Mox Invest Advisory Fee Promotion (the "Promotion") Terms and Conditions	**Mox Invest 投顧費推廣（「本推廣」）條款及細則**
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.	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. 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.	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 應用程式及／或我們的網站找到，及我們可能向您提供的任何其他條款，而該等條款繼續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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.	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. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions (including all the schedules thereto).	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（包括其所有附表）。
5. During the Promotion Period, if you Complete a purchase of a portfolio of Funds using the Core Portfolio Service in the Mox app (the "**Portfolio**"), subject to these terms, we will waive the 'Advisory Fee' (as set out in the 'Fees and Charges' section in the Mox app and/or on our website) in respect of your Portfolio during the Promotion Period.	5. 在推廣期內，如您於 Mox 應用程式內使用核心投資組合服務完成認購基金組合（「**投資組合**」）的交易，受制於本條款，我們將豁免您持有的投資組合於推廣期期間內的「投顧費」（在 Mox 應用程式及／或我們我網站上「收費及手續費」部分中列明）。
6. 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, any applicable exchange 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	6. 我們保留全權酌情決定，而不另行通知或提供理由，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或有關本推廣的任何獎賞、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；

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these terms;

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

(i) if we believe any of your accounts with Mox has 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) or 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 the Promotion (including to refuse or suspend your participation in the Promotion or determine whether the Promotion can or cannot be combined with any other promotion).

Any such decision shall be conclusive and binding on you.

7. 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.

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

9. **To the extent permitted by laws and regulations:**

(a) **neither Mox nor any of its affiliates, shareholders and partners shall be responsible for any loss or damages**

(c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益：

(i) 如果我們認為在 Mox 的任何戶口是出於不當目的而開設（例如通過關閉和開立一個或多個 Mox 戶口以換取數項獎賞、禮品或其他利益），或者您在 Mox 的任何戶口中的款項是由非法、欺詐或異常活動產生的；或

(ii) 出於我們認為適當的的任何其他原因；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，或決定本推廣是否可以與其他任何推廣一併使用）。

任何此等決定均該視為最終決定並對您具有約束力。

7. 在不限制這些條款的情況下，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 應用程式及／或我們網站通知您本推廣是否可以與其他優惠或推廣一併使用。

8. 如有任何有關本推廣的爭議，我們保留最終決定權。

9. **在法律及法規允許的範圍內，就您因參與本推廣或本條款所致或相關引起的損失或損害賠償（包括任何不向您提供獎賞、禮品或其他利益的決定或您未能獲得任何獎賞、禮品或其他利益）：**

(a) **Mox 或任何其關聯公司、股東或合作夥伴對您蒙受的任何損失或損害賠償不承擔任何責任；及**

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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, damages, action, proceeding or claim is due to; and** **(z) where such loss, damages, 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 9 continues after the expiry or termination of these terms.**	(b) **您須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox、其關聯公司、股東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引致。** **本第 9 條在本條款終止或結束後仍繼續有效。**
10. 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.	10. 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）和其他利益或好處。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。
11. 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 benefits or advantages may vary	11. 您知悉第三方可直接或間接從我們獲得與本推廣有關的付款（例如報酬、佣金和回扣）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。
	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。
	13. 您就本推廣的參與或獲取本推廣的任何獎賞、禮品或其他利益的資格均不得轉讓或

from time to time and such third parties are entitled to retain any such benefit or advantages for its own account and benefit absolutely, without having to make any prior disclosure to you.

12. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.

13. 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.

14. 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.

15. 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.

16. 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.

17. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.

18. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Complete**" means you receive a notification from Mox stating that you have successfully purchased unit(s) in

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。

14. 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。

15. 除本條款另有列出外，並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。

16. 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。

17. 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。

18. 定義

以下定義具有以下含義：

(a) 「**完成**」是指當您收到 Mox 的通知，表示您已成功買入非交易所買賣的基金單位，而其為構成投資組合的成分基金。

(b) 「**投資組合**」具有本條款第 5 條賦予該詞的含義。

(c) 「**推廣期**」是指，除非我們另行通知您，即為由 2024 年 12 月 16 日起至 2025 年 6 月 30 日的期間（包括首尾兩天）。

重要提示

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a constituent Fund in a Portfolio, that is not an exchange traded fund.

(b) "**Portfolio**" has the meaning given in clause 5 of these terms.

(c) "**Promotion Period**" means the period beginning on 16 December 2024 and ending on 30 June 2025 (both dates inclusive), unless we otherwise notify you.

Important Notes

1. Investment involves risks. The prices of securities (including any investment funds units constituting a portfolio) fluctuate, sometimes dramatically, and the worst case may result in loss of your entire investment amount. The performance and return of any investments are not guaranteed.

2. Past performance is not indicative of future performance. You should refer to the offering documentation of the product(s) for detailed information (including risk factors) prior to investing in the product(s).

3. You should consider your own investment objectives, investment experience, financial situation, and risk tolerance level and carefully read the Mox Invest Terms and Conditions (including relevant risk disclosures) before making any investment decision.

4. If you have any queries on the nature and risks involved in the information displayed on this document and the relevant product(s) and services, you should seek advice from independent advisers, such as legal, tax, financial and accounting advisers.

5. The information contained in this document is intended for Hong Kong residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any security in any jurisdiction where such activities would be unlawful pursuant

1. 投資涉及風險。證券（包括構成您的投資組合的投資基金單位）價格會波動，有時波動幅度會很大。在最壞的情況下，您可能損失全部的投資的款項。任何投資的表現及回報並非有保證的。

2. 過往表現並不反映將來表現。在作出任何投資決定前，您應參閱相關產品的銷售文件以了解詳細資訊（包括風險因素）。

3. 在作出任何投資決定前，您應考慮自己的投資目標、投資經驗、財務狀況及風險承受能力，並仔細閱讀 Mox Invest 條款及細則（包括相關風險披露聲明）。

4. 如您對本文件所載的資料及相關產品及服務的性質及風險有任何疑問，應獲取獨立顧問的意見，例如法律、稅務、財務及會計顧問。

5. 本文件所載的資料僅供香港居民使用，並不應被視為於任何司法管轄區內的分銷、要約銷售或招攬購買任何證券的行為，而該等行為根據該等任何司法管轄區屬的法律是屬違法的。如您身處香港境外，我們可能無權在您的所在或居住國家或地區向您提供產品及服務。

6. 本文件並不構成任何投資意見、以投資產品或服務的銷售為目的，或與投資產品或服務的銷售相關的任何要約、招攬、建議或保證。

7. 本文件內容的編寫並沒有根據任何人士或機構的投資目標、投資經驗、財務狀況及風險承受能力。

8. 本文件僅提供投資的概要資訊。請參閱產品的銷售文件及 Mox Invest 條款及細則

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to the laws of such jurisdiction. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services in the country or region you are located or resident in. 6. The document does not constitute investment advice nor any offer, solicitation, recommendation or guarantee in respect of, or for the purpose of, the sale of any investment products or services. 7. The contents of this document have been prepared without regard to the investment objectives, investment experience, financial situation, and risk tolerance level of any particular person or entity. 8. This document provides summary level information only in respect of investments. Please refer to the Mox Invest Terms and Conditions (including relevant risk disclosures) for more details of our services as well as the offering documents for the nature and risks of the relevant products. 9. This document is issued by Mox Bank Limited. The contents of this document have not been reviewed by the Securities and Futures Commission of Hong Kong. Mox Bank Limited is a Registered Institution under the Securities and Futures Ordinance (CE number: BNO808) Effective date: 10 December 2024 Last updated: 24 April 2025	（包括相關風險披露）以了解相關產品的性質和風險及有關我們的服務詳情。 9. 本文件由 Mox Bank Limited 發行。本文件內容未經香港證券及期貨事務監察委員會審閱。 Mox Bank Limited 為根據《證券及期貨條例》登記的註冊機構（中央編號：BNO808） 生效日期：2024 年 12 月 10 日 最後更新日期：2025 年 4 月 24 日