所有曆日的港元活期存款戶口結餘的平均值。</p> <p>「港元活期存款戶口結餘」 是指就每個曆日而言, 該曆日香港時間晚上 11 時 59 分 59 秒, 於你所有活期存款戶口的港元存款。外幣結餘及定期存款結餘將不計入你戶口的每天總結餘。</p>
--	---

<p>described below) during the past 35 days.</p> <p>“Eligible HKT Autopay Switch Transaction” is an automatic payment transaction of any HKT Group bill made from your Mox Card – which Mox determines (in its absolute discretion) will contribute towards the HKT Autopay Challenge. Without limiting the above:</p> <p>(a) transaction records held by Mox will be final and conclusive in case of any discrepancy;</p> <p>(b) transaction(s) that show as ‘pending’ in the Mox app (i.e. authorised but not settled by the merchant) will not count towards the HKT Autopay Switch Challenge – only those that show as ‘completed’ in the Mox app during the relevant Challenge Period will be counted; and</p> <p>(c) any transaction completed using the manual ‘Pay bills’ feature in the Mox app is <u>not</u> an eligible transaction for the purposes of the HKT Autopay Switch Challenge. To be eligible, the transaction must be automated via use of the ‘HKT Autopay Switch’ feature on the Mox app.</p> <p>9. To complete the “Goal Account Challenge” on any given day during a Challenge Period, you must deposit and maintain at least HKD10,000 of Goal Account New Funds across all of your Goal account(s) with Mox.</p> <p>“Goal Account New Funds” means, in respect of a calendar day, the Goal Account Balance held by you on that calendar day that is in excess of your Goal Account Balance as of the last calendar day of the previous calendar month.</p> <p>“Goal Account Balance” means, in respect of a calendar day, the HKD denominated deposits held in all your Goal account(s), as at 11:59:59pm (Hong Kong time) on that calendar day.</p> <p>10. During a Challenge Period, Mox will determine whether you have completed the</p>	<p>8. 於一個任務計算期內完成「HKT 轉賬易任務」是指：</p> <p>(a) 你必須透過 Mox 應用程式內的「HKT 轉賬易」功能成功提交申請，轉用 Mox 卡自動轉賬繳付香港電訊有限公司及其相關機構（「香港電訊集團」）的賬單；及</p> <p>(b) 於過去 35 天內，完成最少一項「合資格 HKT 轉賬易交易」（定義如下）。</p> <p>「合資格 HKT 轉賬易交易」是指使用 Mox 卡自動轉賬繳付任何香港電訊集團的賬單，並由 Mox 按其絕對酌情權決定是否計算在 HKT 轉賬易任務之內。在不限制上述情況下：</p> <p>(a) 如有任何爭議，以 Mox 持有的交易記錄為最終決定及定論；</p> <p>(b) 在 Mox 應用程式中顯示為「處理中」的合資格 HKT 轉賬易交易（即已授權但商戶尚未結算的交易）將不獲計算在 HKT 轉賬易任務之內，只有在 Mox 應用程式中於該任務計算期內顯示為「完成」的合資格 HKT 轉賬易交易將被計算；及</p> <p>(c) 使用 Mox 應用程式中「繳費」功能進行的交易將不計算在 HKT 轉賬易任務下的合資格 HKT 轉賬易交易之內。要符合資格，交易必須通過使用 Mox 應用程式中「HKT 轉賬易」功能自動進行。</p>
---	--

<p>(i) Spending Challenge and the Saving Challenge, and/or (ii) HKT Autopay Switch Challenge, and/or (iii) Goal Account Challenge, as of 23:59:59 Hong Kong time on each day of that Challenge Period. However, to receive the relevant Bonus Rate(s), completion of these challenges cannot first occur (or re-occur) on the last day of a Challenge Period.</p> <p>11. When we determine that you have completed <u>both</u> the Spending Challenge and the Saving Challenge for a Challenge Period in accordance with these terms (the “Spending and Saving Challenges Completion Day”), you will receive an additional 2% p.a. HKD savings rate (“Spend and Save Bonus Rate”) that will be applied on up to HKD500,000 of your total HKD denominated deposits held across all your Savings Accounts with Mox.</p> <p>12. When we determine that you have completed the HKT Autopay Switch Challenge in accordance with these terms (the “HKT Autopay Switch Challenge Completion Day”), you will receive an additional 0.5% p.a. HKD savings rate (“HKT Autopay Switch Bonus Rate”) that will be applied on up to HKD500,000 of your total HKD denominated deposits held across all your Savings Accounts with Mox.</p> <p>13. When we determine that you have completed the Goal Account Challenge in accordance with these terms (the “Goal Account Challenge Completion Day”), you will receive an additional 0.5% p.a. HKD savings rate (“Goal Account Bonus Rate”) that will be applied on up to HKD500,000 of your total HKD denominated deposits held across all your Savings Accounts with Mox.</p> <p>14. When eligible, you will receive the Spend and Save Bonus Rate, the HKT Autopay Switch Bonus Rate, and/or the Goal Account Bonus Rate (each a “Bonus Rate”) in addition to the interest rate you would ordinarily receive without participating in the Promotion (“Base Rate”).</p> <p>15. Interest at a Bonus Rate will be calculated on a 365-day year basis, based on your eligible</p>	<p>9. 於一個任務計算期內的其中一天完成「目標戶口任務」是指你於所有目標戶口共存入及維持最少港幣 10,000 元的目標戶口新資金。</p> <p>「目標戶口新資金」是指就每個曆日而言，你於該曆日持有相比起你於上一個曆月的最後一天持有的目標戶口總結餘以上的目標戶口總結餘。</p> <p>「目標戶口總結餘」是指就每個曆日而言，該曆日香港時間晚上 11 時 59 分 59 秒，於你所有目標戶口內的港元存款。</p> <p>10. 在任務計算期內，Mox 將於每天的香港時間 23 時 59 分 59 秒決定你是否於該任務計算期內完成(i)消費任務及儲蓄任務及 / 或(ii)HKT 轉賬易任務及 / 或(iii)目標戶口任務。然而，要獲得相關的額外利率，前述任務之完成不能在任務計算期的最後一天發生或再次發生。</p> <p>11. 當我們判斷你已完成本條款所述的相應任務計算期的消費任務及儲蓄任務（「消費及儲蓄任務完成日」），你可於 Mox 所有活期存款戶口內總計港幣 500,000 元或以下的港元存款額外賺取 2%港元活期存款年利率（「消費及儲蓄任務額外利率」）計算所得的利息。</p> <p>12. 當我們判斷你已完成本條款所述的 HKT 轉賬易任務（「HKT 轉賬易任務完成日」），你可於 Mox 所有活期存款戶口內總計港幣 500,000 元或以下的港元存款額外賺取 0.5%港元活期存款年利率（「HKT 轉賬易任務額外利率」）計算所得的利息。</p>
--	---

<p>HKD denominated deposits held in your Savings Accounts with Mox as at 23:59:59 Hong Kong time on the day after the Spending and Saving Challenges Completion Day, the HKT Autopay Switch Challenge Completion Day and/or the Goal Account Challenge Completion Day (as applicable) (each a “Completion Day”).</p> <p>16. Interest earned at a Bonus Rate for a particular day will be credited by us to your Savings Account(s) with Mox two days after the relevant Completion Day, and if you remain eligible will continue to be so credited until one day after the last day of the relevant Challenge Period. Interest earned at a Bonus Rate will be credited by us to your Savings Account(s) with Mox together with the interest earned at the Base Rate.</p> <p>17. Once we determine you have completed the Spending Challenge during a Challenge Period, it will be complete for the remainder of that Challenge Period. However, once we determine that you have completed any of the Saving Challenge, the HKT Autopay Switch Challenge and/or the Goal Account Challenge (as applicable) during a Challenge Period, you must continually complete these challenges on each successive day in order to continue receiving the relevant Bonus Rate for the remainder of that Challenge Period.</p> <p>18. Bonus Rate interest is payable on HKD denominated Savings Account balances from the day following a Completion Day. Therefore, you will not receive the relevant Bonus Rate if the Completion Day first occurs (or re-occurs) on the last day of a Challenge Period. For each Challenge Period, the last day we will credit any Bonus Rate interest to your Savings Account(s) is one day after the last day of that Challenge Period.</p> <p>19. You must not do any of the following things before we credit interest at a Bonus Rate to any of your account(s) with Mox:</p> <p>(a) terminate your relationship with us;</p>	<p>13. 當我們判斷你已完成本條款所述的目標戶口任務（「目標戶口任務完成日」），你可於 Mox 所有活期存款戶口內總計港幣 500,000 元或以下的港元存款額外賺取 0.5% 港元活期存款年利率（「目標戶口任務額外利率」）計算所得的利息。</p> <p>14. 當你符合資格, 你可在無參與本推廣已可獲得的利率（「基本利率」）之上, 另外獲得消費及儲蓄任務額外利率, HKT 轉賬易任務額外利率, 及 / 或目標戶口任務額外利率（各為「額外利率」）。</p> <p>15. 因額外利率所得的利息將以 365 日為計算基礎, 根據你在消費及儲蓄任務完成日、HKT 轉賬易任務完成日及 / 或目標戶口任務完成日（按適用）（各為「任務完成日」）後第一天的香港時間 23 時 59 分 59 秒, 於 Mox 所有活期存款戶口內的合資格港元存款計算。</p> <p>16. 因額外利率所得的利息將於相關任務完成日後第二天, 與因基本利率所得的利息一併存入給你在 Mox 的活期存款戶口。如果你仍然符合資格, 我們將每天計算及存入因額外利率所得的利息給你, 直到該任務計算期完結後的第一天為止。</p> <p>17. 當我們判斷你在一個任務計算期內成功完成消費任務, 該任務將在餘下的任務計算期內被視為完成。但當我們判斷你在一個任務計算期內成功完成任何儲蓄任務、HKT 轉賬易任務或目標戶口任務（按適用）, 你仍須在餘下的任務計算期內繼續完成這些儲蓄任務、HKT</p>
---	--

<p>(b) cause any account you have with us to be in arrears, suspension or default; or</p> <p>(c) any other act as we may specify from time to time.</p> <p>20. We reserve the right, at any time, without notice or reason and in our sole 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 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 for any reason we deem relevant; and</p> <p>(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).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>21. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p>22. You can only participate in the Promotion once.</p> <p>23. 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.</p> <p>24. To the extent permitted by laws and regulations:</p> <p>(a) Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and</p>	<p>轉賬易任務或目標戶口任務，方可合資格在餘下的任務計算期賺取因額外利率所得的利息。</p> <p>18. 額外利率所得的利息是以港元活期存款戶口結餘計算及於任務完成日後一天發放。因此，若任務完成日首次發生(或再次發生)在任務計算期的最後一天，你將不會收到相關的額外利率。就每一個任務計算期而言，我們可將任何因額外利率所得的利息存入給你的最後第一天為該任務計算期完結後的第一天。</p> <p>19. 在我們存入因額外利率所得的利息給你在 Mox 的任何戶口前，你不能：</p> <p>(a) 終止你與我們的關係；</p> <p>(b) 導致你於 Mox 的任何戶口處於拖欠，暫停或違約的狀態；或</p> <p>(c) 進行我們可能不時指定的任何其他行為。</p> <p>20. 我們保留全權酌情決定，恕不另行提供通知或理由，隨時：</p> <p>(a) 修訂或更改本推廣或本條款（包括本推廣中定立的任何日期或任何獎賞，禮品或其他利益及其現金價值）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 以我們認為適當的任何理由，拒絕向你發放本推廣中的任何獎賞、禮品或其他利益；及</p> <p>(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</p>
--	---

<p>(b) you shall release Mox and its affiliates and shareholders from all actions, proceedings and claims which may be brought against Mox or its affiliates or shareholders,</p> <p>arising from or in connection with your participation in the Promotion (including any decision not to offer or pay you interest at a Bonus Rate) or these terms, unless any such loss, action, proceeding or claim is due to Mox's or its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss, action, proceeding or claim is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p> <p>This clause 24 continues after the termination of these terms or the expiry of the Promotion.</p> <p>25. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>26. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) other than as set out in these terms.</p> <p>27. 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>28. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>29. To borrow or not to borrow? Borrow only if you can repay!</p> <p>Last updated: 30 March 2023</p>	<p>定本推廣是否可以與任何其他優惠或推廣一併使用)。</p> <p>任何此等決定均視為最終決定並對你具有約束力。</p> <p>21. 如有任何有關本推廣的爭議, Mox 保留最終決定權。</p> <p>22. 你只能參加本推廣一次。</p> <p>23. 你就本推廣的參與或獲得本推廣的任何獎賞、禮品或其他利益的資格不得轉移或分配給其他人、交換或轉換成任何其他利益或權利。</p> <p>24. 在法律及法規允許的範圍內, 就你對本推廣的參與或本條款所致或引起的相關損失 (包括任何不向你提供或分發額外利率的決定) :</p> <p>(a) Mox 及其關聯公司及股東對你遭受的任何損失不承擔任何責任; 及</p> <p>(b) 你須使 Mox 及其關聯公司及股東免於針對 Mox、其關聯公司或股東的所有法律行動、法律程序及索償,</p> <p>惟就直接及純粹因 Mox、其關聯公司或股東的疏忽、欺詐行為或故意失責所引致的合理可預見的損失、訴訟、法律程序或索賠則除外。</p> <p>本第 24 條在本條款或推廣終止後仍會繼續有效。</p> <p>25. 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。</p>
--	---

	<p>26. 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，除本條款另有列出外。</p> <p>27. 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。</p> <p>28. 本推廣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>29. 借定唔借？還得到先好借！</p> <p>最近更新日期：2023年3月30日</p>
--	--