

Mox Referral Programme 21 (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. 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:
 - (a) you provide your Referral Code to an individual who has never held a Mox Account (a “**Referee**”);
 - (b) during the period beginning on 4 July 2025 and ending on 30 June 2026 (both dates inclusive), the Referee uses your Referral Code to open a Mox Account;
 - (c) during the period beginning on and from the day the Referee uses your Referral Code and the following 15 days, the Referee completes their Mox Account opening process and receives a welcome notification from Mox (the day on which the Referee receives the welcome notification, the Referee’s “**Joining Day**”); and

Mox 推薦共賞計劃 21 (「本計劃」) 條款及細則

1. 本條款適用於由 Mox Bank Limited (「**Mox**」或「**我們**」) 進行的本計劃。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 (包括其所有附表), 其分別可於 Mox app 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. 如果:
 - (a) 推薦人提供其推薦碼予從沒有以自己名義持有 Mox 戶口的人 (「**好友**」);
 - (b) 在 2025 年 7 月 4 日至 2026 年 6 月 30 日 (包括首尾兩日) 期間, 該好友以您的推薦碼開立 Mox 戶口;
 - (c) 從該好友使用您的推薦碼當天及其後 15 天的期間內完成開立 Mox 戶口開戶程序及收到 Mox 向其發出的迎新通知 (好友收到該迎新通知當日為「**開戶日期**」); 及

<p>(d) during the period beginning on and from the Referee's Joining Day and the following 60 days, the Referee makes an Eligible Referral Transaction,</p> <p>subject to these terms, you will receive the Referral Reward.</p> <p>6. If you are entitled to receive a Referral Reward under the Programme, we will deposit your Referral Reward into your Mox Account within 60 days after all of the requirements in clause 5 of these terms have been satisfied.</p> <p>7. You will receive the reward, gift or any other benefit in respect of the Programme only if:</p> <p>(a) the Referee has never held a Mox Account in their name, at any time. The Referee is considered to have held a Mox Account even if they haven't completed any transactions on their previous Mox Account;</p> <p>(b) when we attempt to deliver the reward, gift or other benefit, both you and the Referee hold a valid Mox Account in your or their name (as applicable) and none of your or the Referee's accounts with Mox have been suspended or is in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>8. 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 other benefit in respect of the Programme and/or its monetary value);</p>	<p>(d) 從該好友的開戶日期及其後 60 天的期間內該好友必須完成一項合資格推薦交易,</p> <p>受制於本條款, 你將獲得推薦獎賞。</p> <p>6. 如您根據本計畫合資格獲得推薦獎賞, 我們將於您滿足本條款第 5 條的要求後 60 天內將您的推薦獎賞存入您的 Mox 戶口。</p> <p>7. 您只能在以下情況有資格獲得本計劃的任何獎賞、禮品或任何其他利益:</p> <p>(a) 好友在任何時間都從沒有以該名義持有 Mox 戶口。儘管好友未曾使用好友舊有的 Mox 戶口進行任何交易, 好友亦會被視為持有 Mox 戶口;</p> <p>(b) 當我們向您發放獎賞、禮品或其他利益時, 您及好友必須持有有效並以自己名義開立的 Mox 戶口, 且推薦人及好友於 Mox 的任何戶口均並未被暫停, 也沒有拖欠或違約; 及</p> <p>(c) 您均滿足我們可能不時指定的任何額外要求。</p> <p>8. 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) 修訂或更改本計劃或本條款 (包括本條款列出的任何日期或與本計劃有關的任何獎賞、禮品或其他利益及/或其現金價值);</p> <p>(b) 暫停或終止本計劃或本條款;</p> <p>(c) 拒絕就本計劃向您提供任何獎賞、禮品或其他利益;</p>
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<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 of the Referee's accounts with Mox have 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);</p> <p>(ii) if we believe that any proceeds in any of your or the Referee's 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 Programme (including to refuse or suspend the participation of any Referrer or Referee in the Programme).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>9. 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>10. If any dispute arises in connection with the Programme, our decision is final.</p> <p>11. To the extent permitted by laws and regulations:</p>	<p>(i) 如我們認為好友於 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）；</p> <p>(ii) 如我們認為您於 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；或</p> <p>(iii) 出於我們認為適當的任何其他理由；及</p> <p>(d) 作出與本計劃相關的任何決定（包括拒絕或暫停任何推薦人或好友參與本計劃）。</p> <p>任何此等決定均視為最終決定並對您具有約束力。</p> <p>9. 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 app 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。</p> <p>10. 如有任何有關本計劃的爭議，我們保留最終決定權。</p> <p>11. 在法律及法規允許的範圍內，就您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）：</p>
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<p>(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damage 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 Programme (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, damage, action, proceeding or claim is due to; and</p> <p>(z) where such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p> <p>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 11 continues after the expiry or termination of the Programme or these terms.</p> <p>12. 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 Programme. 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>13. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) or other benefits</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>本條款第 11 條在本計劃或本條款到期或終止後繼續有效。</p> <p>12. 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計劃有關的付款（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>13. 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>
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<p>or advantages from us directly or indirectly in connection with the Programme. 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>14. The Programme does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>15. Neither your right to participate 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.</p> <p>16. Nothing under these terms or the Programme will deem, imply or suggest that any person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.</p> <p>17. 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>18. 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>19. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>20. To borrow or not to borrow? Borrow only if you can repay!</p>	<p>14. 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。</p> <p>15. 您就本計劃的參與資格或獲得本計劃的任何獎賞、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>16. 本計劃或本條款並不視作、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>17. 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。</p> <p>18. 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>19. 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>20. 借定唔借？還得到先好借！</p> <p>21. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「合資格推薦交易」是指一項購買商品或服務的交易，且滿足本條款第 5(d)條所列名的要求，並不時按我們酌情權決定。在不限制以上條款的情況下，「合資格推薦交易」必須：</p> <p>(i) 由萬事達卡網絡處理；及</p>
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21. Definitions

The following capitalised terms have the meanings set out below:

(a) “**Eligible Referral Transaction**” means a transaction for the purchase of goods or services, as we determine, from time to time, to be eligible to contribute to the satisfaction of the requirement in clause 5(d) of these terms. Without limiting the above, for a transaction to be an ‘Eligible Referral Transaction’:

(i) the transaction must have been processed through the Mastercard network; and

(ii) the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) by the end of the period specified in clause 5(d) of these terms.

(b) “**Joining Day**” has the meaning given in clause 5(c) of these terms.

(c) “**Referee**” has the meaning given in clause 5(a) of these terms.

(d) “**Referral Code**” means the unique referral code in the ‘Discover’ page in your Mox app.

(e) “**Referral Reward**” means the applicable reward, as displayed on the Mox Referral Programme page under the ‘Promotions’ section on our website, from time to time.

Effective date: 4 July 2025

(ii) 於本條款第 5(d)條所列名的期間內由該商戶完成結算（即交易狀態於 Mox app 顯示為「完成」）。

(b) 「開戶日期」具有本條款第 5(c)條賦予的含義。

(c) 「好友」具有本條款第 5(a)條賦予的含義。

(d) 「推薦碼」指其 Mox app 的「探索」頁面內獨特的推薦碼。

(e) 「推薦獎賞」指在我們的網站上之「推廣」部分的 Mox 推薦計劃網頁內不時顯示的有關獎賞。

生效日期：2025 年 7 月 4 日