

Mox Referral Programme 17 (the “Programme”) Terms and Conditions

1. These terms apply to the Programme offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**” or “**our**”). By participating in the Programme, 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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
3. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.
4. You may participate in the Programme as a Referrer or a Referee, or both.
5. We will provide to each individual, who has a valid Mox Account in their name (a “**Referrer**”), a unique invitation code via the ‘Discover’ page in their Mox app (an “**Invitation Code**”) that can be used by a Referee to open a Mox Account and complete a Successful Referral.
6. A “**Successful Referral**” occurs when:
 - (a) during the Promotion Period:
 - (i) a Referrer provides their Invitation Code to an individual who has never held a Mox Account in their name (a “**Referee**”); and
 - (ii) the Referee downloads the Mox app and opens a Mox Account via

Mox 推薦共賞計劃 17 (「本計劃」) 條款及細則

1. 本條款適用於 Mox Bank Limited (「**Mox**」或「**我們**») 進行的計劃。參與本計劃即表示你同意本條款。
2. 你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、一般條款及細則及其附表 (分別可於 Mox 應用程式及/或我們的網站找到) 及我們可能向你提供的任何其他條款。除本條款外, 任何前述條款亦繼續一併適用於你與我們的關係及你就我們的產品及服務的使用。本條款與我們任何其他的條款如有任何不一致, 概以本條款為準。
3. 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。
4. 你可以參加本計劃成為推薦人或好友或同時成為推薦人及好友。
5. 我們會向每位持有自己名義並有效的 Mox 戶口之客戶 (「**推薦人**»), 透過其 Mox 應用程式內的「探索」頁面, 提供一個獨特的邀請碼 (「**邀請碼**») 供好友開立 Mox 戶口, 以完成一項成功推薦。
6. 「**成功推薦**」指, 當:
 - (a) 在推廣期內:
 - (i) 推薦人提供其邀請碼予從未以自己名義持有 Mox 戶口的人 (「**好友**」); 及

<p>the Mox app using the Referrer's Invitation Code;</p> <p>(b) during the period from the day the Referee uses the Referrer's Invitation Code and the following 15 days, the Referee completes their Mox Account opening process so that their Mox Account is ready for use (the Referee will have 'completed' the Mox Account opening process once they have received a welcome notification from Mox);</p> <p>(c) during the period beginning on and from the day the Referee uses the Referrer's Invitation Code and the following 30 days, complete the Mox Credit application process (the Referee will have 'completed' the Mox Credit application process once the Referee has received a Mox Credit approval notification from Mox (the day on which the Referee receives their approval notification, the "Approval Day")); and</p> <p>(d) during the period beginning on and from the Referee's Approval Day and the following 30 days, the Referee makes one or more Eligible Transaction(s) with Mox Credit of at least HKD5,000 ("Referee's Spending Requirement").</p> <p>7. Whether a Successful Referral has occurred will be determined by us in our absolute discretion based on records held by us (which are final and conclusive in case of any dispute).</p> <p>8. We will determine whether an Eligible Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).</p> <p>9. Subject to clause 12 of these terms, if a Successful Referral occurs, the Referrer</p>	<p>(ii) 該好友下載 Mox 應用程式並以推薦人的邀請碼透過 Mox 應用程式申請開立 Mox 戶口;</p> <p>(b) 該好友於使用推薦人的邀請碼當天及其後的 15 天內, 完成開立 Mox 戶口的申請程序, 以使其 Mox 戶口可使用 (當好友收到 Mox 向其發出的迎新通知時, 即代表好友的開立 Mox 戶口的申請程序已「完成」);</p> <p>(c) 該好友於使用推薦人的邀請碼當天及其後的 30 天內, 完成 Mox Credit 申請程序 (當好友收到 Mox 向其發出的 Mox Credit 批核通知時, 即代表好友的 Mox Credit 申請程序已「完成」 (好友收到該批核通知當天為「批核日期」)); 及</p> <p>(d) 於好友的批核日期當天及其後 30 天的期間內, 好友完成一個或以上的 Mox Credit 合資格交易, 而交易金額不少於港幣 5,000 元 (「好友消費要求」)。</p> <p>7. 你是否已成功推薦將根據我們持有的紀錄及按我們的絕對酌情權作出決定 (如有任何爭議, 我們保留最終決定權)。</p> <p>8. 我們將根據我們持有的交易紀錄 (如有任何差異, 我們保留最終決定權) 決定一項交易是否為「合資格交易」。</p> <p>9. 如成功推薦後, 受制於本條款第 12 條, 推薦人及好友將獲得以下列表中相關的現金獎賞:</p> <table border="1" data-bbox="810 1933 1385 2004"> <tr> <td data-bbox="810 1933 1098 2004">如你是...</td> <td data-bbox="1098 1933 1385 2004">現金獎賞</td> </tr> </table>	如你是...	現金獎賞
如你是...	現金獎賞		

and the Referee will receive the respective cash reward set out in the table below:		推薦人	每項成功推薦可獲得 HKD100
If you are the...	Cash Reward	好友	HKD500
Referrer	HKD100 for each Successful Referral	<p>10. 我們將會在以下情況發生後 30 天內將相應的現金獎賞存入推薦人及好友各自的 Mox 戶口:</p> <p>(a) 如你是推薦人, 我們確定你已成功推薦; 及</p> <p>(b) 如你是好友, 你完成計入好友消費要求之合資格交易已由商戶結算 (即在 Mox 應用程式內顯示為「完成」)。</p> <p>11. 你只可以好友身分參與本計劃一次, 但你可以推薦人身分多次參與本計劃。</p> <p>12. 你只有在以下情況下才可獲得相應的獎賞、禮品或任何其他利益:</p> <p>(a) 如你是好友, 在使用邀請碼開立 Mox 戶口之前的任何時間, 你從未以自己名義持有 Mox 戶口。如你曾經持有過 Mox 戶口但當時沒有完成任何交易, 你亦被視為已持有 Mox 戶口;</p> <p>(b) 當我們試圖向你發放相應獎賞、禮品或其他利益時, 每位相關的推薦人及相關的好友均持有有效並以自己名義開立的 Mox 戶口, 且該等 Mox 戶口均並未被推薦人或好友 (按適用) 或我們暫停或關閉, 也沒有拖欠或違約; 及</p> <p>(c) 各相關的推薦人及相關的好友遵守我們不時向他們提出的任何額外要求。</p>	
Referee	HKD500		
<p>10. We will deposit the respective Cash Reward into the Referee and Referrer's respective Mox Account within 30 days after:</p> <p>(a) if you are the Referrer, we have determined that a Successful Referral has occurred; and</p> <p>(b) if you are the Referee, the Eligible Transaction(s) made by you which contribute towards the Referee's Spending Requirement have been settled by the merchant (i.e. appear as 'completed' in your Mox app).</p> <p>11. You can only participate in the Programme as a Referee once. However, you can participate in the Programme as a Referrer as many times as you like.</p> <p>12. You will receive the respective reward, gift or any other benefit only if:</p> <p>(a) you are the Referee, you have never held a Mox Account in your name at any time prior to the opening of your Mox Account using an Invitation Code. You are considered to have held a Mox Account even if you haven't completed any transactions on your prior Mox Account;</p> <p>(b) each of the relevant Referrer and the relevant Referee holds a valid Mox Account in their respective names when we attempt to give the applicable reward, gift or other benefit with none of such Mox Accounts having been suspended or closed by the Referrer or</p>			

<p>Referee (as applicable) nor by us nor in arrears or default; and</p> <p>(c) each of the relevant Referrer and the relevant Referee meets 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 Programme or these terms (including any dates set out in these terms or any reward, gift or benefit in respect of the Programme and/or its respective monetary value);</p> <p>(b) suspend or terminate the Programme or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of the Programme:</p> <p>(i) if we believe that any relevant Mox Account 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</p> <p>(ii) for any other reason we deem appropriate;</p> <p>(d) make any decision in connection with the Programme (including to refuse or suspend the participation of a Referrer or Referee in the Programme); and</p> <p>(e) determine that an Invitation Code has been used for an improper purpose and cancel the use of the Invitation Code.</p> <p>Any such decision shall be conclusive and binding on you (whether as a Referrer or a Referee, as applicable).</p>	<p>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：</p> <p>(a) 更改或修訂本計劃或其條款（包括本條款列出的任何日期或本計劃的任何獎賞、禮品或利益及/或其相關的現金價值）；</p> <p>(b) 暫停或終止本計劃或本條款；</p> <p>(c) 拒絕向你（無論作為推薦人或好友）或其他任何推薦人或好友提供本計劃的任何獎賞、禮品或其他利益：</p> <p>(i) 如我們相信任何相關 Mox 戶口的開立是建基於不當目的（例如試圖通過關閉和開立一個或多個 Mox 戶口以獲得多項獎賞、禮品或其他利益）；或</p> <p>(ii) 任何其他我們認為適當的理由；</p> <p>(d) 對本計劃作出任何決定（包括拒絕或暫停推薦人或好友參與本計劃）；及</p> <p>(e) 決定邀請碼是否以不當目的被使用，而取消邀請碼之使用。</p> <p>任何此等決定均視為最終決定及對你（無論作為推薦人或好友，按適用）具有約束力。</p> <p>14. 在不限制本條款的情況下，我們可以確定你是否可以將本計劃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你本計劃是否可以與其他優惠或推廣一併使用。</p>
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<p>14. Without limiting anything in these terms, we may determine whether or not you can combine the Programme with other offers or promotions that we may offer from time to time. We will let you know if you can combine the Programme 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>15. If you are the Referee and you've received the applicable Cash Reward, and you subsequently close your Mox Account within 12 months from when you opened it, we have the right to deduct an amount equal to the total value of that Cash Reward from your Mox Account prior to us completing the closure of your Mox Account.</p> <p>16. If any dispute arises in connection with the Programme, our decision is final.</p> <p>17. 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 (whether as a Referrer or a Referee or otherwise); and</p> <p>(b) you (whether as a Referrer or a Referee or otherwise) shall release Mox and its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought by or against Mox or its affiliates, shareholders or partners,</p> <p>arising from or in connection with your participation in the Programme, whether as a Referrer or a Referee or otherwise, (including any decision not to give you, or your failure to receive, any reward, gift or other benefit) or these terms, unless:</p>	<p>15. 如你是好友而你獲取相應現金獎賞，而隨後於開戶後的 12 個月內結束你的 Mox 戶口，我們有權在我們完成結束你的 Mox 戶口之前從你的 Mox 戶口扣除該現金獎賞的總價值。</p> <p>16. 如與本計劃有關而引起的任何爭議，則我們擁有最終決策權。</p> <p>17. 在法律及法規允許的範圍內，就你（無論作為推薦人或好友或以其他身分）因參與本計劃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（包括任何拒絕向你提供任何獎賞、禮品或其他利益的任何決定，或你未能收取任何獎賞、禮品或其他利益）：</p> <p>(a) Mox 及其任何關聯公司、股東及合作夥伴對你（無論作為推薦人或好友或以其他身分）遭受的任何損失或損害賠償均不承擔任何責任；及</p> <p>(b) 你（無論作為推薦人或好友或以其他身分）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>
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<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 can be reasonably foreseeable and has arisen directly and solely from,</p> <p>Mox's or its affiliates', or shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 17 continues after the expiry or termination of the Programme or these terms.</p> <p>18. 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 Programme. 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.</p> <p>19. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) and other benefits or advantages from us directly or indirectly in connection with the Programme. The nature, amount and method of calculating any such benefits or advantages may vary at any time and such third parties are entitled to retain any such benefits or advantages for its own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>20. The Programme does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>21. Neither your participation in the Programme, nor your eligibility to receive any reward, gift or other benefit in respect of the Programme may be transferred or assigned to any other person or</p>	<p>本條款第 17 條在本計劃或本條款到期或終止後仍會繼續有效。</p> <p>18. 你知悉第三方（包括我們的直接或間接股東）可能會向我們提供與本計劃有關的付款（例如津貼）及其他利益或好處。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，而無需事先向你披露。</p> <p>19. 你知悉第三方可能會直接或間接從我們獲得與本計劃有關的付款（例如報酬、佣金及回扣）及其他利益或好處。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，而無需事先向你披露。</p> <p>20. 本計劃並不構成對任何人進行任何交易的任何要約、邀請或推薦。</p> <p>21. 你就本計劃的參與及獲取本計劃的任何獎賞、禮品或其他利益的資格均不得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。</p> <p>22. 本計劃或本條款並未視作、暗示或表示推薦人（或任何人或實體）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>23. 除本條款另有列出外，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。</p> <p>24. 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</p>
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<p>exchanged or converted into any other benefit or right.</p> <p>22. Nothing under these terms or the Programme will deem, imply or suggest that a Referrer or any other person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.</p> <p>23. A person who is not a party to these terms has no rights 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>24. 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>25. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>26. To borrow or not to borrow? Borrow only if you can repay!</p> <p>27. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "Approval Day" has the meaning given in clause 6(c) of these terms.</p> <p>(b) "Cash Reward" has the meaning given in clause 9 of these terms.</p> <p>(c) "Eligible Transaction(s)" are transactions for the purchase of goods or services which we determine (in our absolute discretion) are eligible to contribute towards the Referee's</p>	<p>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>25. 本條款的中英文版本如有任何不一致，概以英文版為準。</p> <p>26. 借定唔借？還得到先好借！</p> <p>27. 定義</p> <p>以下詞彙具有以下定義：</p> <p>(a) 「批核日期」具有本條款第 6(c)條賦予的含義。</p> <p>(b) 「現金獎賞」具有本條款第 9 條賦予的含義。</p> <p>(c) 「合資格交易」是指由 Mox 按其絕對酌情權而決定可計入好友消費要求的商品或服務購買交易。在不限制以上條款的情況下：</p> <p>(i) 一項交易要成為「合資格交易」及計入好友消費要求，該交易須由商戶完成結算（即在 Mox 應用程式內顯示為「完成」）；及</p> <p>(ii) 不合資格賺取 CashBack 的交易不被視為合資格交易（見一般條款及細則附表 1（戶口及卡管理條款及細則）第 9.5(b)條中列明不合資格賺取 CashBack 的交易，包括電子錢包充值，如通微信支付進行的交易，以及通過 Apple Pay 增值八達通的交易）。</p>
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<p>Spending Requirement. Without limiting the above:</p> <p>(i) for a transaction to be an ‘Eligible Transaction’ and contribute towards the Referee’s Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app); and</p> <p>(ii) transactions that are ineligible for CashBack are not Eligible Transaction(s) (see clause 9.5(b) of Schedule 1 (Terms and Conditions for Accounts and Card Management) to the General Terms and Conditions for transactions that are ineligible for CashBack which include e-wallet top-ups such as transactions conducted through WeChat Pay and Octopus top-ups using Apple Pay).</p> <p>(d) “Invitation Code” has the meaning given in clause 5 of these terms.</p> <p>(e) “Promotion Period” means the period beginning on 1 October 2024 and ending on 31 October 2024 (both dates inclusive).</p> <p>(f) “Referee” has the meaning given in clause 6(a)(i) of these terms.</p> <p>(g) “Referee’s Spending Requirement” has the meaning given in clause 6(d) of these terms.</p> <p>(h) “Referrer” has the meaning given in clause 5 of these terms.</p> <p>(i) “Successful Referral” has the meaning given in clause 6 of these terms.</p> <p>Last updated: 1 October 2024</p>	<p>(d) 「邀請碼」具有本條款第 5 條賦予的含義。</p> <p>(e) 「推廣期」是指 2024 年 10 月 1 日至 2024 年 10 月 31 日（包括首尾兩天）。</p> <p>(f) 「好友」具有本條款第 6(a)(i)條賦予的含義。</p> <p>(g) 「好友消費要求」具有本條款第 6(d) 條賦予的含義。</p> <p>(h) 「推薦人」具有本條款第 5 條賦予的含義。</p> <p>(i) 「成功推薦」具有本條款第 6 條賦予的含義。</p> <p>最後更新日期：2024 年 10 月 1 日</p>
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