Mox Referral Programme 19 (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.

3. Without limiting clause 2 of these terms, these terms must also be read together with the CX Registration 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. You may participate in the Programme as a Referrer or a Referee, or both.

7. We will provide to each 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.

8. 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

Mox 推薦共賞計劃 19（「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、一般條款及細則及其附表（包括其附表），分別可於 Mox 應用程式及/或我們的網站找到，及我們可能向您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，本條款須與國泰登記條款一併閱讀。

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。

6. 您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。

7. 我們會向每位推薦人，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。

8. 「**成功推薦**」指，當：

   (a) 在推廣期內：

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(ii) the Referee opens a Mox Account using the Referrer's Invitation Code;

(b) during the period beginning on and from the day the Referee uses the Referrer's Invitation Code and the following 15 days, the Referee completes their Mox Account opening process (the Referee will have 'completed' the Mox Account opening process once they have received a welcome notification from Mox (the day on which the Referee receives their welcome notification, their "**Joining Day**"));

(c) during the period beginning on and from the day the Referee uses the Referrer's Invitation Code and the following 30 days, the Referee completes 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**"));

(d) during the period beginning on and from the Approval Day and the following 60 days, the Referee spends HKD15,000 or more on one or more Eligible Transaction(s) with their Mox Credit Card ("**Referee's Spending Requirement**"); and

(e) each of the Referrer and the Referee registers their Cathay Membership Account with Mox in accordance with the CX Registration Terms on or before the date falling 60 days from the date the Referee has satisfied the Referee's Spending Requirement.

9. If a Successful Referral occurs, subject to these terms, the relevant Referrer and the relevant Referee will receive the

(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

(ii) 該好友以推薦人的邀請碼開立 Mox 戶口；

(b) 該好友使用推薦人的邀請碼當天及其後 15 天的期間內完成開立 Mox 戶口開戶程序（當好友收到 Mox 向其發出的迎新通知時，即代表好友的 Mox 戶口開戶程序已「完成」（好友收到該迎新通知當日為「**開戶日期**」））；

(c) 該好友於使用推薦人的邀請碼當天及其後 30 天的期間內完成 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**」））；

(d) 於好友的批核日期當天及其後 60 天的期間內，好友完成一項或以上的 Mox 信用卡的合資格交易，而交易金額不少於港幣 15,000 元（「**好友消費要求**」）； 及

(e) 於好友及推薦人完成好友消費要求之日的 60 天內根據我們的國泰登記條款於 Mox 註冊該國泰會員賬戶。

9. 如成功推薦後，受制於本條款，有關推薦人及有關好友將獲得以下列表中相應的「亞洲萬里通」里數：

如您是…	**「亞洲萬里通」里數**

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respective number of Asia Miles set out in the table below:

If you are the…	**Asia Miles**
Referrer	2,000 Asia Miles for each Successful Referral
Referee	15,000 Asia Miles

10. Each of the Referrer and the Referee will receive the respective number of Asia Miles in their respective Cathay Membership Account within 60 days after their Successful Referral occurs.

11. If you are eligible to receive Asia Miles pursuant to the Programme, we will let AML know using your Membership Information, so that AML can deliver the Asia Miles to your Cathay Membership Account. We are not responsible for the delivery of any Asia Miles to your Cathay Membership Account and will not be liable for any failure or delay in the delivery of any Asia Miles to your Cathay Membership Account.

12. From time to time, we may require you to provide additional information in connection with your Cathay Membership Account to maintain its registration with Mox and/or to facilitate the delivery of any Asia Miles you may be eligible to receive pursuant to the Programme. We will notify you of any such requirements from time to time.

13. It is your responsibility to ensure the accuracy and completeness of the information that you provide to us. If any information that you provide to us (including any Membership Information) is inaccurate and/or incomplete, we may not be able to register your Cathay Membership Account with us, you may not be eligible to receive any Asia Miles and/or

推薦人	每項成功推薦可獲得2,000「亞洲萬里通」里數
好友	15,000「亞洲萬里通」里數

10. 我們將會在每項成功推薦發生後的 60 天內將相應的「亞洲萬里通」里數存入推薦人及好友各自的國泰會員賬戶。

11. 如您滿足本計劃並合資格得到「亞洲萬里通」里數，我們將使用您的會員資料通知亞洲萬里通，以便亞洲萬里通將「亞洲萬里通」里數存入您的國泰會員賬戶。我們不負責將任何「亞洲萬里通」里數存入您的國泰會員賬戶，亦不會就您任何「亞洲萬里通」里數未能或延遲存入您的國泰會員賬戶承擔任何責任。

12. 我們可能不時要求您提供與您的國泰會員賬戶有關的額外資料，以維持您於 Mox 的國泰會員賬戶登記及/或以便交付您就本計劃合資格獲得的任何「亞洲萬里通」里數。我們將不時通知您任何此類要求。

13. 您有責任確保您提供給我們的資料的準確性和完整性。如果您向我們提供的任何資料（包括任何會員資料）有任何不準確及/或不完整之處，我們可能無法於 Mox 註冊您的國泰會員賬戶、您可能沒有資格獲得任何「亞洲萬里通」里數，及/或「亞洲萬里通」里數可能無法存入您的國泰會員賬戶。

14. 您只可以好友身分參與本計劃一次，但您可以推薦人身分多次參與本計劃。

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the Asia Miles may not be delivered to your Cathay Membership Account.

14. 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.

15. 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).

16. You will receive the reward, gift or any other benefit in respect of the Programme only if:

    (a) you are the Referee, you have never held a Mox Account in your name, at any time. You are considered to have held a Mox Account even if you haven't completed any transactions on your prior Mox Account;

    (b) each of the relevant Referrer and the relevant Referee holds a valid Mox Account in their respective names when the applicable reward, gift or other benefit is delivered with no such Mox Accounts having been suspended or closed by the Referrer or Referee (as applicable) or by us or in arrears or default; and

    (c) you hold a valid Cathay Membership Account in your name which you have registered with Mox in accordance with the CX Registration Terms; and

    (d) each of the relevant Referrer and the relevant Referee satisfies any additional requirements we may specify from time to time.

17. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:

    (a) change or modify the Programme or these terms (including any dates set

15. 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。

16. 您只有在以下情況下才可獲得相應本計劃的獎賞、禮品或任何其他利益：

    (a) 如您是好友，您在任何時間都從未以自己名義持有 Mox 戶口。如您曾經持有過 Mox 戶口但當時沒有完成任何交易，您亦被視為已持有 Mox 戶口；

    (b) 當我們試圖向您發放相應獎賞、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

    (c) 您持有有效並以自己名義登記的國泰會員賬戶，並已根據國泰登記條款於 Mox 註冊；及

    (d) 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。

17. 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) 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）；

    (b) 暫停或終止本計劃或本條款；

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out in these terms or any reward, gift or other benefit in respect of the Programme and/or its respective monetary value);

(b) suspend or terminate the Programme or these terms;

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

(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

(ii) for any other reason we deem appropriate; and

(d) make any decision in connection with the Programme (including to refuse or suspend the participation of any Referrer or Referee in the Programme).

Any such decision shall be conclusive and binding on you (as a Referrer or a Referee, as applicable).

18. Without limiting anything in these terms, we may determine whether or not you (as a Referrer or a Referee, as applicable) 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.

19. If you are the Referee and you've received any reward, gift or other benefit pursuant in respect of the Programme and you subsequently close your Mox Account within 12 months from when you opened it, we have the right to deduct an amount

(c) 拒絕向您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：

(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

(ii) 任何其他我們認為適當的理由；及

(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）。

任何此等決定均視為最終決定及對您（無論作為推薦人或好友，按適用）具有約束力。

18. 在不限制本條款的情況下，我們可以確定您（推薦人或者好友，如適用）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決定的任何其他通訊渠道通知您本計劃是否可以與其他優惠或推廣一併使用。

19. 如您是好友而您獲取任何獎賞、禮品或其他利益，而隨後於開戶後的 12 個月內結束您的 Mox 戶口，我們有權在我們完成結束您的 Mox 戶口之前從您的 Mox 戶口扣除該獎賞、禮品或其他利益的總共價值。

20. 如有與本計劃有關而引起任何爭議，我們擁有最終決策權。

21. 在法律及法規允許的範圍內，就您（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

equal to the total value of the reward, gift, or other benefit from your Mox Account prior to us completing the closure of your Mox Account.

20. If any dispute arises in connection with the Programme, our decision is final.

21. 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 damages suffered by you (whether as a Referrer or a Referee or otherwise); and

(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 against Mox or its affiliates, shareholders or partners,

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:

(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', or shareholders' or partners' negligence, fraud or wilful default.

This clause 21 continues after the expiry or termination of the Programme or these terms.

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、禮品或其他利益）：

(a) Mox 及其任何關聯公司、股東及合作夥伴對您（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

(b) 您（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，

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。

本條款第 21 條在本計劃或本條款到期或終止後仍會繼續有效。

22. 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，而無需事先向您披露。

23. 您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

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22. 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.

23. 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.

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

25. 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 exchanged or converted into any other benefit or right.

26. 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.

27. The Asia Miles awarded under the Programme is supplied by AML and its use is subject to terms and conditions issued by AML. We are not the supplier of any Asia Miles. The Mox Disclaimer applies in

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，而無需事先向您披露。

24. 本計劃並不構成對任何人進行任何交易的要約、邀請或推薦。

25. 您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。

26. 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。

27. 「亞洲萬里通」里數由亞洲萬里通提供，其使用受亞洲萬里通發佈的條款及細則約束。我們並非任何「亞洲萬里通」里數之供應商。Mox 免責聲明適用於就本計劃頒發的任何「亞洲萬里通」里數。

28. 國泰會員計劃（包括您的國泰會員賬戶）及「亞洲萬里通」里數受亞洲萬里通的條款及細則約束。

29. 如您對下列有任何疑問：

    (a) 有關本計劃，請聯絡我們的顧客服務團隊；及

    (b) 有關國泰會員計劃及「亞洲萬里通」里數，請致電+852 2747 3333 與國泰航空有限公司客戶服務部聯絡。

30. 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

respect of any Asia Miles awarded under the Programme.

28. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles are subject to terms and conditions issued by AML.

29. If you have any questions regarding:

    (a) the Programme, please contact our Customer Care Team; and

    (b) the Cathay Membership Programme and Asia Miles, please contact Cathay Pacific Airways Limited's customer service team on +852 2747 3333.

30. 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.

31. 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.

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

33. To borrow or not to borrow? Borrow only if you can repay!

34. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Approval Day**" has the meaning given in clause 8(c) of these terms.

任何條文，或享有本條款的任何條文下的利益。

31. 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。

32. 本條款的中英文版本如有任何不一致，概以英文版為準。

33. 借定唔借？還得到先好借！

34. 定義

以下定義具有以下定義：

(a) 「**批核日期**」具有本條款第 8(c)條賦予的含義。

(b) 「**國泰會員計劃**」具有國泰登記條款賦予的含義。

(c) 「**合資格交易**」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：

(i) 一項交易要成為「合資格交易」及計入好友消費要求，該交易需要根據本條款第 8(d)條所述的期限內，由商戶完成結算（即在 Mox 應用程式內顯示為「完成」）；及

(ii) 不合資格賺取 Mox 卡獎賞的交易不被視為合資格交易（見一般條款及細則卡獎賞附表第 2(b)條中列明不合資格賺取 Mox 卡獎賞的交易，包括電子錢包充值，如通微信

(b) "**Cathay Membership Programme**" has the meaning given in the CX Registration Terms.

(c) "**Eligible Transaction(s)**" means transactions for the purchase of goods or services, as determined by Mox (in its sole and absolute discretion) to be eligible to contribute towards the Referee's Spending Requirement. Without limiting the above:

(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); within the period specified in clause 8(c) of these terms; and

(ii) transactions that are ineligible for Mox Card Rewards are not Eligible Transaction(s) (see clause 2(b) of Rewards for Cards Schedule to the General Terms and Conditions for transactions that are ineligible for Mox Card Rewards, which include e-wallet top-ups such as transactions conducted through WeChat Pay and Octopus top-ups using Apple Pay).

(d) "**Invitation Code**" has the meaning given in clause 7 of these terms.

(e) "**Joining Day**" has the meaning given in clause 8(b) of these terms.

(f) "**Mox Credit Card**" means Mox Card with credit.

(g) "**Promotion Period**" means the period beginning on 11 January 2025 and ending on 1 April 2025 (both dates inclusive).

(h) "**Referee**" has the meaning given in clause 8(a)(i) of these terms.

支付進行的交易，以及通過 Apple Pay 增值八達通的交易）。

(d) 「**邀請碼**」具有本條款第 7 條賦予的含義。

(e) 「**開戶日期**」具有本條款第 8(b)8(c)條賦予的含義。

(f) 「**Mox 信用卡**」指 Mox 卡（含信用功能）。

(g) 「**推廣期**」指 2025 年 1 月 11 日至 2025 年 4 月 1 日（包括首尾兩天）。

(h) 「**好友**」具有本條款第 8(a)(i)21(a)(i)條賦予的含義。

(i) 「**好友消費要求**」具有本條款第 8(d)8(e)條賦予的含義。

(j) 「**推薦人**」指以自己名義持有有效的 Mox 戶口的人。

(k) 「**成功推薦**」具有本條款第 8 條賦予的含義。

生效日期：2025 年 1 月 11 日

最後更新日期：2025 年 2 月 26 日及 2025 年 3 月 19 日

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(i) "**Referee's Spending Requirement**" has the meaning given in clause 8(d) of these terms. (j) "**Referrer**" means an individual, who has a valid Mox Account in their name. (k) "**Successful Referral**" has the meaning given in clause 8 of these terms. Effective date: 11 January 2025 Last update date: 26 February 2025 and 19 March 2025	

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