

<p>Mox x HKT 2025 Phone of the Year Promotion (the “Promotion”) terms and conditions</p> <ol style="list-style-type: none"> 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. Without limiting clause 2 of these terms, these terms must also be read together with the The Club Membership – Mox Card linkage terms and conditions (“The Club Linkage Terms”). 4. If there is any inconsistency between these terms and any of our other terms, these terms will prevail. 5. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions. 6. If you: <ol style="list-style-type: none"> (a) are invited to register for the Promotion in the Mox app (we reserve the right to select and invite customers to participate in the Promotion in our sole and absolute discretion); (b) during the Registration Period, successfully register for the Promotion in the Mox app; (c) link your The Club Membership with Mox in accordance with The Club Linkage Terms and such linkage 	<p>Mox x HKT 2025 年度新機推廣（「本推廣」）條款及細則</p> <ol style="list-style-type: none"> 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. 在不限制本條款第2條的情況下，本條款須與 The Club 會籍 – Mox Card 連結條款及細則（「The Club 連結條款」）一併閱讀。 4. 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。 5. 除非本條款另有定義或另有所指，否則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。 6. 如您： <ol style="list-style-type: none"> (a) 於 Mox app 獲邀參加本推廣（我們保留全權酌情決定權選擇及邀請客戶參與本推廣）； (b) 在註冊期內，於 Mox app 成功參加本推廣；及 (c) 根據 The Club 連結條款連結您的 The Club 會籍至 Mox 而且該連結仍然有效：
--	--

<p>remains valid; and</p> <p>(d) after completing the steps in clauses 6(a), 6(a) and 6(c) of these terms, on or before 31 December 2025, spend at least HKD6,500 on one Eligible HKT Transaction with your Mox Credit Card,</p> <p>subject to these terms, you will receive the Spending Reward which will be delivered to your Mox Account on or before 28 February 2025.</p> <p>7. You can only participate in the Promotion once and can only enjoy the Spending Reward once.</p> <p>8. Registration for the Promotion is subject to a quota of 8,000 registrations. The 'Registration Period' will end on the earlier of: (a) the last day of that period, and (b) the day on which there has been 8,000 registrations. Registration for the Promotion is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota usage or its continued availability.</p> <p>9. Distribution of the Spending Reward is subject to a quota (as determined by us in our absolute discretion). Distribution of the Spending Reward is on a first come, first served basis. If the quota for the Spending Reward has been met, you will not be eligible to receive a Spending Reward even if you have registered for the Promotion.</p> <p>10. We will determine whether an Eligible HKT Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).</p> <p>11. If you have received any reward, gift or other benefit in respect of the Promotion and any of the transaction(s) that contributed to the satisfaction of the relevant requirement(s) that entitled you to the reward, gift or other benefit, is subsequently reversed, cancelled or refunded such that the requirement(s) is no</p>	<p>(d) 完成本條款第 6(a)條, 第 6(b)條及第 6(b)條的步驟後, 於 2025 年 12 月 31 日或之前以 Mox 信用卡進行一項金額不少於 HKD6,500 的合資格 HKT 交易,</p> <p>受制於本條款, 消費獎賞將於 2025 年 2 月 28 日或之前存入你的戶口內。</p> <p>7. 您只能參加本推廣一次並獲得消費獎賞一次。</p> <p>8. 本推廣的參加名額為 8,000 位。「註冊期」將於: (a)該期間的最後一天, 或(b)當參加人數達 8,000 人當天結束 (以較早者為準)。本推廣的參加名額按我們絕對酌情權, 以先到先得的方式提供。我們不會通知您使用任何名額使用或供應的最新情況。</p> <p>9. 簽賬獎賞受配額限制。本推廣的消費獎賞按我們絕對酌情權, 以先到先得的方式提供。如果消費獎賞的配額已滿, 即使您已登記參加本推廣, 您亦不會有資格收到消費獎賞。</p> <p>10. 我們將根據我們持有的交易紀錄決定一項交易是否為合資格 HKT 交易; 如有任何差異, 我們保留最終決定權。</p> <p>11. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益, 而隨後撤銷或取消任何計入令您獲得本推廣的任何獎賞、禮品或其他利益的資格的交易或就其退款, 導致您不再符合相關要求, 我們有權從您的 Mox 戶口扣除相關獎賞、禮品或其他利益的總價值。</p> <p>12. 您只能於以下情況有資格獲得本推廣的任</p>
---	---

<p>longer satisfied, we reserve the right to deduct an amount equal to the total value of the relevant reward, gift or other benefit from your Mox Account.</p> <p>12. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) when we attempt to deliver the reward gift or other benefit, (i) you still have your Mox Account and Mox Credit Card in your name and none of your accounts with Mox have been suspended or closed or in arrears or default, and (ii) your The Club Membership account remains linked to your Mox Card; 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 any dates set out in these terms, or any reward, gift or other benefit in respect of the Promotion and/or its monetary value);</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; and</p> <p>(d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>14. 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</p>	<p>何獎賞、禮品或任何其他利益：</p> <p>(a) 當我們向您發放獎賞、禮品或其他利益時： (i) 您必須持有有效並以自己名義開立的 Mox 戶口及 Mox 信用卡，且該 Mox 戶口及 Mox 信用卡並未被暫停或關閉，也沒有拖欠或違約，及 (ii) 您的 The Club 會籍仍然及 Mox 連結；及</p> <p>(b) 您滿足我們可能不時指定的任何其他要求。</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> <p>(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）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益；及</p> <p>(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）。</p> <p>任何此等決定均該視為最終決定並對您具有約束力。</p> <p>14. 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。</p> <p>15. 如有任何有關本推廣的爭議，我們保留最</p>
--	--

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.

15. If any dispute arises in connection with the Promotion, our decision is final.

16. 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 damage 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 any reward, gift or other benefit) or these terms, unless:

(y) any such loss, damage, action, proceeding or claim is due to; and

(z) where such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,

Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.

This clause 16 continues after the expiry or termination of the Promotion or these terms.

17. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with

終決定權。

16. 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 16 條在本推廣或本條款到期或終止後繼續有效。

17. 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。

18. 您知悉第三方可能會直接或間接從我們獲

<p>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.</p> <p>18. 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.</p> <p>19. The following clauses are issued by Club HKT:</p> <p>(a) the Promotion is not run or operated by Club HKT and its affiliates and accordingly, the reward, gift or other benefit in respect of the Promotion are not awarded by The Club and its affiliates;</p> <p>(b) The Club is not a supplier of any products and/or services listed in clause 28(c)(ii) of these terms;</p> <p>(c) the Promotion does not constitute any invitation or inducement to make a deposit with Club HKT, its affiliates or any other person;</p> <p>(d) Club HKT or its affiliates do not accept any liability, loss, damage, cost, claim whatsoever arising out of or in connection with the Promotion; and</p> <p>(e) any reward, gift or other benefit in respect of the Promotion is not</p>	<p>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。</p> <p>19. 以下條款為 Club HKT 所發佈：</p> <p>(a) 本推廣並非由 Club HKT 及其關聯公司營運，因此關於本推廣的獎賞、禮品或任何其他利益並非由 The Club 或及其關聯公司授予；</p> <p>(b) The Club 不是本條款第 28(c)(ii)條所列任何產品及/或服務的供應商；</p> <p>(c) 本推廣不構成對 Club HKT、其關聯公司或任何其他人士的任何存款邀請或誘導；</p> <p>(d) Club HKT 或其關聯公司不承擔因本推廣引起或與之相關的任何責任、損失、損害、費用或索賠；及</p> <p>(e) 本推廣中的任何獎賞、禮品或任何其他利益均非由 Club HKT 或其關聯公司提供。</p> <p>20. 如您對下列有任何疑問：</p> <p>(a) 有關本推廣，請聯絡我們的顧客服務團隊；及</p> <p>(b) 有關 The Club，請致電 1833000 與 Club HKT 客戶服務部聯絡。</p> <p>21. 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>
--	--

<p>awarded by Club HKT or its affiliates.</p> <p>20. If you have any questions regarding:</p> <p>(a) the Promotion, please contact our Customer Care Team; and</p> <p>(b) The Club, please contact Club HKT's customer service team via 183 3000.</p> <p>21. The Promotion does not constitute an offer, invitation or recommendation to any person to enter into any transaction.</p> <p>22. Neither your right to participate 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>23. 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>24. 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.</p> <p>25. These terms are governed by Hong Kong law. In connection with these terms, you agree that: (a) the courts of Hong Kong have exclusive jurisdiction for any proceedings you commence; and (b) we may commence proceedings in any jurisdiction.</p> <p>26. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>27. To borrow or not to borrow? Borrow only if you can repay!</p> <p>28. Definitions</p>	<p>22. 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或分配給任何其他人士，也不得交換或轉換為任何其他利益或權利。</p> <p>23. 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。</p> <p>24. 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。</p> <p>25. 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。就本條款而言，您同意：(i) 香港法院對您提起的任何訴訟具有專屬管轄權，及 (ii) 我們可以在任何司法管轄區提起訴訟。</p> <p>26. 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>27. 借定唔借？還得到先好借！</p> <p>28. 定義</p> <p>以下定義於本條款內具有以下的含義：</p> <p>(a) 「csl」是指香港移動通訊有限公司。</p> <p>(b) 「Club HKT」的含義與 The Club 連結條款中所賦予的含義相同。</p> <p>(c) 「合資格 HKT 交易」是指購買商品或服務的交易：</p> <p>(i) The Club 網站難或「The Club」手機應用程式，受 Club HKT 發出</p>
---	---

<p>The following capitalised terms have the meanings set out below:</p> <p>(a) “cs1” means CSL Mobile Limited.</p> <p>(b) “Club HKT” has the meaning given to it in The Club Linkage Terms.</p> <p>(c) “Eligible HKT Transaction” means a transaction for the purchase of goods or services on:</p> <p>(i) The Club’s website or ‘The Club’ mobile application, which are subject to terms and conditions issued by Club HKT (available on The Club’s website); or</p> <p>(ii) csl, Club Sim, 1010, Now TV, NETVIGATOR, LIKE100 or Hong Kong Telecommunications (HKT) Limited,</p> <p>excluding the purchase of any goods or services offered by HKT Financial Services (IA) Limited under the service brand ‘Club Care’ or goods or services under the tab of ‘HKT’ on The Club’s website, as determined by Mox (in its sole and absolute discretion) from time to time. Without limiting the above:</p> <p>(y) for a transaction to be a ‘Eligible HKT Transaction’, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) on or before 31 December 2025; and</p> <p>(z) transactions that are ineligible for Mox Card Rewards are <i>not</i> Eligible Transaction(s) (see clause 2 of the Rewards for Cards Schedule for transactions that are ineligible for Mox Card Rewards, which include e-wallet top-ups such as Octopus top-ups conducted using Apple Pay).</p> <p>(d) “Spending Reward” means 5% cash rebate on your Eligible HKT</p>	<p>的條款及細則約束（可於 The Club 網站下載）；</p> <p>(ii) csl、Club Sim、1010、Now TV、網上行、LIKE100 或 Hong Kong Telecommunications (HKT) Limited 購買商品或服務的交易而我們按絕對酌情權決定計入消費要求，</p> <p>不包括購買由 HKT Financial Services (IA) Limited 所經營的一個服務品牌「Club Care」提供的商品或服務或購買在 The Club 網站內「HKT」版面上的商品或服務的交易，而 Mox 按絕對酌情權決定計入消費要求的交易。在不限制以上條款的情況下：</p> <p>(y) 一項交易要成為「合資格 HKT 交易」及計入相關的消費要求，該交易須在 2025 年 12 月 31 日或之前，由商戶完成結算（即交易狀態必須於 Mox 應用程式顯示為「完成」）；及</p> <p>(z) 不合資格獲得 Mox 卡獎賞的交易均不被屬於合資格交易（請參閱 Mox 卡獎賞附表第 2 條，以了解不合資格獲得 Mox 卡獎賞的交易，包括電子錢包充值，如通過 Apple Pay 增值八達通卡的交易）。</p> <p>(d) 「消費獎賞」是指合資格 HKT 交易的 5% 現金回贈，上限為 HKD500。</p> <p>(e) 「推廣期」是指受制於本條款第 8 條，2025 年 9 月 10 日至 2025 年 12 月 31 日（包括首尾兩日）。</p>
---	--



<p>Transaction of up to HKD500.</p> <p>(e) “Registration Period” means, subject to clause 8 of these terms, the period beginning on 10 September 2025 and ending on 31 December 2025 (both dates inclusive).</p> <p>(f) “The Club” has the meaning given to it in The Club Linkage Terms.</p> <p>(g) “The Club Linkage Terms” has the meaning given to it in clause 3 of these terms.</p> <p>Effective date: 10 September 2025</p>	<p>(f) 「The Club」的含義與 The Club 連結條款中所賦予的含義相同。</p> <p>(g) 「The Club 連結條款」具有本條款第 3 條賦予的含義。</p> <p>生效日期：2025 年 9 月 10 日</p>
---	--