

Mox Credit 0% Interest Split Purchase Promotion (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. 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. During the Promotion Period, you apply for a Split Purchase:
 - (a) for a single Eligible Mox Credit Card Transaction of HKD20,000 or above; and
 - (b) with a loan tenor of 3 months;and such Split Purchase is approved by us and set up no later than 31 July 2024, we will waive all ‘monthly fees’ and the ‘one-off fee’ for that Split Purchase (“**Promotional Fee Waiver**”).

We will display 0% monthly fee and \$0 one-off fee for Split Purchases that are eligible for the Promotional Fee Waiver in the Mox app before you confirm to apply to the Split Purchase.
5. We reserve the right, at any time, without notice or reason and in our sole and

Mox Credit 0% 利息簽賬分期推廣（「本推廣」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）進行的推廣。參與本推廣即表示你同意本條款。
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。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與我們一般條款及細則的定義含義相同。
4. 如果你於推廣期間申請一項符合以下條件的簽賬分期：
 - (a) 完成單一港幣 20,000 元或以上的合資格 Mox Credit 卡交易；及
 - (b) 其還款期限為 3 個月，及此項簽賬分期於 2024 年 7 月 31 日或之前獲得我們的批准並成功設立，我們會豁免關於該項簽賬分期的所有「月費」及「一次性收費」（「**推廣費用豁免**」）。我們會於你確認申請簽賬分期前於 Mox 應用程式中顯示相關簽賬分期的零月費及零一次性收費。
5. 我們保留全權酌情決定，而不另行通知或

<p>absolute discretion, to:</p> <ul style="list-style-type: none"> (a) change or modify the Promotion or these terms (including any dates set out in these terms or any reward, gift or benefit in respect of the Promotion); (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 for any reason we deem appropriate; and (d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion). <p>Any such decision shall be conclusive and binding on you.</p> <p>6. Without limiting anything in these terms, we may determine whether or not you can combine the Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine the Promotion with other offers or promotions in the Mox app and/or our website.</p> <p>7. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>8. To the extent permitted by laws and regulations:</p> <ul style="list-style-type: none"> (a) neither Mox nor any of its affiliates, shareholders or partners shall not be responsible for any loss or damages suffered by you; and (b) you shall release Mox and its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought against Mox or its affiliates, shareholders or partners, 	<p>提供理由, 隨時:</p> <ul style="list-style-type: none"> (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有關本推廣的任何獎賞、禮品或其他利益) ; (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, 若我們認為有任何適當的理由; 及 (d) 作出與本推廣相關的任何決定 (包括拒絕或停止你參與本推廣) 。 <p>任何此等決定均該視為最終決定並對你具有約束力。</p> <p>6. 在不限這些條款的任何內容的情況下, 我們會為就本推廣是否可以與任何我們不定時推出的其他優惠或推廣一併參加作出決定。如果你可以將本推廣與 Mox 應用程式和/或我們網站中的其他優惠或推廣一併參加, 我們會通知您。</p> <p>7. 如有任何有關本推廣的爭議, 我們保留最終決定權。</p> <p>8. 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相關引起的損失 (包括任何不向你提供獎賞、禮品或其他利益的決定, 或你未能收取任何獎賞、禮品或其他利益) :</p> <ul style="list-style-type: none"> (a) Mox 或任何其關聯公司、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
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<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:</p> <p>(y) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(z) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p> <p>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 8 continues after the expiry or termination of the Promotion or these terms.</p> <p>9. 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.</p> <p>10. 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 such benefits or advantages may vary at any time and such third parties are entitled to retain any such benefits or advantages for its own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>11. Neither your participation in the Promotion nor your eligibility to receive any reward,</p>	<p>東或合作夥伴的所有法律行動、法律程序及索償，</p> <p>除非該等損失、損害賠償、法律行動、法律程序或索償是：</p> <p>(y) 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</p> <p>(z) 合理可預見的及直接及完全由該等疏忽、欺詐行為或故意失責而引致。</p> <p>本第 8 條在本條款或推廣終止後繼續有效。</p> <p>9. 你知悉第三方（包括我們的直接或間接股東）可能向我們提供任何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。</p> <p>10. 你知悉第三方可能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。此等利益或好處的性質、金額及計算方法可不時更改，並且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。</p> <p>11. 你不得將參與本推廣的資格或就本推廣獲得任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，或交換或轉換為任何其他利益或權利。</p> <p>12. 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>
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<p>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>12. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>13. 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.</p> <p>14. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of these terms pursuant to the Contracts (Rights of Third Parties) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>15. 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>16. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>17. To borrow or not to borrow? Borrow only if you can repay!</p> <p>18. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "Eligible Mox Credit Card Transaction" means a Mox Credit transaction for the purchase of goods or services that is eligible for Split Purchase, as determined by Mox (in its sole and absolute discretion).</p>	<p>13. 本推廣或本條款並未視作、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。</p> <p>14. 除本條款另有列出外，並非本條款的協議一方人士無權按《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。</p> <p>15. 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。</p> <p>16. 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。</p> <p>17. 借定唔借？還得到先好借！</p> <p>18. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「合資格 Mox Credit 卡交易」是指以 Mox Credit 進行的商品或服務付款購買交易並合資格申請為簽賬分期。</p> <p>為免疑問，以 Mox Credit 作為扣賬戶口進行轉賬或通過「繳費」功能以 Mox Credit 進行繳費（包括自動還款或定期轉賬或付款指示）的交易均不視為合資格 Mox Credit 卡交易。</p> <p>(b) 「推廣費用豁免」具有本條款第 4 條所述的定義。</p> <p>(c) 「推廣期」是指 2024 年 6 月 26 日至 2024 年 7 月 31 日（包括首尾兩日）。</p>
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<p>For the avoidance of doubt, fund transfers or bill payments using our 'Pay bills' feature made with Mox Credit (including automatic or recurring payment or transfer arrangements) will not be an Eligible Mox Credit Card Transaction.</p> <p>(b) "Promotional Fee Waiver" has the meaning given in clause 4 of these terms.</p> <p>(c) "Promotion Period" means the period beginning on 26 June 2024 and ending on 31 July 2024 (both dates inclusive).</p> <p>Last updated: 26 June 2024</p>	<p>最後更新日期: 2024 年 6 月 26 日</p>
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