

Mox Invest Welcome Offer Promotion (April – June 2025) (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. If you:
 - (a) during the Promotion Period, use the Invitation Code to open a Mox Account;
 - (b) during the period beginning on and from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process (you will have ‘completed’ the Mox Account opening process once you have received a welcome notification from Mox) (the day on which you receive your Mox welcome notification, your “**Joining Day**”);
 - (c) during the period beginning on and from your Joining Day and the following 14 days, complete your Mox Invest Account opening process (you will have ‘completed’ your Mox Invest Account opening process once you

Mox Invest 迎新推廣活動 (2025 年 4 月至 6 月) (「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 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. 如您:
 - (a) 於推廣期內, 使用邀請碼開立 Mox 戶口;
 - (b) 於使用該邀請碼當天及其後 15 天的期間內, 辦妥 Mox 戶口開戶程序 (當您收到 Mox 向您發出的迎新通知時, 即代表您的 Mox 戶口開戶程序已「辦妥」) (您收到 Mox 迎新通知當天為您的「**開戶日期**」);
 - (c) 於開戶日期及其後 14 天的期間內, 辦妥 Mox Invest 戶口的開戶程序 (當您收到 Mox 向您發出的 Mox Invest 迎新通知時, 即代表您的 Mox Invest 戶口開戶程序已「辦妥」) (您收到 Mox

<p>have received a Mox Invest welcome notification from Mox) (the day on which you receive your Mox Invest welcome notification, your “Invest Joining Day”); and</p> <p>(d) satisfy all of the following requirements:</p> <ul style="list-style-type: none"> (i) the Risk Assessment Requirement; (ii) Securities Transaction Requirement; (iii) Fund Transaction Requirement; and (iv) the AUM Requirement, <p>subject to these terms, you will receive the Invest Welcome Reward, which will be delivered to your Mox Account within 14 days following the day you satisfy all of the Requirements set out in clause 5(d) of these terms.</p> <p>6. In addition to satisfying the requirements in clauses 5(a) and 5(b) of these terms, if you:</p> <ul style="list-style-type: none"> (a) during the period beginning on and from your Joining Day and the following 7 days, deposit at least HKD100,000 into your savings accounts with Mox; and (b) maintain an HKD Savings Account Balance of at least HKD100,000 on each calendar day during the Hold Fund Period, <p>(“Savings Requirement”), subject to these terms, you will receive the Savings Reward, which will be delivered to your Mox Account within 14 days following the day you satisfy the Savings Requirement.</p> <p>For the avoidance of doubt, if, at any point during the Hold Fund Period, your HKD Savings Account Balance falls below HKD100,000, you will not receive the</p>	<p>Invest 迎新通知當天為您的「Invest 開戶日期」); 及</p> <p>(d) 滿足以下全部要求:</p> <ul style="list-style-type: none"> (i) 風險評估要求; (ii) 證券交易要求; (iii) 基金交易要求; 及 (iv) 資產要求, <p>受制於本條款, 您所獲得的投資迎新獎賞, 其將於您滿足所有在本條款第 5(d)條的要求的 14 天內存入至您的 Mox 戶口。</p> <p>6. 除了滿足本條款第 5(a)及 5(b)條的要求, 如您:</p> <ul style="list-style-type: none"> (a) 於開戶日期當天開始及隨後的 7 天的期間內, 將不少於港幣 100,000 元存入您的 Mox 活期存款戶口; 及 (b) 於資金計算期內的每一個曆日, 維持不少於港幣 100,000 元的港元活期存款戶口結餘, <p>(「存款要求」), 受制於本條款, 您將獲得存款獎賞, 其將於您滿足存款要求後的 14 天內存入至您的 Mox 戶口。</p> <p>為免存疑, 如您的港元活期存款戶口結餘在資金計算期間的任何時候低於港幣 100,000 元, 您將不會獲得存款獎賞。</p> <p>7. 「風險評估要求」是指您:</p> <ul style="list-style-type: none"> (a) 從未在 Mox 應用程式提交您的核心投資組合服務的風險評估; 及
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<p>Savings Reward.</p> <p>7. The “Risk Assessment Requirement” means, you:</p> <p>(a) have not previously submitted your risk assessment for the Core Portfolio Service on your Mox app; and</p> <p>(b) submit your risk assessment for the Core Portfolio Service during the period beginning on and from your Invest Joining Day and the following 29 calendar days (both dates inclusive) (“Invest Period”),</p> <p>you will have ‘submitted’ your risk assessment after we have received your responses to all the questions in the risk assessment on your Mox app.</p> <p>8. The “Securities Transaction Requirement” means you Complete through Mox one or more transactions buying or selling Securities that are listed on the SEHK or the U.S. Exchange(s) (a “Securities Transaction”), and these Securities Transactions have Transaction Amounts that total (“Cumulative Amount”) at least HKD30,000 during the Invest Period.</p> <p>9. The “Fund Transaction Requirement” means you Complete through Mox one or more transactions purchasing unit(s) in a Fund that is not an exchange traded fund (a “Fund Transaction”) and these Fund Transactions have Cumulative Amount of at least HKD30,000 during the Invest Period.</p> <p>10. The “Transaction Amount” means:</p> <p>(a) for a Securities Transaction, the executed ‘transaction amount’ in Hong Kong dollars (or as converted to Hong Kong dollars based on the exchange rate on the execution day), excluding any applicable fees and charges; and</p>	<p>(b) 於 Invest 開戶日期開始及其後的 29 個曆日的期間（包括首尾兩天）（「投資期」），提交您的核心投資組合服務的風險評估，</p> <p>當我們收受您在 Mox 應用程式內就風險評估的問題的所有回答後，即代表您已「提交」風險評估。</p> <p>8. 「證券交易要求」是指您在一個投資期內經 Mox 完成一個或多個交易，買賣在香港聯交所或美國交易所上市的證券（「證券交易」）及此等證券交易的總交易金額（「累積金額」）達到港幣 30,000 元或以上。</p> <p>9. 「基金交易要求」是指您在一個投資期內經 Mox 完成一個或多個交易，買入非交易所買賣的基金單位（「基金交易」）及此等基金交易的累積金額達到港幣 30,000 元或以上。</p> <p>10. 「交易金額」是指：</p> <p>(a) 就證券交易而言，以港幣計算（或按成功日當天的匯率轉換為港幣）的已成交「交易金額」，不包括任何適用的收費及手續費；及</p> <p>(b) 就基金交易而言，是以港幣計算（或按成功提交基金交易指令當天的匯率轉換為港幣）就所有已成功提交的買入基金單位之指令的總「投資金額」（當您在 Mox 應用程式內到達一個頁面顯示您已成功下達交易指令，即代表您已「成功」提交相關指令），但不包括：</p>
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<p>(b) for a Fund Transaction, the total 'investment amount' in Hong Kong dollars (or as converted to Hong Kong dollars based on the exchange rate on the day you have successfully submitted your order) in respect of all purchase orders of unit(s) in Funds that you have 'successfully' submitted (you will have 'successfully' submitted the order when you arrive at the screen on your Mox app stating that you have successfully placed order), but excluding:</p> <p>(i) the total amount in respect of all the buy orders of the underlying Funds in a portfolio of Funds as a result of Rebalancing; and</p> <p>(ii) any applicable fees and charges.</p> <p>11. Without limiting clause 10 of these terms:</p> <p>(a) in respect of a Securities Transaction(s):</p> <p>(i) for any order that is placed during the Invest Period but is executed after the last day of the Invest Period, the Transaction Amount will not be included in the calculation of Cumulative Amount;</p> <p>(ii) for a Securities Transaction of U.S. stock(s) that is executed from 00:00:00 Hong Kong Time on the first calendar day of the Invest Period, the Transaction Amount will be included in the Cumulative Amount; and</p> <p>(iii) the value of any stocks acquired or disposed of pursuant to any corporate action(s) will not be included in the calculation of the Cumulative Amount; and</p> <p>(b) in respect of a Fund Transaction(s):</p> <p>(i) purchases of unit(s) in a single fund product or underlying Funds in a</p>	<p>(i) 因基金組合進行調倉而須購買底層基金單位的交易之總款項；及</p> <p>(ii) 任何適用的收費及手續費。</p> <p>11. 在不限制本條款第 10 條的情況下:</p> <p>(a) 就證券交易而言:</p> <p>(i) 任何指令在投資期內發出但在投資期的最後一天後成交，該交易金額不會計算入累積金額；</p> <p>(ii) 在投資期內的第一日的香港時間 00 時 00 分 00 秒起成交的美股證券交易，該交易金額將計入累積金額；及</p> <p>(iii) 因任何公司行動所獲得或處置的股票價值將不計入累積金額；及</p> <p>(b) 就基金交易而言:</p> <p>(i) 買入基金單位，包括買入個別基金單位或基金組合的底層基金單位（而非因調倉而須購買底層基金單位的交易）之金額將會計算入累積金額；及</p> <p>(ii) 就於投資期內成功提交的指令，而該指令在較後的日子才下達遞交予經紀（即 Mox 應用程式內「交易詳情」展示之「訂單下達日期」），該指令的交易金額會計算入累積金額。</p> <p>12. 「資產要求」是指:</p> <p>(a) 您的 Mox Invest 戶口中有香港聯交所或美國交易所上市的證券及 / 或基金的</p>
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<p>portfolio of Funds that are otherwise not purchases as a result of Rebalancing will be included in the calculation of the Cumulative Amount; and;</p> <p>(ii) for any order that is successfully submitted during the Invest Period and is passed onto the execution broker(s) on a later date after the Promotion Period (as shown in the 'Order Placement Date' in the 'Activity details' on your Mox app), the Transaction Amount of the order will be included in the calculation of the Cumulative Amount.</p> <p>12. The "AUM Requirement" means:</p> <p>(a) you have holdings in Securities that are listed on the SEHK or the U.S. Exchange(s) and Funds from these transactions in your Mox Invest Account ("AUM Holdings") and</p> <p>(b) these AUM Holdings have a 30-day Average AUM of at least HKD50,000 or equivalent on the last day of the Invest Period.</p> <p>13. Your "30-day Average AUM" on a calendar day during the Invest Period is determined by aggregating the total market value of your AUM Holdings as at 11:59:59 p.m. (Hong Kong time) on that calendar day and on each of the preceding 29 calendar days, which fall within the Invest Period, and dividing the aggregated total market value by 30.</p> <p>14. We will determine whether you have satisfied the Requirements based on records held by us (which are final and conclusive in case of any discrepancy).</p> <p>15. You can only participate in the Promotion once and receive one Invest Welcome Reward.</p> <p>16. Each of the Invitation Codes is subject to</p>	<p>持倉 (「資產持倉」) ; 及</p> <p>(b) 此等資產持倉的 30 天平均資產在投資期的最後一天達到不少於港幣 50,000 或等值。</p> <p>13. 您於投資期內的一個曆日的「30 天平均資產」是指合計您於當天及前 29 個曆日 (如該等曆日是在投資期內) 的資產持倉於香港時間下午 11 時 59 分 59 秒時之總市場價值, 然後將合計的總市場價值除以 30 而得出之平均值。</p> <p>14. 我們將根據我們持有的紀錄決定您是否滿足相關要求。如有任何差異, 任何此等決定均該視為最終決定並對您具有約束力。</p> <p>15. 您只能參加本推廣一次及獲得投資迎新獎賞一次。</p> <p>16. 每個邀請碼的使用名額為 2,000 次。「推廣期」將於該期間的最後一天或當兩個邀請碼的使用次數均達 2,000 次當天結束 (以較早者為準)。邀請碼的使用, 按我們絕對酌情權, 以先到先得的方式提供。我們不會通知您任何名額使用或供應的最新情況。</p> <p>為免存疑, 您只能使用兩個邀請碼其中一個邀請碼以參與本推廣。您不能使用兩個邀請碼以重複獲得投資迎新獎賞。</p> <p>17. 您只能在以下情況就本推廣獲得獎賞、禮品或其他利益:</p> <p>(a) 在您的開戶日期前 12 個月的任何時間, 您沒有以您的名義持有 Mox 戶口。儘管您未曾使用您舊有的 Mox 戶</p>
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<p>a quota of 2,000 uses. The 'Promotion Period' will end on the earlier of the last day of that period and the day on which both Invitation Codes have been used 2,000 times. The use of the Invitation Codes 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>For the avoidance of doubt, you can only use one of the Invitation Codes to participate in the Promotion. You cannot use both Invitation Codes for multiple Invest Welcome Reward(s).</p> <p>17. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you have not held a Mox Account in your name, at any time, in the 12-months prior to your Joining Day. You are considered to have held a Mox Account even if you haven't completed any transactions on your previous Mox Account;</p> <p>(b) you hold a valid Mox Account and Mox Invest Account (where applicable) in your name when we attempt to give you the reward, gift or other benefit, with that Mox Account and Mox Invest (where applicable) not having been suspended or closed by you or us or in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>18. 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</p>	<p>口進行任何交易，您亦會被視為持有 Mox 戶口；</p> <p>(b) 當我們向您發放獎賞、禮品或其他利益時，您必須持有有效並以自己名義就本推廣開立的 Mox 戶口及 Mox Invest 戶口（按適用），且該 Mox 戶口及 Mox Invest 戶口（按適用）並未被您本人或我們暫停或關閉，也沒有拖欠或違約；及</p> <p>(c) 您滿足我們可能不時指定的任何額外要求。</p> <p>18. 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：</p> <p>(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 Mox 戶口來換取數項獎賞，禮品或其他利益）或您在 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；</p> <p>(ii) 如我們認為您於 Mox 的戶口內任何資金部分是任何非法、欺詐或異常活動的收益；或</p>
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<p>these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of the Promotion:</p> <p>(i) if we believe that 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 the proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity;</p> <p>(ii) if we believe that any part of the balances in your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p>(iii) for any other reason we deem appropriate; 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>19. 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.</p> <p>20. If you have received any reward, gift or other benefit in respect of the Promotion, and:</p> <p>(a) you subsequently close your Mox Account and Mox Invest Account (where applicable) within 12 months</p>	<p>(iii) 出於我們認為適當的任何其他理由; 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>19. 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 應用程式及 / 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>20. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益, 而您隨後:</p> <p>(a) 於您開戶後的 12 個月內結束您的 Mox 戶口及 Mox Invest 戶口 (按適用); 或</p> <p>(b) 撤銷或取消任何計入證券交易要求, 基金交易要求或資產要求之已成交的交易, 導致您不再滿足任何之一要求,</p> <p>我們有權從您於 Mox 的任何戶口中扣除該獎賞、禮品或其他利益的總價值。</p> <p>21. 如有任何有關本推廣的爭議, 我們保留最終決定權。</p> <p>22. 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、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):</p>
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<p>of when you opened it; or</p> <p>(b) any of the executed transactions that contributed to the satisfaction of Securities Transaction Requirement, Fund Transaction Requirement or AUM Requirement is subsequently reversed or cancelled (including for reasons beyond your control) so that any of these Requirements is no longer satisfied,</p> <p>we have the right to deduct an amount equal to the total value of the reward, gift or other benefit from your any of accounts with Mox.</p> <p>21. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>22. To the extent permitted by laws and regulations:</p> <p>(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and</p> <p>(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,</p> <p>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:</p> <p>(y) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(z) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p>	<p>(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</p> <p>(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，</p> <p>除非該等損失、損害賠償、法律行動、法律程序或索償是：</p> <p>(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</p> <p>(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。</p> <p>本第 22 條在本推廣或本條款到期或終止後繼續有效。</p> <p>23. 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。</p> <p>24. 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。</p> <p>25. 本推廣並不構成對任何人進行任何交易的</p>
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<p>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 22 continues after the expiry or termination of the Promotion or these terms.</p> <p>23. 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.</p> <p>24. 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>25. The Promotion does not constitute an offer, invitation or recommendation to any person to enter into any transaction.</p> <p>26. 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>27. 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</p>	<p>要約、邀請或推薦。</p> <p>26. 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>27. 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>28. 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>29. 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。</p> <p>30. 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>31. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「30 天平均資產」具有本條款第 13 條賦予的含義。</p> <p>(b) 「資產持倉」具有本條款第 12(a)條賦予的含義。</p> <p>(c) 「資產要求」具有本條款第 12 條賦予的含義。</p> <p>(d) 「完成」是指當您（按適用）：</p>
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<p>business on our behalf.</p> <p>28. 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>29. 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.</p> <p>30. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>31. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "30-day Average AUM balance" has the meaning given in clause 13 of these terms.</p> <p>(b) "AUM Holdings" has the meaning given in clause 12(a) of these terms.</p> <p>(c) "AUM Requirement" has the meaning given in clause 12 of these terms.</p> <p>(d) "Complete" means, whichever is applicable, you:</p> <p>(i) receive a notification from Mox stating that you have successfully bought or sold Securities that are listed on the SEHK or the U.S. Exchange(s); and/or</p> <p>(ii) arrive at the screen on your Mox app stating that you have successfully placed order to</p>	<p>(i) 收到 Mox 的通知表示您已成功買入在香港聯交所或美國交易所上市的證券；及 / 或</p> <p>(ii) 在 Mox 應用程式內到達一個頁面顯示您已成功下達交易指示以購買非交易所買賣的基金單位。</p> <p>(e) 「累積金額」 具有本條款第 8 條賦予該詞的含義。</p> <p>(f) 「基金交易」 具有本條款第 9 條賦予該詞的含義。</p> <p>(g) 「基金交易要求」 具有本條款第 9 條賦予該詞的含義。</p> <p>(h) 「港元活期存款戶口結餘」 指於該曆日香港時間 23 時 59 分 59 秒您於 Mox 的活期存款戶口內所持有的港元存款，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「已用資金」。</p> <p>為免存疑，任何於您的定期存款戶口內的存款將不會計入您的港元活期存款戶口結餘。</p> <p>(i) 「資金計算期」 是指自開戶日期後第 7 個曆日開始起計及隨後的 59 個曆日的期間（包括首尾兩天）。</p> <p>例如您的開戶日期為 2025 年 4 月 22 日，您的資金計算期為 2025 年 4 月 29 日至 2025 年 6 月 27 日期間（包括首尾兩日）。</p> <p>(j) 「投資期」 具有本條款第 7(b)條賦予該詞的含義。</p>
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<p>purchase unit(s) in a Fund that is not an exchange traded fund.</p> <p>(e) “Cumulative Amount” has the meaning given to it in clause 8 of these terms.</p> <p>(f) “Fund Transaction” has the meaning given in clause 9 of these terms.</p> <p>(g) “Fund Transaction Requirement” has the meaning given in clause 9 of these terms.</p> <p>(h) “HKD Savings Account Balance” means, in respect of a calendar day, the Hong Kong dollar denominated deposits held in all your savings accounts with Mox, excluding all ‘cash on hold’ in your Mox Invest Account originating from unsettled proceeds from the sale of funds or securities, as at 23:59:59 (Hong Kong time) on that calendar day.</p> <p>For the avoidance of doubt, any deposits held in your Time Deposit Account(s) will not count towards your HKD Savings Account Balance.</p> <p>(i) “Hold Fund Period” means the period beginning on the 7th calendar day after your Joining Day and the following 59 calendar days (both days inclusive).</p> <p>For example, if you open your Mox Account on 22 April 2025, your Hold Fund Period is the period beginning on 29 April 2025 and ending on 27 June 2025 (both dates inclusive).</p> <p>(j) “Invest Period” has the meaning given in clause 7(b) of these terms.</p> <p>(k) “Invest Joining Day” has the meaning given in clause 5(c) of these terms.</p> <p>(l) “Invest Welcome Reward” means a cash reward of HKD500.</p> <p>(m) “Invitation Code” means any of</p>	<p>(k) 「Invest 開戶日期」具有本條款第 5(c) 條賦予該詞的含義。</p> <p>(l) 「投資迎新獎賞」是指港幣 500 元的現金獎賞。</p> <p>(m) 「邀請碼」是指以下任何之一邀請碼：</p> <p>(i) 「MOXMHFUND」；及</p> <p>(ii) 「MOXMSFUND」。</p> <p>(n) 「開戶日期」具有本條款第 5(b)條賦予該詞的含義。</p> <p>(o) 「推廣期」是指 2025 年 4 月 22 日至 2025 年 6 月 30 日的期間（包括首尾兩日）。</p> <p>(p) 「要求」是指風險評估要求、證券交易要求、基金交易要求、資產要求及存款要求任何之一要求。</p> <p>(q) 「風險評估要求」具有本條款第 7 條賦予的含義。</p> <p>(r) 「存款要求」具有本條款 6 條賦予的含義。</p> <p>(s) 「存款獎賞」是指 HKD500。</p> <p>(t) 「證券交易」具有本條款第 8 條賦予該詞的含義。</p> <p>(u) 「證券交易要求」具有本條款第 8 條賦予該詞的含義。</p> <p>(v) 「交易金額」具有本條款第 10 條賦予該詞的含義。</p>
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<p>following codes:</p> <p>(i) 'MOXMHFUND'; and</p> <p>(ii) MOXMSFUND'.</p> <p>(n) "Joining Day" has the meaning given in clause 5(b) of these terms.</p> <p>(o) "Promotion Period" means the period beginning on 22 April 2025 and ending on 30 June 2025 (both dates inclusive).</p> <p>(p) "Requirement" means each of the Risk Assessment Requirement, the Securities Transaction Requirement, the Fund Transaction Requirement, the AUM Requirement and Savings Requirement.</p> <p>(q) "Risk Assessment Requirement" has the meaning given in clause 0 of these terms.</p> <p>(r) "Savings Requirement" has the meaning given in clause 6 of these terms.</p> <p>(s) "Savings Reward" means a cash reward of HKD500.</p> <p>(t) "Securities Transaction" has the meaning given in clause 8 of these terms.</p> <p>(u) "Securities Transaction Requirement" has the meaning given in clause 8 of these terms.</p> <p>(v) "Transaction Amount" has the meaning given to it in clause 10 of these terms.</p>	<p><u>重要提示</u></p> <ol style="list-style-type: none"> 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。 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）。 加密貨幣或加密貨幣相關產品是非常複雜的產品，涉及很高的風險並可能不適合所有投資者。 衍生產品與傳統的投資產品不同，具有不同的特性及風險並可能不適合所有投資者。 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）。 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。 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。 本文件並不構成任何投資意見、以投資產
<p><u>Important Notes</u></p> <ol style="list-style-type: none"> 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 	

<p>return of any investments are not guaranteed.</p> <ol style="list-style-type: none"> 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. Crypto and Crypto-related products are highly complex products that carry a significant level of risk and may not be suitable for all investors. 4. Derivatives products are different from conventional investments and may involve different risks. Derivatives products may not be suitable for all investors. 5. 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. 6. 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. 7. 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 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. 8. The document does not constitute investment advice nor any offer, solicitation, recommendation or guarantee 	<p>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。</p> <ol style="list-style-type: none"> 9. 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。 10. 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（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。 11. 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。 <p>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）</p> <p>生效日期：2025 年 4 月 22 日</p>
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<p>in respect of, or for the purpose of, the sale of any investment products or services.</p> <p>9. 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.</p> <p>10. 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.</p> <p>11. 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.</p> <p>Mox Bank Limited is a Registered Institution under the Securities and Future Ordinance (CE number: BNO808)</p> <p>Effective date: 22 April 2025</p>	
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