



Mox Bonus Promotion (December 2022 – January 2023) (the “Promotion”) Terms and Conditions

1. These terms apply to the Promotion offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**”). 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.
3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
4. You can participate in the Promotion from 1 December 2022 until 31 January 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 December 2022 ends on 31 December 2022 (both dates inclusive); and
 - (b) the second period which begins on 1 January 2023 ends on 31 January 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:
 - (a) the “**Spending Challenge**” and the “**Saving Challenge**” (defined in clauses 6 and 7 of these terms); and/or
 - (b) the “**Bill Payment Challenge**” (as defined in clause 8 of these terms).

Mox Bonus 推廣條款及細則 (2022 年 12 月至 2023 年 1 月)

1. 本推廣條款適用於 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。
3. 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。
4. 你可於 2022 年 12 月 1 日至 2023 年 1 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 2022 年 12 月 1 日開始至 2022 年 12 月 31 日結束 (包括首尾兩天); 及
 - (b) 第二個任務計算期, 由 2023 年 1 月 1 日開始至 2023 年 1 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。
5. 以參加 Mox Bonus 推廣, 你須在一個任務計算期內完成:

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 HKD4,000 during that Challenge Period.

“**Eligible Card Transaction(s)**” are transactions for the purchase of goods or services as determined by Mox, in its absolute discretion, to be eligible to contribute towards the Spending Challenge, based on transaction records held by Mox (which are final and conclusive in case of any discrepancy). Without limiting the above:

- (a) transaction(s) that show as ‘pending’ in the Mox app (i.e. they have been 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
- (b) some examples of transactions that are not Eligible Card Transaction(s) for the purposes of the Spending Challenge are the same as those not eligible for CashBack (see clause 7.5(b) of Schedule 1 (Terms and conditions for accounts and card management) to the General Terms and Conditions).

7. To complete the “**Saving Challenge**” during a Challenge Period, you must maintain at least HKD10,000 of New Funds, across your savings accounts with Mox. Savings accounts include, without limitation, your Mox Account and any Goal accounts.

“**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 Balance for the previous calendar month.

“**Monthly Average Balance**” means, in respect of a calendar month, the average of

- (a) 「消費任務」及「儲蓄任務」（於本條款第 6 及 7 條下定義）；及 / 或
- (b) 「繳費任務」（見本條款第 8 條定義）。

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 HKD4,000 或以上的**合資格消費交易**（定義如下）。

「**合資格卡交易**」是指購買商品或服務的交易，並由 Mox 根據其持有的交易記錄及絕對酌情權決定（如有任何爭議，Mox 保留最終決定權）。在不限制上述情況下：

- (a) 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」的合資格消費交易將被計算；及
- (b) 不合資格消費交易的例子與不合資格賺取 CashBack 的例子一致（請見一般條款及細則附表 1（戶口及卡管理條款及細則）第 7.5(b)條）。

7. 於一個任務計算期內完成「儲蓄任務」是指你在 Mox 所有活期存款戶口內總共維持最少 HKD10,000 新資金。活期

<p>your HKD Savings Account Balance across all calendar days in that calendar month.</p> <p>“HKD Savings Account Balance” means, in respect of a calendar day, the Hong Kong dollar denominated deposits held in all your savings accounts with Mox, as of 11:59:59pm (Hong Kong time) on that calendar day.</p> <p>8. To complete the “Bill Payment Challenge” during a Challenge Period, you must have successfully made at least two “Eligible Bill Payment Transaction(s)” (as described below) of at least HKD100 each, during the past 35 days.</p> <p>“Eligible Bill Payment Transaction(s)” are transactions for the payment of bills, as determined by Mox, in its absolute discretion, to be eligible to contribute towards the Bill Payment Challenge, made from your Mox Account, Goal account(s) or with Mox Credit using the ‘Pay bills’ feature in the Mox app, based on transaction records held by Mox (which are final and conclusive in case of any discrepancy). Without limiting the above:</p> <p>(a) transaction(s) that show as ‘pending’ in the Mox app will not be counted towards the Bill Payment Challenge – only those that show as ‘sent’ or ‘completed’ in the Mox app during the relevant Challenge Period will be counted; and</p> <p>(b) any transaction completed using the ‘HKT Autopay Switch’ feature in the Mox app is <u>not</u> an Eligible Bill Payment Transaction for the purposes of the Bill Payment Challenge.</p> <p>9. Mox will determine whether you have completed the Spending Challenge and the Saving Challenge and/or the Bill Payment Challenge during a Challenge Period, as of 23:59:59 Hong Kong time on each day of that Challenge Period, other than the last day of that Challenge Period (i.e. you will be deemed not to have completed the Spending Challenge and the Saving Challenge or the Bill Payment Challenge on the last day of a Challenge Period).</p>	<p>存款戶口包括，但不限於，你的 Mox 戶口及任何目標戶口。</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結餘以上的港元活期存款戶口結餘。</p> <p>「每月平均結餘」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 Mox 的所有活期存款戶口的港元存款。</p> <p>8. 於一個任務計算期內完成 「繳費任務」 是指於過去 35 天內，你成功進行最少兩項 「合資格繳費交易」（定義如下），每項交易金額最少為 HKD100。</p> <p>「合資格繳費交易」是指使用 Mox 應用程式中「繳費」功能進行，從 Mox 戶口、目標戶口或 Mox Credit 付款，並已完成的繳費交易，並基於 Mox 持有的交易記錄絕對酌情權決定是否計算在繳費任務之內。在不限制上述情況下：</p> <p>(a) 在 Mox 應用程式中顯示為「處理中」的合資格繳費交易將不獲計算在繳費任務之內，只有在 Mox 應用程式中於該任務計算期內顯示為 「金額已轉出」 的合資格繳費交易將被計算；及</p>
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<p>10. Once we have determined that you have completed <u>both</u> the Spending Challenge and the Saving Challenge for a Challenge Period in accordance with these terms (the “Completion Day of Spending and Saving Challenges”), you will receive an additional 1.5% p.a. Hong Kong dollar daily savings rate (“Bonus Rate for Spending and Saving Challenges”) that will be applied on up to HKD500,000 of your total Hong Kong dollar denominated deposits held across all your savings accounts with Mox.</p> <p>11. Once we have determined that you have completed the Bill Payment Challenge in accordance with these terms (the “Completion Day of Bill Payment Challenge”), you will receive an additional 0.5% p.a. Hong Kong dollar daily savings rate (“Bonus Rate for Bill Payment Challenge”) that will be applied on up to HKD500,000 of your total Hong Kong dollar denominated deposits held across all your savings accounts with Mox.</p> <p>12. You can receive the Bonus Rate for Spending and Saving Challenges and the Bonus Rate for Bill Payment Challenge (each a “Bonus Rate”) on top of the interest rate you would ordinarily receive without participating in the Promotion (“Base Rate”).</p> <p>13. Interest at a Bonus Rate will be calculated on a 365-day year basis, based on your eligible Hong Kong dollar denominated deposits held in your savings accounts with Mox as at 23:59:59 Hong Kong time on the day after the Completion Day of Spending and Saving Challenges or the Completion Date of Bill Payment Challenge (as applicable) (each a “Completion Day”).</p> <p>14. 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 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>(b) 使用 Mox 應用程式中「HKT 轉賬易」進行的交易將不獲計算在繳費任務下的合資格繳費交易之內。</p> <p>9. Mox 將於任務計算期內每天的香港時間 23 時 59 分 59 秒決定你是否於該任務計算期內完成消費任務、儲蓄任務及 / 或繳費任務 (任務計算期的最後一天除外, 即如果你於任務計算期的最後一天完成消費任務、儲蓄任務及 / 或繳費任務, 你將不被視為已完成該任務)。</p> <p>10. 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」), 你將可於 Mox 所有活期存款戶口內總計 HKD500,000 或以下的港幣存款額外賺取 1.5% 港幣活期存款年利率 (「消費及儲蓄任務額外利率」) 計算所得的利息。</p> <p>11. 當我們判斷你已完成本條款所述的的繳費任務 (「繳費任務完成日」), 你將可於 Mox 所有活期存款戶口內總計 HKD500,000 或以下的港幣存款額外賺取 0.5% 港幣活期存款年利率 (「繳費任務額外利率」) 計算所得的利息。</p> <p>12. 你可在無須參與本推廣已可獲得的利率 (「基本利率」) 之上, 獲得消費及儲蓄任務額外利率及繳費任務額外利率 (各為「額外利率」)。</p> <p>13. 因額外利率所得的利息將以 365 為計算基礎, 根據你在消費及儲蓄任務完成日或繳費任務完成日 (按適用) (各為「任務完成日」) 後第一天的香港時間</p>
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<p>15. 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 have determined that you have completed either the Saving Challenge or the Bill Payment Challenge during a Challenge Period, you are required to continue to complete the Saving Challenge or the Bill Payment Challenge for the remainder of that Challenge Period in order to be eligible to earn interest at the relevant Bonus Rate for the remainder of that Challenge Period.</p> <p>16. To clarify, a Completion Day cannot fall on the last day of a Challenge Period and the last day we will credit any interest at a Bonus Rate to any of your account(s) with Mox after a Completion Day during a Challenge Period is one day after the last day of that Challenge Period.</p> <p>17. 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> <ul style="list-style-type: none"> (a) terminate your relationship with us; (b) cause any account you have with us to be in arrears, suspension or default; or (c) any other act as we may specify from time to time. <p>18. We reserve the right, at any time, without notice or reason and in our sole discretion, to:</p> <ul style="list-style-type: none"> (a) change, modify, suspend or terminate the Promotion or these terms (including any Bonus Rate); (b) refuse to offer or pay you interest at a Bonus Rate for any reason we deem relevant; and (c) 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>23 時 59 分 59 秒，於 Mox 所有活期存款戶口內的合資格港幣存款計算。</p> <p>14. 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。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>15. 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儲蓄任務或繳費任務，你仍須在餘下的任務計算期內繼續完成儲蓄任務或繳費任務，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>16. 為免疑問，任務完成日不能是任務計算期的最後一天。而我們有機會在一個任務計算期內的任務完成日後，於最後一天因額外利率所得的利息將在該任務計算期完結後的第一天存入給你。</p> <p>17. 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> <ul style="list-style-type: none"> (a) 終止你與我們的關係； (b) 導致你於 Mox 的任何戶口處於拖欠，暫停或違約的狀態； (c) 進行我們可能不時指定的任何其他行為。 <p>18. 我們保留全權酌情決定，恕不另行提供通知或理由，隨時：</p>
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<p>Any such decision shall be conclusive and binding on you.</p> <p>19. If any dispute arises in relation connection with the Promotion, Mox's decision is final.</p> <p>20. You can only participate in the Promotion once.</p> <p>21. Neither your participation in the Promotion nor your eligibility to earn interest at a Bonus Rate may be transferred to assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>22. 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>(b) you shall release Mox and its affiliates and shareholders from all actions, proceedings and claims which may be brought by or 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 22 continues after the termination of these terms or the expiry of the Promotion.</p> <p>23. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>24. 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</p>	<p>(a) 修訂、更改、暫停或終止本推廣或本條款（包括任何額外利率）；</p> <p>(b) 以我們認為適當的任何理由，拒絕向你提供或分發因額外利率所得的利息；及</p> <p>(c) 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同時使用）。</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>19. 如有任何有關本推廣的爭議，Mox 保留最終決定權。</p> <p>20. 你只能參加本推廣一次。</p> <p>21. 你就本推廣的參與或獲得因額外利率所得的利息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>22. 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由 Mox、其關聯公司或股東提出或針對 Mox、其關聯公司或股東的所有法律行動、法律程序及索償，</p>
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<p>(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>Last updated: 1 December 2022.</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 22 條在本條款或推廣終止後仍會繼續有效。</p> <p>23. 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>24. 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>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，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>26. 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>27. 借定唔借？還得到先好借！</p> <p>最近更新日期：2022 年 12 月 1 日。</p>
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