

「Mox Card 专享淘寶 0%手續費優惠」條款及細則：

1. 「**Mox Card 专享 0%手續費淘寶優惠**」(下稱「本推廣」)包括「0%手續費優惠」(下稱「優惠」)。
2. 除特別注明外，本推廣之推廣期由 2025 年 10 月 20 日香港時間凌晨 00 時 00 分至 2025 年 11 月 15 日香港時間 23 時 59 分 (下稱「推廣期」)。
3. 本推廣只適用於 Mox Card (下稱「合資格卡」)。
4. 除特別注明外，本推廣只適用於以合資格卡透過 AlipayHK 手機應用程式 (下稱「AlipayHK App」) 於淘寶網平台(包括「手機淘寶」應用程式及 world.taobao.com) (下稱「商戶」)付款之 AlipayHK 用戶 (下稱「合資格客戶」)。
5. 於推廣期內客戶於商戶簽賬可享以下優惠：
 - i. **0%手續費優惠 (下稱「優惠」)**
 - (a) 合資格客戶以合資格卡於商戶購物，可享 0%手續費優惠。
 - (b) 每位合資格客戶於推廣期內進行的每一筆合資格交易均可享有優惠 (無論交易已成功或退款)，每次最高可享港幣 10 元優惠。
 - (c) 本推廣設名額限制，推廣期內名額為 31,000 個。優惠名額先到先得，額滿即止。於任何情況下，優惠的有效性以 AlipayHK 之系統紀錄為準。
 - (d) 優惠的適用性由淘寶平台識別，於任何情況下，Mox Bank 對任何因淘寶平台無法識別、或因任何操作失敗、錯誤、遺漏或系統故障等所引起之任何損害，毋須為對客戶所造成的損失、責任、賠償而負上任何責任。
6. 優惠只適用於收貨地址為香港的訂單，及須於「手機淘寶」應用程式將「支付方式設置」設定為「國際 / 中國港澳台支付」及「幣種設置」設定為「HKD」，以享有優惠。
7. 所有優惠只適用於收貨地址為香港的訂單。
8. 除特別注明外，於推廣期間，每一位選擇以 AlipayHK App 付款之 AlipayHK 用戶僅限根據本條款與細則參與本推廣，於推廣期內享有受相關條款及細則所限的優惠。為免疑慮，「每一位以 AlipayHK App 付款之 AlipayHK 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，而非一個 AlipayHK 賬號。為進一步避免爭議，在下述情形，有關賬號將被視為由同一位用戶所使用：
 - i. 在同一部手提電話或移動設備上有關連，比如有多個賬號登錄或激活；
 - ii. 若同一個賬號/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. 若同一張銀行卡號被綁定於多個 AlipayHK 賬號時。當以上情況發生時，為確認享有優惠的客戶資格及預防賬號、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獎賞的權利及保留追究權利。有關合資格客戶之定義，將以卡公司及 AlipayHK 之電腦紀錄為準。如對上述有關 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。
9. Mox Bank、AlipayHK 及商戶於任何情況下均不會對合資格用戶未能成功領取有關優惠及/或遺失有關優惠而負上任何責任。
10. 優惠不可兌換現金、轉換其他貨品、退回或轉讓。
11. 優惠與淘寶平台紅包、商家優惠、購物津貼等疊加使用，以實際付款金額為準。
12. 如透過 AlipayHK App 付款，付款簽賬淨額將按交易當時 AlipayHK 系統內的實際交易匯率為準。AlipayHK App 內的匯率換算工具只供參考。
13. 為免除疑問，優惠不適用於以下情況的淘寶訂單：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)，或其他根據商戶規定不支持使用的類別。
14. 合資格客戶的卡賬戶在推廣期內必須正常、有效及信用狀況良好，方可享用優惠。
15. 所有資料及圖片只供參考。

16. 在所有優惠的使用過程中，如果出現任何違反本條款與細則、違法、欺詐或濫用行為或發現用戶從事有礙其他用戶公平參加本推廣的行為，Mox Bank 及 AlipayHK 將取消該用戶享用優惠的資格或其所獲之優惠而毋須另行通知，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。
17. Mox Bank 及 AlipayHK 將依法進行本推廣，如本推廣受政府機關指令、遭受嚴重網絡攻擊、系統故障，或任何 Mox Bank 或 AlipayHK 無法操控的情況而無法順利進行，此種情況為不可抗力。Mox Bank 及 AlipayHK 毋須為因不可抗力造成的損害、損失、糾紛承擔任何責任。
18. Mox Bank 及 AlipayHK 保留更改、暫停或取消本推廣或修訂其條款及細則之酌情權，並對所有事宜及爭議保留最終決定權。
19. 淘寶網®平台賣家負責商品的銷售、售後等事項，Mox Bank、AlipayHK 及淘寶網®平台不參與銷售環節，亦不承擔任何有關產品的質量、送貨詳情或退貨安排之負責。
20. 本推廣條款受香港特別行政區法所管轄，並以此作為法詮釋。
21. 除有關客戶及卡公司以外，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。
22. 如此條款及細則的中、英文版有所差異，一概以英文版為準。
23. 受 Mox 免責聲明約束。

提示：借定唔借？還得到先好借！

Terms and Conditions of “Mox Exclusive Taobao 0% Handling Fee Promotion”

1. **“Mox Exclusive Taobao 0% Handling Fee Promotion”** (the “Promotion”) consists of “0% Handling Fee” (the “Offer”).
2. Unless specified, the Promotion runs from 00:00 HKT on 20 October to 23:59 HKT on 15 November 2025 (both dates inclusive) (the “Promotion Period”).
3. The Promotion applies to Mox Card (the “Eligible Card”).
4. Unless otherwise specified, the Promotion is applicable to a Customer who shops with an Eligible Card at Taobao Marketplace (including the Taobao App and world.taobao.com) (the “Merchant”) via the AlipayHK App (the “Eligible Customer”).
5. The Eligible Customer can enjoy the below Offer during the promotion period:
 - i. **0% Handling Fee (the “Offer”)**
 - (a) Eligible Customer can enjoy 0% handling fee while spending and paying with an Eligible Card at Merchant.
 - (b) Each Eligible Customer can enjoy the Offer with the maximum discount of HK\$10 each time in each eligible purchase during the Promotion Period (regardless of whether the transaction is refunded or not).
 - (c) A quota of 31,000 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.
 - (d) The applicability of the Offer is determined by the Taobao platform. In any case, Mox Bank shall not be liable for any damages caused to the customer due to the Taobao platform's inability to identify the promotion, or any failure, error, omission, or system malfunction.
6. To enjoy the Offer, each Eligible Customer is required to set the Taobao Mobile App “Payment Means Setting” to “International/ China Hong Kong Macau Taiwan Payment” and “Currency setting” to “HKD”.
7. The offers are applicable for the order with delivery address in Hong Kong.
8. Unless otherwise specified, during the Promotion Period, each AlipayHK user who chooses to make payment with the AlipayHK App can only participate in the Promotion in accordance with these terms and conditions and enjoy such number of discounts as set out in the relevant terms and conditions. For the avoidance of doubt, “each AlipayHK user who chooses to make payment with the AlipayHK App” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account. To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user:
 - i. Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
 - 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; or
 - iii. The same card number being connected to multiple AlipayHK accounts.In the case of any of the above, in order to verify the user’s identity and prevent the risk of theft or misuse of such AlipayHK account, mobile phone number, mobile device or card

number, AlipayHK and the Company reserve the right to suspend or terminate the release of any rewards / offers to the relevant account and to take legal action. For any enquiries in relation to AlipayHK App and its services or offers, please call the AlipayHK customer service hotline on 2245 3201.

9. Mox Bank, AlipayHK and the Merchant shall bear no liability if users cannot perform a successful redemption of relevant rewards and/or if the relevant rewards are lost due to any circumstances.
10. The Offer cannot be redeemed for cash, exchanged for other products, returned or transferred.
11. The Offer can be used in conjunction with red packets, merchant discounts, shopping rewards, etc. at the Merchant, subject to the actual payment page which shall prevail.
12. For payment made via the AlipayHK App, the net payment amount will be determined based on the actual exchange rate in the AlipayHK system at the time of the transaction. The exchange rate conversion tool in the AlipayHK App is for reference only.
13. For the avoidance of doubt, the Offer is not applicable to Taobao orders under, but not limited to, the following conditions: orders made from non-Mobile App payments, orders from the Xianyu platform, orders for non-physical goods (including, but not limited to, virtual currencies, call charge cards and other orders that do not require logistics distribution), or other categories that are not supported according to the Taobao platform regulations.
14. The Eligible Card of the Eligible Customer must be normal, valid and in good standing during the Promotion Period in order to enjoy the Offer under this Promotion.
15. All information and images are for reference only.
16. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behaviour during the use of any offers, AlipayHK and Mox Bank will forfeit such user's eligibility and the entitlement of Offer forthwith and without notice. AlipayHK and Mox Bank reserve the right to cancel such transaction and to take legal action against the relevant user.
17. AlipayHK and Mox Bank will carry out this Promotion in accordance with applicable laws in the Hong Kong Special Administrative Region. In the event this Promotion is stopped by a government agency's orders or must be suspended due to server network attack, system failure or any circumstances beyond AlipayHK's and Mox Bank's control, such event shall be regarded as a force majeure event, and AlipayHK and Mox Bank will not be held liable for any damage, loss or dispute therein.
18. Mox Bank and AlipayHK reserve the right to change, suspend or terminate this Promotion or its terms and conditions at their sole discretion, and reserve the right of final decision of all the matters and disputes.
19. Eligible merchants on Taobao/Tmall Marketplace and AlipayHK have the liability for the sales of products, after-sales service and all related matters. Mox Bank, AlipayHK and Taobao/Tmall Marketplace are not involved in the sales process, and accept no liability for the selling and quality of or any other matters relating to the products, services, delivery and goods return arrangement.
20. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. No persons other than the customers and the Company will have any rights under the

Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

22. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the English version shall prevail.
23. The Mox Disclaimer applies.

Reminder: To borrow or not to borrow? Borrow only if you can repay!