

Mox 2026 phone of the year promotion ("Promotion") terms and conditions

1. These terms apply to this Promotion offered by Mox Bank Limited ("Mox", "we", "us" or "our"). By participating in this 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. If you:
 - (a) during the Registration Period, register for this Promotion in the Mox app (the time at which you register for this Promotion, your "**Registration Time**"); and
 - (b) during the period beginning at your Registration Time and ending on the last day of the Promotion Period (your "**Registered Promotion Period**"), use your Mox Credit Card to make a single Eligible HKT/Club Transaction of:
 - (i) at least HKD6,500 but less than HKD12,000, subject to these terms you will receive a 3% cash rebate on the amount of that transaction; or

Mox 2026 年度新機推廣 (「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 / 或我們的網站上找到, 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。
5. 如您:
 - (a) 在註冊期內, 於 Mox app 參加本推廣 (您登記參加本推廣當時為您的「**註冊時間**」); 及
 - (b) 如您於註冊時間起至推廣期結束期當日內 (您的「**已登記推廣期**」) 使用您的 Mox 信用卡進行一項合資格 HKT/Club 交易:
 - (i) 金額達 HKD6,500 或以上但少於 HKD12,000, 受制於本條款, 您將

(ii) at least HKD12,000, subject to these terms, you will receive a 5% cash rebate on the amount of that transaction. The cash rebate will be delivered to your Mox Account within 45 days after settlement of the relevant Eligible HKT/Club Transaction. 6. Subject to clause 9 of these terms, the maximum amount of cash rebate that you can receive pursuant to this Promotion is HKD600. 7. You can only participate in this Promotion once. 8. We may limit the number of registrations we accept for this Promotion. If such limit is reached, we will close the registration for this Promotion and will let you know in the Mox app. Registration for this Promotion is on a first come, first served basis (as determined by us in our absolute discretion). 9. We may limit the number of cash rebates we distribute under this Promotion. If such limit is reached, we will let you know in the Mox app. We will distribute cash rebates on a first come, first served basis (as determined by us in our absolute discretion). If this limit has been reached, you will not receive your cash rebate, even if you satisfied all the requirements under these terms. 10. We will determine whether an Eligible HKT/Club Transaction has been made based on transaction records held by us (which are final and conclusive in case of any discrepancy). 11. If you have received any reward, gift or other benefit in respect of this Promotion and any transaction that contributed to the satisfaction of the requirement(s) for that reward, gift or other benefit, is	獲得該筆交易金額 3%的現金回贈; 或 (ii) 金額達 HKD12,000 或以上, 受制於本條款, 您將獲得該筆交易金額 5%的現金回贈。 現金回贈將於相關合資格 HKT/Club 交易結算後 45 天內存入您的 Mox 戶口。 6. 限制於本推廣第 9 條, 本推廣之現金回贈上限為 HKD600。 7. 您僅能參加本推廣一次。 8. 我們可為本推廣設定登記名額上限。如該名額已滿, 我們將關閉本推廣之登記, 並於 Mox app 通知您。本推廣之登記以「先到先得」方式進行 (由我們全權酌情決定)。 9. 我們可為本推廣設定現金回贈派發上限。如該上限已到, 我們將於 Mox app 通知您。我們將按「先到先得」原則派發現金回贈 (由我們全權酌情決定)。如該上限已到, 即使您已符合本條款下之所有要求, 您亦不會獲得現金回贈。 10. 我們將根據我們持有的交易決定一交易是否為合資格 HKT/Club 交易。如有任何差異, 我們持有的交易紀錄將為最終及具決定性, 並以該等紀錄為準。 11. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益, 而任何促成符合該等獎賞、禮品或其他利益的交易其後被撤銷、取消或退款, 導致您不再符合相關
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subsequently reversed, cancelled or refunded such that the requirement(s) is no longer satisfied, we may deduct an amount equal to the value of the reward, gift or other benefit from your Mox Account. 12. You will receive the reward, gift or other benefit in respect of this Promotion, only if: (a) you hold a valid Mox Account and Mox Credit in your name; (b) none of your accounts with Mox have been suspended or are in arrears or default; and (c) you satisfy any additional requirements we may specify from time to time. 13. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to: (a) change or modify this Promotion or these terms (including any dates set out in these terms or any reward, gift or other benefit in respect of this Promotion and/or its monetary value); (b) suspend or terminate this Promotion or these terms; (c) refuse to give you any reward, gift or other benefit in respect of this Promotion: (i) if we believe that any proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or (ii) for any other reason we deem appropriate; and (d) make any decision in connection with this Promotion (including to refuse or suspend your participation in this Promotion).	要求，我們有權從您的 Mox 戶口扣除獎賞、禮品或其他利益的等同價值。 12. 您只能於以下情況下獲得本推廣的獎賞、禮品或其他利益： (a) 您持有有效並以自己名義開立的 Mox 戶口及 Mox Credit; (b) 您於 Mox 的戶口均並未被暫停，也沒有拖欠或違約的情況；及 (c) 您滿足我們不時指定的任何額外要求。 13. 我們保留全權及絕對酌情權，在無須通知或提供原因的情況下，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) 就以下原因拒絕就本推廣向您提供任何獎賞、禮品或其他利益： (i) 如我們認為您於 Mox 的任何戶口的收益是任何非法、欺詐或異常活動的收益；或 (ii) 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）。 任何此等決定均被視為最終決定並對您具
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Any such decision shall be conclusive and binding on you. 14. Without limiting anything in these terms, we may determine whether or not you can combine this Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine this 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 this Promotion, our decision is final and binding on you. 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 this Promotion (including any decision not to offer or distribute to 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) such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,	有約束力。 14. 在不限制本條款的情況下，我們可以決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 及 / 或我們網站上或透過我們不時決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。 15. 如有任何有關本推廣的爭議，我們的決定為最終決定並對您具有約束力。 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、損害賠償、法律行動、法律程序或索償（包括任何拒絕向您提供或分發任何獎賞、禮品或其他利益的任何決定或您未能獲得任何獎賞、禮品或其他利益）： (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
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Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default. This clause 16 continues after the expiry or termination of this Promotion or these terms. 17. 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 this 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. 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 this 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 their own account and benefit, absolutely, without having to make any prior disclosure to you. 19. This clause 19 is provided by Club HKT (and not Mox): (a) this Promotion is not run or operated by Club HKT and its affiliates; (b) this Promotion does not constitute any invitation or inducement to make a deposit with Club HKT, its affiliates or any other person; (c) neither Club HKT nor its affiliates accept any liability, loss, damage, cost, claim whatsoever arising out of or in connection with this Promotion; and	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）可能向我們提供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. 您知悉第三方可直接或間接從我們獲得與本推廣相關的付款（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。 19. 本第 19 條為 Club HKT(而非 Mox)所發佈： (a) 本推廣並非由 Club HKT 及其關聯公司營運； (b) 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； (c) Club HKT 或其關聯公司均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 (d) 本推廣中的任何獎勵、禮品或任何其他利益均非由 Club HKT 或其關聯公司提供。
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(d) any reward, gift or other benefit in respect of this Promotion is not awarded by Club HKT or its affiliates. 20. This Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 21. Neither your right to participate in this Promotion nor your eligibility to receive any reward, gift or other benefit in respect of this Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right. 22. Nothing under these terms or this 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. 23. 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. 24. 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. 25. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms. 26. To borrow or not to borrow? Borrow only if you can repay! 27. Definitions The following capitalised terms have the meanings set out below: (a) “cs1” means CSL Mobile Limited.	20. 本推廣並不構成對任何人進行任何交易的任何要約、邀請或推薦。 21. 您不得將參與本推廣的資格或獲得本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。 22. 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。 23. 除本條款另有所指，非本條款協議一方的人士無權按《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。 24. 本條款受香港法律管限及詮釋。就本條款而言，您同意（a）香港法院對您提起的任何訴訟具有專屬管轄權，及（b）我們可以在任何司法管轄區提起訴訟。 25. 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。 26. 借定唔借？還得到先好借！ 27. 定義 以下定義具有以下的含義： (a) 「cs1」是指香港移動通訊有限公司。 (b) 「Club HKT」是指 Club HKT Limited。
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(b) “Club HKT” means Club HKT Limited. (c) “Eligible HKT/Club Transaction” means a transaction for the purchase of goods or services: (i) on The Club’s website or ‘The Club’ mobile application, excluding any transaction for 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; or (ii) at csl, Club Sim, 1010, Now TV, NETVIGATOR, LIKE100 or Hong Kong Telecommunications (HKT) Limited, as we determine, from time to time. Without limiting the above: (y) for a transaction to be a ‘Eligible HKT/Club Transaction’, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) on or before 31 December 2026; and (z) transactions that are ineligible for Mox Card Rewards are <i>not</i> Eligible HKT/Club 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 using Apple Pay). (d) “Promotion Period” means, subject to clause 9 of these terms, the period beginning on 9 September 2026 and ending on 31 December 2026 (both dates inclusive). (e) “Registration Period” means, subject to clause 8 of these terms, the period beginning on 9 September 2026 and	(c) 「合資格 HKT/Club 交易」是指購買以下商品或服務的交易： (i) 於 The Club 網站或「The Club」手機應用程式進行但不包括購買由 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；或 (ii) 於 csl、Club Sim、1010、Now TV、網上行、LIKE100 或 Hong Kong Telecommunications (HKT) Limited 進行， 而 Mox 按絕對酌情權決定的交易。在不限制以上條款的情況下： (y) 一項交易要成為「合資格 HKT/Club 交易」及計入相關的消費要求，該交易須在 2026 年 12 月 31 日或之前，由商戶完成結算（即交易狀態必須於 Mox app 顯示為「完成」）；及 (z) 不合資格獲得 Mox Card 獎賞的交易均不屬於合資格交易（請參閱卡獎賞附表第 2 條，以了解不合資格獲得 Mox Card 獎賞的交易，包括電子錢包充值，如使用 Apple Pay 增值八達通卡的交易）。 (d) 「推廣期」是指受制於本條款第 9 條，2026 年 9 月 9 日至 2026 年 12 月 31 日（包括首尾兩日）。
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ending on 31 December 2026 (both dates inclusive). (f) “Registered Promotion Period” has the meaning given in clause 5 of these terms. (g) “Registration Time” has the meaning given in clause 5(a) of these terms. (h) “The Club” means the platform operated by Club HKT, which offers its members various benefits and services. The Club is owned, operated and managed by Club HKT. Effective date: 10 September 2026	(e) 「註冊期」是指受制於本條款第 8 條，2026 年 9 月 9 日至 2026 年 12 月 31 日（包括首尾兩日）。 (f) 「已登記推廣期」具有本條款第 5 條賦予的含義。 (g) 「註冊時間」具有本條款第 5(a)條賦予的含義。 (h) 「The Club」是指由 Club HKT 所營運的平台，提供各種會員優惠。The Club 是由 Club HKT 擁有，營運和管理。 生效日期：2026 年 9 月 10 日
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