Mox FlexiBoost 1.0 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 (including the schedules thereto), 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.

3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.

4. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.

5. During the period from 1 October 2026 to 31 December 2026 (both dates inclusive), if you:

   (a) register for the Promotion in the Mox app by:

      (i) selecting the currency and amount of FB New Funds to deposit into your FlexiBoost Account ("**FB Starting Balance**");

      (ii) having (or transferring) sufficient FB New Funds in (or into) your accounts with Mox;

      (iii) selecting an account with Mox from which the funds will be transferred into the FlexiBoost Account; and

      (iv) following the remaining steps in the Mox app to complete your registration,

Mox FlexiBoost 1.0 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**」）進行的本推廣。參與本推廣即表示您同意本條款。

2. 您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（包括其所有附表），其分別可於 Mox app 及 / 或我們的網站找到，及我們可能向您提供的任何其他條款，而該等條款將繼續一併適用於您與我們的關係及您就我們的產品及服務的使用。

3. 如本條款與我們任何其他的條款有任何不一致，概以本條款為準。

4. 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。

5. 於 2026 年 10 月 1 日至 2026 年 12 月 31 日期間（包括首尾兩日）內，如果您：

   (a) 於 Mox app 透過下列註冊本推廣：

      (i) 選定存入您的 FlexiBoost 戶口的 FB 新資金貨幣及金額（「**FB 初始金額**」）：

      (ii) 在您於 Mox 的戶口中已持有(或存入)足夠的 FB 新資金；及

      (iii) 選定資金從您於 Mox 的其中一個戶口轉至 FlexiBoost 戶口；及

      (iv) 按照 Mox app 中的餘下步驟註冊本推廣，

once you have successfully registered for the Promotion, you will open a new sub-account in your Mox Account (the "**FlexiBoost Account**"), and the FB Starting Balance will be transferred into it.

6. Subject to these terms, the FlexiBoost Account will be maintained for the "**FlexiBoost Period**" which means the period beginning on the calendar day the FlexiBoost Account is opened (displayed as the FlexiBoost 'start date' in your Mox app) and ending on the earlier of: (a) the 'end date' of the FlexiBoost Account, and (b) the calendar day on which the balance in the FlexiBoost Account becomes zero (whichever is earlier).

7. During the FlexiBoost Period:

   (a) interest will be paid into your FlexiBoost Account daily, calculated based on the: (i) applicable FlexiBoost Rate, and (ii) balance of the deposits held in your FlexiBoost Account as of 23:59:59 (Hong Kong time) the previous calendar day ("**FlexiBoost Interest**");

   The FlexiBoost Interest will be calculated on a 365-day year basis for deposits denominated in Hong Kong dollars and 360-day year basis for deposits denominated in United States dollars, held in your FlexiBoost Account.

   (b) you cannot receive payments into your FlexiBoost Account (including via transfers from any of your other accounts with Mox); and

   (c) you can only transfer funds from your FlexiBoost Account to certain of your other accounts with Mox. The account(s) that you can transfer such funds to will be displayed in your Mox app.

8. On the calendar day after the 'end date' of your FlexiBoost Account, all remaining funds in the FlexiBoost Account will be transferred

當您成功註冊本推廣，您即會在您的 Mox 戶口開立一個新的附屬戶口（「**FlexiBoost 戶口**」），而 FB 初始金額將轉至該戶口。

6. 受制於本條款，FlexiBoost 戶口會於「**FlexiBoost 優惠期**」生效，即 FlexiBoost 戶口開立的日期（於 Mox app 顯示為 FlexiBoost「開始日期」）至該 FlexiBoost 戶口關閉的日期。FlexiBoost 戶口將在下列日期關閉：(a)FlexiBoost 戶口之「結束日期」或(b)該 FlexiBoost 戶口存款結餘為零的當日（以較早者為準）。

7. 於 FlexiBoost 優惠期內：

   (a) 您每日賺取的利息（「**FlexiBoost 利息**」）將支付至您的 FlexiBoost 戶口，利息以(i) 適用的 FlexiBoost 年利率及(ii)按該 FlexiBoost 戶口於前一日香港時間 23:59:59 時的結餘計算利息；

   以港元計值的存款之 FlexiBoost 利息將以每年 365 日為計算基礎計算，而以美元計值的存款之 FlexiBoost 利息將按每年 360 日為計算基礎計算。

   (b) 您不能於 FlexiBoost 戶口收取款項（包括從您於 Mox 的任何其他戶口的轉賬）；及

   (c) 您只可以從您的 FlexiBoost 戶口將款項轉至您於 Mox 特定的其他戶口。您可將款項轉至的戶口將於 Mox app 展示。

to your HKD Mox Account (for HKD) or USD Mox Account (for USD).

9. You can only participate in one Promotion and maintain up to 10 FlexiBoost Accounts, at any one time.

10. You will only receive the FlexiBoost Interest if you:

    (a) hold a valid Mox Account in your name when we attempt to credit the FlexiBoost Interest,

    (b) none of your accounts with Mox have been suspended or closed by you or us or in arrears or default; and

    (c) satisfy any additional requirements we may specify from time to time.

11. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:

    (a) change or modify the Promotion or these terms (including any dates set out in these terms, the FlexiBoost Rate, or any reward, gift or other benefit in respect of the Promotion and/or its monetary value);

    (b) suspend or terminate the Promotion or these terms;

    (c) refuse to give you the FlexiBoost Interest, or any reward, gift or other benefit in respect of the Promotion:

        (i) if we believe that any of your accounts with Mox have been opened for an improper purpose (for example, to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts);

        (ii) if we believe that any proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or

8. 於 FlexiBoost 戶口之「結束日期」後的一日，該 FlexiBoost 戶口中的存款結餘將轉至您的 Mox 港元戶口（限港元存款）或 Mox 美元戶口（限美元存款）。

9. 您同一時間只可參與一次本推廣及最多維持 10 個 FlexiBoost 戶口。

10. 您只能在以下情況獲得 FlexiBoost 利息：

    (a) 當我們試圖存入 FlexiBoost 利息時，您必須持有有效並以自己名義開立的 Mox 戶口；

    (b) 您在 Mox 的任何戶口並未被您本人或我們暫停或關閉，也沒有拖欠或違約的狀態；及

    (c) 您滿足我們可能不時指定的任何額外要求。

11. 我們保留全權酌情決定，恕不另行提供通知或理由，隨時：

    (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、FlexiBoost 年利率或與本推廣有關的任何獎賞、禮品或其他利益及/或其現金價值）；

    (b) 暫停或終止本推廣或本條款；

    (c) 拒絕就本推廣向您提供任何 FlexiBoost 利息，獎賞、禮品或其他利益:

        (i) 如我們認為您於 Mox 的任何戶口是出於不當目的而開設的（例如試圖通過關閉和開立一個或多個

(iii) for any other reason we deem appropriate; and (d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion). Any such decision or action by us shall be conclusive and binding on you. 12. 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 or through any other communication channels we may determine from time to time. 13. If any dispute arises in connection with the Promotion, our decision is final. **14. To the extent permitted by laws and regulations:** **(a) neither Mox nor any of its affiliates, shareholders or partners shall 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,** **arising from or in connection with your participation in the Promotion (including any decision not to give you, or your failure to receive, the FlexiBoost Interest, any reward, gift or other benefit) or these terms, unless:** **(y) any such loss, damages, action, proceeding or claim is due to; and**	Mox 戶口來換取數項獎賞，禮品或其他利益）； (ii) 如我們認為您於 Mox 的任何戶口中的收益是任何非法、欺詐或異常活動的收益；或 (iii) 出於我們認為適當的任何其他理由；及 (d) 作出與本推廣相關的任何決定（包括拒絕或暫停您參與本推廣）。 任何此等決定均該視為最終決定並對您具有約束力。 12. 在不限制本條款的情況下，我們可以確定您是否可以將本推廣與我們不時提供的其他優惠或推廣一併使用。我們將在 Mox app 和/或我們網站或透過我們不時鑒定的任何其他通訊渠道通知您本推廣是否可以與其他優惠或推廣一併使用。 13. 如有任何有關本推廣的爭議，我們保留最終決定權。 **14. 在法律及法規允許的範圍內，就您因參與本推廣或因本條款所致或引起的相關損失、損害、訴訟、法律程序或索償（包括任何拒絕向您提供 FlexiBoost 利息，任何獎賞、禮品或其他利益的任何決定或您未能收取任何獎賞、獎品或其他利益）：** **(a) Mox 或其任何關聯公司、股東或合作夥伴對您遭受的任何損失或損害賠償均不承擔任何責任；及** **(b) 您須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox 或其關聯公**

(z) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from, **Mox's or its affiliates', or shareholders' or partners' negligence, fraud or wilful default.** **This clause 14 continues after the expiry or termination of the Promotion or these terms.**	**司、股東或合作夥伴的所有法律行動、法律程序及索償，** **除非該等損失、損害賠償、法律行動、法律程序或索償是：** **(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** **(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。** **本第 14 條在本推廣或本條款到期或終止後繼續有效。**
15. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time. We are entitled to retain any such benefit or advantage for our own account and benefit, absolutely, without having to make any prior disclosure to you.	15. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供任何與本推廣有關的付款（例如津貼）或其他利益或好處。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，而無需事先向您披露。
16. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) or other benefits or advantages from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time and such third parties are entitled to retain any such benefit or advantage for its own account and benefit absolutely without having to make any prior disclosure to you.	16. 您知悉第三方可能會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）或其他利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。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，而無需事先向您披露。
17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.	17. 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。
18. 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.	18. 您就本推廣的參與資格或獲得本推廣的任何獎賞、禮品或其他利益的資格不得轉讓
19. 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.

20. A person who is not a party to these terms has no right 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.

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) "**FB New Funds**" means, in respect of an eligible currency, the deposits in that currency held by you in all your accounts with Mox in excess of the Last Month End Balance for the same currency, and excluding, for the same currency:

(i) any 'cash on hold' in your Mox Invest Account originating from unsettled proceeds from the sale of funds or securities; and

(ii) any deposits placed into Time Deposit Account(s) after 23:59:59 (Hong Kong time) on the last calendar day of the calendar month preceding your registration for the Promotion.

The amount of FB New Funds will be displayed in your Mox app when you register for the Promotion.

或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。

19. 本推廣或本條款並不視作、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. 除本條款另有所指，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。

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) 「**FB 新資金**」就合資格貨幣而言，是指您於 Mox 的任何戶口所持有的同貨幣存款，超出同貨幣的上一個月尾存款，不包括，就同貨幣而言：

(i) 您的 Mox Invest 戶口中來自出售基金或股票的未結算收益的所有「已用金額」；及

(ii) 任何您於註冊本推廣時的上一個曆月的最後曆日香港時間 23:59:59 後已用於開立定期存款戶口的存款。

(b) "**FB Starting Balance**" has the meaning given to it in clause 5(a)(i) of these terms.

(c) "**FlexiBoost Account**" has the meaning given to it in clause 5 of these terms.

(d) "**FlexiBoost Interest**" has the meaning given to it in clause 7(a) of these terms.

(e) "**FlexiBoost Period**" has the meaning given to it in clause 6 of these terms.

(f) "**FlexiBoost Rate**" means the interest rate applicable to the FlexiBoost Account during the relevant period(s), as displayed in your Mox app when you register for the Promotion.

The FlexiBoost Rate(s): (i) may be determined by us for each customer in our absolute discretion such that the FlexiBoost Rate(s) offered to each customer may vary, from time to time; and (ii) is the only interest rate that will apply to deposits in the FlexiBoost Account.

(g) "**Last Month End Balance**", in respect of an eligible currency, means the deposits in that currency held in all your accounts with Mox, less any 'cash on hold' in your Mox Invest Account originating from unsettled proceeds from the sale of funds or securities as of 23:59:59 (Hong Kong time) on the last calendar day of the calendar month preceding your registration for the Promotion.

Effective date: 1 October 2026

FB 新資金的金額將於您註冊本推廣時，於 Mox app 顯示。

(b) 「**FB 初始金額**」具有本條款第 5(a)(i)條賦予的含義。

(c) 「**FlexiBoost 戶口**」具有本條款第 5 條賦予的含義。

(d) 「**FlexiBoost 利息**」具有本條款第 5(a)(i)條賦予的含義。

(e) 「**FlexiBoost 優惠期**」具有本條款第 6 條賦予的含義。

(f) 「**FlexiBoost 年利率**」是指您註冊本推廣時於您 Mox app 顯示，在相關時段適用於您 FlexiBoost 戶口的各個年利率。

註：(i)我們可為每位客戶不時全權酌情決定 FlexiBoost 年利率，而每位客戶的 FlexiBoost 年利率可不時有所不同；及 (ii) FlexiBoost 年利率為唯一生效於 FlexiBoost 戶口存款的年利率。

(g) 「**上一個月尾存款**」就合資格貨幣而言，是指於註冊本推廣時的上一個曆月的最後曆日香港時間 23:59:59，在 Mox 的所有戶口所持有的同貨幣存款，但不包括您的 Mox Invest 戶口中來自出售基金或股票的未結算收益的所有「已用金額」及）。

生效日期：2026 年 10 月 1 日