

Mox Bonus Promotion (November 2023 – January 2024) (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, which continue to apply to your relationship with us and your use of our products and services. 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 November 2023 until 31 January 2024 (both dates inclusive) (“**Promotion Period**”). The Promotion Period is split into each of the following “**Challenge Period(s)**”:
 - (a) the first period begins on 1 November 2023 and ends on 30 November 2023 (both dates inclusive);
 - (b) the second period begins on 1 December 2023 and ends on 31 December 2023 (both dates inclusive);
 - (c) the third period begins on 1 January 2024 and ends on 31 January 2024 (both dates inclusive).
5. To participate in the Promotion, you must, during any or both of the Challenge Period(s), complete at least one of the following Challenges:
 - (a) the “**Spending Challenge**” (defined in clause 6 of these terms);

Mox Bonus 推廣 (2023 年 11 月至 2024 年 1 月) (「本推廣」) 條款及細則

1. 本條款適用於 Mox Bank Limited (「**Mox**」或「**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，任何前述條款亦繼續一併適用於你與我們的關係及你就我們的產品及服務的使用。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 11 月 1 日至 2024 年 1 月 31 日（包括首尾兩天）參加本推廣（「**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 11 月 1 日開始至 2023 年 11 月 30 日結束（包括首尾兩天）；
 - (b) 第二個任務計算期由 2023 年 12 月 1 日開始至 2023 年 12 月 31 日結束（包括首尾兩天）；
 - (c) 第三個任務計算期由 2024 年 1 月 1 日開始至 2024 年 1 月 31 日結束（包括首尾兩天）。

<p>(b) the "Saving Challenge" (defined in clause 7 of these terms); and/or</p> <p>(c) the "Bill Payment Challenge" (defined in clause 8 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 HKD5,000.</p> <p>"Eligible Card Transaction(s)" are transactions for the purchase of goods or services, which we determine (in our sole and absolute discretion) will contribute towards the Spending Challenge. Without limiting the above:</p> <p>(a) the transaction records held by us 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", you must deposit and maintain at least HKD20,000 of New Funds in your Savings Accounts.</p> <p>8. To complete the "Bill Payment Challenge", you must have successfully made at least three 'Eligible Bill Payment Transactions'</p>	<p>5. 如要參加本推廣，你必須在任何或其中一個任務計算期內完成最少以下其中一個任務：</p> <p>(a) 「消費任務」（見本條款第6條定義）；</p> <p>(b) 「儲蓄任務」（見本條款第7條定義）；及 / 或</p> <p>(c) 「繳費任務」（見本條款第8條定義）。</p> <p>6. 於一個任務計算期內完成「消費任務」是指你必須使用你的 Mox 卡（不論是電子或實體，從你的 Mox 戶口扣賬或以 Mox Credit 付款）成功進行及完成累積結算金額達至少港幣 5,000 元的「合資格卡交易」（定義如下）。</p> <p>「合資格卡交易」是指購買商品或服務的交易而我們按絕對酌情權決定計算該等交易在消費任務內。在不限制以上條款的情況下：</p> <p>(a) 如有任何爭議，我們持有的交易記錄為最終及確實的紀錄；</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 應用程式中於相應的任務計算期內顯示為「完成」的合資格卡交易才會被計算在內；及</p> <p>(c) 不被視為合資格卡交易的例子與不合資格賺取 CashBack 的例子一致（請</p>
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<p>(as described below) of at least HKD100 each, during the past 35 calendar days.</p> <p>“Eligible Bill Payment Transactions” are transactions for the payment of bills, as determined by us, in our sole and 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 us (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. We will determine whether you have completed any of the Challenges as of 23:59:59 Hong Kong time on each calendar day of a Challenge Period based on the records held by us, which will be considered final and conclusive. If we determine that you have completed any of the Challenges on any particular day (“Completion Day”), you will receive additional interest at the Bonus Rate set out in the Bonus Rates Table (see below) corresponding to the Challenge you have completed (“Bonus Interest”), which will be applied on up to HKD500,000 of your total HKD Savings Account Balance on the day following the Completion Day. However, to receive the Bonus Interest, completion of the relevant Challenge(s) cannot first occur (or re-occur) on the last day of a Challenge Period.</p> <p>10. During a Challenge Period, once we determine you have completed: (i) the Spending Challenge, it will be complete for</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. 完成「儲蓄任務」是指你必須在你的活期存款戶口內存入及維持最少港幣 20,000 元的新資金。</p> <p>8. 完成「繳費任務」是指你必須於過去 35 天內成功進行及完成最少三項「合資格繳費交易」（定義如下），而每項交易金額最少為港幣 100 元。</p> <p>「合資格繳費交易」是指根據我們持有的交易紀錄顯示為使用 Mox 應用程式中「繳費」功能及以 Mox 戶口、目標戶口或 Mox Credit 付款並進行及完成的繳費交易(如有任何差異，我們的交易紀錄將為最終及確實的紀錄)，而該等交易是我們按絕對酌情權決定計算在繳費任務之內的。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 應用程式中於相應的任務計算期內顯示為「金額已轉出」或「完成」的合資格繳費交易才會被計算在內；及</p> <p>(b) 使用 Mox 應用程式中「HKT 轉賬易」完成的交易將<u>不</u>獲計算為繳費任務下的合資格繳費交易。</p> <p>9. 我們將於任務計算期內每天的香港時間 23 時 59 分 59 秒並根據我們持有的交易紀錄決定你是否完成任何任務（該等紀被視為最終及確實的）。當我們判斷你已於任何一天完成任何任務（「任務完成日」），就任務完成日翌日當天你的總計港幣 500,000 元或以下的所有港元</p>
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<p>the remainder of that Challenge Period; and (ii) the Saving Challenge and/or the Bill Payment Challenge (as applicable), you must continually complete the Challenge(s) on each successive calendar day in order to continue receiving the Bonus Interest.</p> <p>11. Bonus Interest will be calculated on a 365-day year basis. We will credit any Bonus Interest to your relevant Savings Account(s) two days after the Completion Day together with the interest that you would have received at the base rate without participating in the Promotion. If you remain eligible, we will continue to credit the Bonus Interest until one day after the last day of the relevant Challenge Period.</p> <p>12. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you hold a valid Mox Account in your name when we attempt to give you the reward, gift or other benefit, with that Mox Account not having been suspended or closed by you or us or in arrears or default; and</p> <p>(b) you satisfy any additional requirements we may specify from time to time.</p> <p>13. 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 the Promotion or these terms (including changing any dates set out in these terms or any reward, gift or other benefit in respect of the Promotion and its monetary value or add any additional challenge period);</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 (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>活期存款戶口結餘，你可賺取按額外利率列表（見下文）內訂明對應已完成的任務的額外利率計算所得的利息（「額外利息」）。然而，要賺取額外利息，前述任務不能在任何一個任務計算期的最後一天完成或再次完成。</p> <p>10. 在任務計算期內，當我們判斷你已完成：(i) 消費任務，該任務在餘下的任務計算期將被視為完成；(ii) 儲蓄任務及/或繳費任務（按適用），你仍須在餘下的任務計算期內連續每天繼續完成任務，方可繼續賺取額外利息。</p> <p>11. 額外利息將以 365 日為計算基礎。我們將於相關任務完成日起計第二天（不包括任務完成日），將額外利息及按無需參加本推廣下之基本利率計算所得的基本利息一併存入給你相應的活期存款戶口。如果你仍然符合資格，我們將繼續每天存入額外利息給你，直到該任務計算期完結後的第一天為止。</p> <p>12. 你只能在以下情況獲得本推廣的獎賞、禮品或其他利益：</p> <p>(a) 當我們向你發放獎賞、禮品或其他利益時，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；及</p> <p>(b) 你滿足我們可能不時指定的任何額外要求。</p> <p>13. 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>14. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>15. You can only participate in the Promotion once.</p> <p>16. 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 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 give you, or your failure to receive any reward, gift or other benefit) 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 16 continues after the expiration or termination of these terms or the Promotion.</p> <p>17. 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>18. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p>	<p>(a) 修訂或更改本推廣或本條款（包括本條款內指定的任何日期或與本推廣及/或其貨幣價值有關的任何獎賞，禮品或其他利益或增加任何任務計算期）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向你提供任何獎賞，禮品或其他利益（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）。</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>14. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>15. 你只能參加本推廣一次。</p> <p>16. 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（包括任何我們不向你提供或支付任何獎賞、禮品或其他利益的決定或你不能獲得任何獎賞、禮品或其他利益）：</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>惟因 Mox、其關聯公司或股東的疏忽、欺詐行為或故意失責而引致的損失、訴訟、法律程序或索賠而該等損失、法律行動、法律程序或索償是合理可預見的</p>
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19. Nothing in 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.

20. 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.

21. 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.

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

23. Definitions

The following capitalised terms have the meanings set out below:

(a) **"Bill Payment Challenge"** has the meaning given to it in clause 8 of these terms.

(b) **"Bonus Interest"** has the meaning given to it in clause 9 of these terms.

(c) **"Bonus Rate"** means the applicable Hong Kong dollar savings rate set out in the Bonus Rates Table.

(d) **"Bonus Rates Table"** means the following table:

Challenge	Bonus Rate
Spending Challenge	0.5% p.a.

及直接及完全由該等疏忽、欺詐行為或故意失責而引致的除外。

本第16條在本條款或推廣終止後仍會繼續有效。

17. 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。

18. 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。

19. 本推廣或其條款並未視作、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。

20. 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。

21. 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及詮釋。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。

22. 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。

23. 定義

以下定義具有以下含義：

(a) **「繳費任務」**具有本條款第8條賦予該詞的含義。

Saving Challenge	1.7% p.a.
Bill Payment Challenge	0.5% p.a.

(e) **“Challenge”** means any or all of the Spending Challenge, Saving Challenge and Bill Payment Challenge.

(f) **“Challenge Period”** means one of the two periods set out in clause 4 of these terms.

(g) **“Completion Day”** has the meaning given to it in clause 9 of these terms.

(h) **“HKD Savings Account Balance”** means, in respect of a calendar day, the Hong Kong dollar denominated deposits held in all your Savings Accounts as at 23:59:59 Hong Kong time on that calendar day. For the avoidance of doubt, any deposits held in your Time Deposit Accounts and any foreign currencies held in your Mox Account will not count towards your HKD Savings Account Balance.

(i) **“Monthly Average Savings Balance”** means, in respect of a calendar month, the average of your HKD Savings Account Balance across all calendar days in that calendar month.

(j) **“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.

(k) **“Savings Accounts”** means your Mox Account and any Goal account(s). For the avoidance of doubt, Time Deposit Accounts will not count as Savings Accounts.

(l) **“Saving Challenge”** has the meaning given to it in clause 7 of these terms.

(b) **「額外利息」** 具有本條款第9 條賦予該詞的含義。

(c) **「額外利率」** 是指於額外利率列表中列出適用的港元活期存款年利率。

(d) **「額外利率列表」** 是指以下列表：

任務	額外利率
消費任務	0.5% 年利率
儲蓄任務	1.7% 年利率
繳費任務	0.5% 年利率

(e) **「任務」** 是指消費任務、儲蓄任務及繳費任務其中一個或所有任務。

(f) **「任務計算期」** 是指本條款第4 條下列明的兩段時間中任何之一段時間。

(g) **「任務完成日」** 具有本條款第9 條賦予該詞的含義。

(h) **「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 23 時 59 分 59 秒，於你所有活期存款戶口的港元存款。為免存疑，你的定期存款戶口中的任何結餘及在你 Mox 戶口內的外幣結餘將不計入你的港元活期存款戶口結餘。

(i) **「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。

(j) **「新資金」** 是指就每個曆日而言，你於該曆日持有超出你於上一個曆月所

<p>(m) “Spending Challenge” has the meaning given to it in clause 6 of these terms.</p> <p>Last updated: 12 December 2023</p>	<p>持有的每月平均活期存款結餘的港元活期存款戶口結餘。</p> <p>(k) 「活期存款戶口」是指你的 Mox 戶口及任何其他目標戶口。為免存疑，定期存款戶口將不計入你的活期存款戶口。</p> <p>(l) 「儲蓄任務」具有本條款第7 條賦予該詞的含義。</p> <p>(m) 「消費任務」具有本條款第6 條賦予該詞的含義。</p> <p>最近更新日期：2023 年 12 月 12 日</p>
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