

「Mox Card x AlipayHK — 限時淘寶立減優惠」（「優惠活動」）條款及細則：

1. 優惠期：優惠期為 2026 年 1 月 15 日 00:00 至 2 月 11 日 23:59（包含首尾兩日）（「優惠期」）。優惠活動只適用於已成功綁定 AlipayHK 的 Mox Card 即由 Mox Bank Limited（「Mox」）發行的 Mastercard “Debit Plus” 卡，包括藍色“trust”實體卡及金屬卡，以及其各自的實體和數位形式（「合資格卡」）。
 2. 優惠期內，已綁定合資格卡於 AlipayHK 賬戶的現有客戶於手機淘寶或淘寶網站 world.taobao.com（下稱「淘寶平台」）單一消費合資格交易滿 HKD500 或以上，並以綁定 AlipayHK 的合資格卡支付，即享即減 HKD25 優惠（「優惠」）。
 3. 優惠名額限制 6,000 個，名額先到先得，額滿即止。在任何情況下以 AlipayHK APP 的紀錄為準。優惠須視乎 AlipayHK 平台所反映的優惠名額使用情況而定。
 4. 合資格交易：合資格交易為客戶於優惠期內憑已成功綁定的合資格卡經 AlipayHK 以港幣結算及已誌賬之合資格交易，適用於以 AlipayHK 付款之淘寶平台訂單但不適用於以下幾種情況的淘寶訂單：閑魚平台的訂單、非實物類商品的訂單（包括但不限於虛擬幣、話費充值卡等毋須物流配送的商品訂單），或其他根據淘寶平台規定不支持使用的類目（「合資格交易」）。
 5. 付款簽賬將按交易當時 AlipayHK 系統內的實際交易匯率判定。AlipayHK 內的「匯率換算」工具只供參考，並可能與交易中最終使用的匯率有所不同。
 6. 優惠期內，合資格用戶只可根據上述條款及細則享受此優惠一次。
 7. 為免疑慮，「合資格用戶」是指使用 AlipayHK 應用程式和錢包服務的、具有法律行為能力的一名自然人，而非僅僅擁有或下載了 AlipayHK 應用程式但未實際使用其支付或錢包服務的使用者。為進一步避免爭議，在下述情形，有關帳號將被視為由同一位合資格用戶所使用，合共只可參與本項推廣一次：
 - i. 在同一部手提電話或移動設備上有關連，比如有多個帳號登錄或激活；
 - ii. 若同一個帳號/手機號碼在多部手提電話或移動設備上有關連，比如登錄或激活；
 - iii. 若同一張銀行卡號/卡號被綁定於多個 AlipayHK 帳號時。
- 當以上情況發生時，為確認領獎的用戶資格及預防帳號、手機號碼、設備或銀行卡被盜用的風險，AlipayHK 保留暫停或永久停止向相關賬號發放優惠的權利及保留追究權利。
8. AlipayHK 為 Alipay Payment Services (HK) Limited（「AlipayHK」）所運營及管理之儲值支付工具。
 9. 優惠可與淘寶平台紅包、商家優惠、購物津貼等疊加使用，並以淘寶平台實際付款頁面為準。除特別註明外，優惠不可與其他 Mox 卡優惠或折扣同時使用，亦不能兌換現金或其他貨品及不可轉讓。如需退貨或退款，優惠所對應的金額將不作為退款款項，而相關禮券/獎賞將不獲補發。
 10. 取消和退改（如適用）需在淘寶平台進行，並需要按相關之平台所設之退改條款處理。如對已使用優惠之合資格簽賬/訂單作出更改或退款，該訂單所享之優惠將被作廢，客戶須取消合資格簽賬/訂單並重新消費方可再次使用優惠。客戶於再次消費時會可能因當時優惠之使用額度已用完而未能使用相關之優惠。
 11. 如果出現違反本條款及細則、違法、欺詐或濫用行為，Mox Bank Limited（「Mox」）、AlipayHK 將取消該用戶的優惠資格或其所獲的獎賞而毋須另行通知，並有權撤銷任何涉及違規行為的交易及向有關用戶追討損失。

12. Mox 及 AlipayHK 於任何情況下均不會因任何原因而承擔責任，包括但不限於技術故障、系統錯誤、網路中斷或使用者不符合資格等情況，導致合資格用戶無法成功兌換相關獎勵，或相關獎勵丟失、不可用或未能交付。
13. 如此優惠活動受政府機關指令須要停止舉辦，或者優惠活動遭受嚴重網絡攻擊或系統故障或其他 Mox 及 AlipayHK 無法控制的原因導致優惠活動須要暫停舉辦，此種情況視為不可抗力。Mox 及 AlipayHK 無須為因不可抗力造成的損害、損失、糾紛承擔任何責任。
14. 淘寶平台賣家負責商品的銷售、售後等事項包括但不限於：產品的品質、描述及適用性；售後服務與客戶支援；配送、運輸及訂單履行；以及退貨、退款和爭議解決。Mox Bank、AlipayHK 及淘寶平台：
 - i. 不參與合資格客戶與淘寶平台上賣家之間的銷售流程；
 - ii. 不對任何產品或服務提供任何形式的保證或擔保；
 - iii. 不對產品或服務的品質、交付或其他相關事宜承擔任何責任；或
 - iv. 不被視為合資格客戶與淘寶平台上相關賣家之間交易的當事方。

如合資格客戶對產品或服務有任何問題，其唯一救濟途徑是向淘寶平台上的相應賣家提出。

15. Mox 及 AlipayHK 保留在毋須事先通知的情況下更改、暫停或取消此優惠或修訂其條款及細則之酌情權，Mox 及 AlipayHK 恕不就任何更改、暫停或取消承擔任何責任，並對所有事宜及爭議保留最終決定權。
16. 如果您對此優惠或有關 AlipayHK 及其服務或優惠的使用方法及詳情有任何問題，請致電 AlipayHK 客戶服務熱線 2245 3201 查詢。
17. 除客戶、Mox (包括其繼承人及受讓人)，AlipayHK (包括其繼承人及受讓人) 以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
18. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
19. 本條款及細則受現行監管規定約束。
20. 優惠須受此條款及細則及 AlipayHK 與 Mox 的其他條款及細則約束。
21. Mox Bank 及 AlipayHK 保留自行決定更改、暫停或終止本推廣活動及其條款及細則的權利，恕不另行通知。AlipayHK 與 Mox Bank 就本推廣活動的一切事宜（包括用戶資格及爭議解決）所作出的決定，均屬最終決定並對各方具有約束力。
22. 本條款及細則的中英文文本如有歧異，概以英文本為準。
23. 受 Mox 免責聲明約束。

借定唔借？還得到先好借！受條款及細則約束。

Terms and Conditions of "Mox Card x AlipayHK – Limited-time Taobao Instant Discount Offer " ("the Promotion"):

1. **Promotion Period:** The promotion period is from 00:00, 15 January 2026 to 23:59, 11 February 2026 (both dates inclusive) ("Promotion Period"). The Promotion is only applicable to Mox Card which refers to the Mastercard "Debit Plus" card issued by Mox Bank Limited ("Mox Bank"), including the "trust' blue" card and the metal card, each in its physical and digital forms ("Eligible Card").
2. During the Promotion Period, customers who have already linked their Eligible Card to their AlipayHK account can enjoy an instant HKD25 discount on a single Eligible Transaction of HKD500 or above made on the Taobao mobile application or the Taobao website (accessible at world.taobao.com) (the "Taobao Platform") when completing payment with their Eligible Card via the AlipayHK App (the "Offer").
3. A quota of 6,000 applies to the Offer throughout the Promotion Period. Quotas are available on a first come, first served basis while stocks last. The availability of the Offer as recorded in AlipayHK's system shall be final and prevail in all circumstances.
4. **Eligible Transaction:** An "Eligible Transaction" refers to any transaction
 - i. made in Hong Kong Dollars;
 - ii. made via AlipayHK using an Eligible Cards that is successfully linked to the customer's AlipayHK account in Hong Kong;
 - iii. posted to the Eligible Card account during the Promotion Period; and
 - iv. completed on the Taobao mobile application or the Taobao website (accessible at world.taobao.com).

Eligible Transactions exclude the following:

 - v. orders placed on the Xianyu platform,
 - vi. purchase of virtual goods (including but not limited to anything that does not require shipment, e.g. virtual currency, prepaid cards, etc.); and
 - vii. any other categories of transactions excluded by the Taobao Platform from time to time.
5. The purchase amount shall be determined based on the real-time exchange rate in the AlipayHK system at the time of the transaction. The exchange rate displayed in the AlipayHK App's conversion tool is for reference purposes only and may differ from the final rate used in the transaction.
6. Each Eligible User may redeem the Offer only once during the Promotion Period.
7. An "Eligible User" refers to a natural person with legal capacity who uses the AlipayHK and Wallet service, and not merely an AlipayHK account. To prevent the risk of theft or misuse of an AlipayHK account, mobile phone number, mobile device or card number, the relevant accounts will be deemed to be used by the same qualified user and shall only be eligible to participation in the Promotion once in total :
 - i. connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts;

- ii. connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices;
- iii. the same card number being connected to multiple AlipayHK accounts.

When the above situations occur, to verify the eligibility of user claiming the Offer and to prevent the risk of account, phone number, device or bank card being misused, AlipayHK may take steps to verify an Eligible User's identity and/or suspend or terminate any promotion or reward relating to such account(s). AlipayHK reserves its right to take further legal action against such infringing account(s) and their relevant user.

8. AlipayHK is operated by Alipay Payment Services (HK) Limited ("AlipayHK").
9. Offer(s) can be used in conjunction with red packets, merchant discounts, shopping rewards, etc. on the Taobao Platform, provided that the final terms shown on the payment page in the Taobao Platform shall take precedence. Offer is not transferable, non-exchangeable and cannot be redeemed for cash or other products, and cannot be used in conjunction with other Mox Card promotional offers unless otherwise specified. For goods return or refund, the amount on the Offer will not be returned and the relevant Offer will not be re-issued.
10. Cancellation or refund (if applicable) must be arranged directly through the Taobao Platform and is subject to the respective platform's refund policy. If an Eligible Transaction for which an Offer has been used is modified or refunded, the Offer applied to that order will be invalidated. Customers must cancel the original Eligible Transactions and make a new payment in order to use the Offer again. When making the new payment, customers may not be able to use the Offer if the available quota for the Promotion has already been exhausted at that time.
11. If there is any breach of these terms and conditions or if a user engages in illegal, fraudulent or abusive behaviour in connection with the use of the Offers, AlipayHK and Mox Bank will reserve the right to immediately disqualify the user and withdraw their entitlement to the Offer without prior notice. AlipayHK and Mox Bank reserve the right to cancel the relevant transaction and to pursue any legal or technical remedies available under applicable law.
12. Mox Bank and AlipayHK shall not be liable for any failure of Eligible Customers to successfully redeem the relevant promotional benefits under the Offer, or for the loss, unavailability, or non-delivery of such rewards, regardless of the cause, including but not limited to technical failures, system errors, network disruptions, or user ineligibility.
13. In the event this Promotion is stopped by any government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond Mox Bank's and AlipayHK's control, such event shall be regarded as a force majeure event, Mox Bank and AlipayHK shall not be held liable for any damage, loss or dispute therein.
14. Eligible merchants on the Taobao Platform shall be solely responsible for all aspects of the sales transactions, including but not limited to: the quality, the description and fitness for purpose of the products; after-sale service and customer support; delivery, shipping and fulfilment; and returns; refunds and dispute resolution. Neither Mox Bank, AlipayHK nor the Taobao Platform:

- i. is involved in the sales process between the Eligible Customer and the eligible merchant on the Taobao Platform;
- ii. provides any warranty or guarantee regarding the products or services;
- iii. accepts any liability for the quality, delivery or other matters relating to the products or services; or
- iv. shall be considered a party to transaction between the Eligible Customer and the relevant eligible merchant on the Taobao Platform.

The Eligible Customer's recourse for any issues with products or services shall be solely against the eligible merchant on the Merchant platforms.

15. Mox Bank and AlipayHK shall reserve the right to change, suspend or terminate the Promotion or its terms and conditions at its sole discretion without prior notice. Mox Bank and AlipayHK shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.
16. If you have any queries relating to this Promotion or our services or offer, please call our AlipayHK customer service hotline at 2245 3201.
17. No person other than the customer, Mox Bank (which includes its successors and assignees) and AlipayHK (which includes its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
18. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. These Terms and Conditions are subject to prevailing regulatory requirements.
20. The Offer(s) under this Promotion is governed by these Terms and Conditions and shall also be subject to the other terms and conditions as stipulated by AlipayHK and Mox Bank from time to time.
21. Mox Bank and AlipayHK shall reserve the right to vary or terminate the above offers at any time and to amend the terms and conditions from time to time. In case of disputes, the decision of Mox Bank and AlipayHK shall be final.
22. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall always prevail.
23. The Disclaimer of Mox Bank applies.

To borrow or not to borrow? Borrow only if you can repay! Terms and conditions apply.