

<p>Mox Referral Programme 23 (“Programme”) Terms and Conditions</p> <ol style="list-style-type: none"> 1. These terms apply to this Programme offered by Mox Bank Limited (“Mox”, “we”, “us” or “our”). By participating in this 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. You may participate in this Programme as a Referrer or a Referee, or both. 6. We will provide to each individual who has a valid Mox Account in their name (a “Referrer”) a unique referral code via the ‘Discover’ page in their Mox app (a “Referral Code”) that can be used by a Referee to open a Mox Account and complete a Successful Referral. 7. A “Successful Referral” occurs when: <ol style="list-style-type: none"> (a) during the Promotion Period: <ol style="list-style-type: none"> (i) a Referrer provides their Referral 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 	<p>Mox 推薦共賞計劃 23 (「本計劃」) 條款及細則</p> <ol style="list-style-type: none"> 1. 本條款適用於由 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 (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如有任何不一致, 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. 您可以參加本計劃成為推薦人或受薦人或同時成為推薦人及受薦人。 6. 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 app 內的「探索」頁面, 提供一個獨特的推薦碼 (「推薦碼») 供受薦人開立 Mox 戶口, 以完成一項成功推薦。 7. 「成功推薦」指, 當: <ol style="list-style-type: none"> (a) 在推廣期內: <ol style="list-style-type: none"> (i) 推薦人提供其推薦碼予從未以自己名義持有 Mox 戶口的人 (「受薦人」); 及
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<p>the Mox app using the Referrer's Referral Code;</p> <p>(b) during the period beginning on and from the day the Referee uses the Referrer's 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");</p> <p>(c) during the period beginning on and from Referee's Joining Day and the following 30 days, the Referee completes the Mox Credit application process and receives a Mox Credit approval notification from Mox (the day on which the Referee receives their approval notification, the Referee's "Approval Day"); and</p> <p>(d) during the period beginning on and from the Referee's Approval Day and the following 30 days ("Reward Period"), the Referee completes one or more Eligible Spending Transaction(s) with their Mox Credit Card with cumulative spending of at least HKD1,000 ("Referee's Spending Requirement").</p> <p>8. 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>9. We will determine whether an Eligible Spending Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).</p> <p>10. Subject to these terms, if a Successful Referral occurs, the Referrer and the Referee will receive the respective cash reward set out in the table below:</p>	<p>(ii) 該受薦人下載 Mox app 並以推薦人的推薦碼透過 Mox app 申請開立 Mox 戶口;</p> <p>(b) 於該受薦人使用推薦人的推薦碼當天及其後 15 天的期間內, 該受薦人完成開立 Mox 戶口開戶程序及收到 Mox 向其發出的迎新通知 (受薦人收到該迎新通知當天為受薦人的「開戶日期」);</p> <p>(c) 於受薦人的開戶日期當天及其後 30 天的期間內, 受薦人完成 Mox Credit 申請程序及收到 Mox 向其發出的 Mox Credit 批核通知 (受薦人收到該批核通知當天為受薦人的「批核日期」); 及</p> <p>(d) 於受薦人的批核日期當天及其後 30 天 (「獎賞期」)的期間內, 受薦人以其 Mox Credit Card 完成一個或以上的合資格消費交易, 而累計交易金額不少於 HKD1,000 (「受薦人消費要求」)。</p> <p>8. 您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>9. 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消費交易。</p> <p>10. 如成功推薦後, 受制於本條款, 推薦人及受薦人將獲得以下列表中相關的現金獎賞:</p> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 50%; padding: 5px;">如您是...</td> <td style="width: 50%; padding: 5px;">現金獎賞</td> </tr> </table>	如您是...	現金獎賞
如您是...	現金獎賞		

If you are the...	Cash Reward	推薦人	每項成功推薦可獲得 HKD300
Referrer	HKD300 for each Successful Referral	受薦人	HKD300
Referee	HKD300	<p>11. 我們將會在以下情況發生後 60 天內將相應的現金獎賞存入推薦人及受薦人各自的 Mox 戶口：</p> <p>(a) 如您是推薦人，我們確定您已成功推薦；及</p> <p>(b) 如您是受薦人，您完成計入受薦人消費要求之合資格消費交易已由商戶結算（即在 Mox app 內顯示為「完成」）。</p> <p>12. 您只可以受薦人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。</p> <p>13. 您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) 如您是受薦人，在使用推薦碼開立 Mox 戶口之前的任何時間，您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；</p> <p>(b) 當我們試圖向您發放相應獎賞、禮品或其他利益時，推薦人及受薦人均持有有效並以自己名義開立的 Mox 戶口，且推薦人及受薦人的 Mox 戶口均並未被暫停，也沒有拖欠或違約的情況；及</p> <p>(c) 推薦人及受薦人滿足我們不時提出的任何額外要求。</p>	

<p>(c) both the Referrer and the Referee satisfy any additional requirements we may specify from time to time.</p> <p>14. 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 this Programme or these terms (including any dates set out in these terms or any reward, gift or benefit in respect of this Programme and/or its respective monetary value);</p> <p>(b) suspend or terminate this Programme or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of this Programme:</p> <p>(i) if we believe that any of the Referee's 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);</p> <p>(ii) if we believe that any proceeds in any of the Referee's or Referrer'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;</p> <p>(d) make any decision in connection with this Programme (including to refuse or suspend the participation of a Referrer or Referee in this Programme); and</p> <p>(e) determine that a Referral Code has been used for an improper purpose and cancel the use of the Referral Code.</p>	<p>14. 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) 拒絕向您提供本計劃的任何獎賞、禮品或其他利益：</p> <p>(i) 如我們相信受薦人的任何 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）；</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) 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受薦人參與本計劃）；及</p> <p>(e) 決定推薦碼是否以不當目的被使用，而取消推薦碼之使用。</p> <p>任何此等決定均視為最終決定及對您（無論作為推薦人或受薦人，按適用）具有約束力。</p> <p>15. 在不限制本條款的情況下，我們可以確定您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鑒定的</p>
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<p>Any such decision shall be conclusive and binding on you (whether as a Referrer or a Referee, as applicable).</p> <p>15. Without limiting anything in these terms, we may determine whether or not you can combine this Programme with other offers or promotions that we may offer from time to time. We will let you know if you can combine this 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>16. If you are the Referee and you have 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>17. If any dispute arises in connection with this Programme, our decision is final.</p> <p>18. 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 damage 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 against Mox or its affiliates, shareholders or partners,</p> <p>arising from or in connection with your participation in this Programme, whether as a Referrer or a Referee or otherwise, (including any decision not to give you, or your failure to receive,</p>	<p>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>16. 如您是受薦人而您獲取相應現金獎賞，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 戶口扣除該現金獎賞的總價值。</p> <p>17. 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>18. 在法律及法規允許的範圍內，就您（無論作為推薦人或受薦人或以其他身分）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> <p>(a) Mox 及其任何關聯公司、股東及合作夥伴對您（無論作為推薦人或受薦人或以其他身分）遭受的任何損失或損害賠償均不承擔任何責任；及</p> <p>(b) 您（無論作為推薦人或受薦人或以其他身分）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>
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<p>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 18 continues after the expiry or termination of this Programme or these terms.</p> <p>19. 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 this 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>20. 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 this 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>21. This Programme does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>22. Neither your right to participate in this Programme, nor your eligibility to receive</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 18 條在本計劃或本條款到期或終止後仍會繼續有效。</p> <p>19. 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。</p> <p>20. 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）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。</p> <p>21. 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>22. 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士，也不得交換或轉換為任何其他利益或權利。</p> <p>23. 本計劃或本條款並未視作、暗示或表示推薦人、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>24. 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</p>
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<p>any reward, gift or other benefit in respect of this Programme may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>23. Nothing under these terms or this 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>24. 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>25. These terms are governed by Hong Kong law. In connection with these terms, you agree that (a) the courts of Hong Kong have exclusive jurisdiction for any proceeding you commence and (b) we may commence proceedings in any jurisdiction.</p> <p>26. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>27. To borrow or not to borrow? Borrow only if you can repay!</p> <p>28. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “Approval Day” has the meaning given in clause 7(c) of these terms.</p> <p>(b) “Cash Reward” has the meaning given in clause 10 of these terms.</p> <p>(c) “Eligible Spending Transaction(s)” means transactions for the purchase of goods or services, as we determine, from time to time, to be eligible to contribute towards the Referee’s</p>	<p>任何條文，或享有本條款任何條文下的利益。</p> <p>25. 本條款受香港法律管限及詮釋。就本條款而言，您同意 (a) 香港法院對您提起的任何訴訟具有專屬管轄權及 (b) 我們可以在任何司法管轄區提起訴訟。</p> <p>26. 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>27. 借定唔借？還得到先好借！</p> <p>28. 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 7(c) 條賦予的含義。</p> <p>(b) 「現金獎賞」具有本條款第 10 條賦予的含義。</p> <p>(c) 「合資格消費交易」是指我們不時按我們的酌情權決定可計入受薦人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) 要使一項交易計入受薦人消費要求，該交易必須在獎賞期內獲相關商戶結算（即交易狀態必須於 Mox app 上顯示為「完成」）；及</p> <p>(ii) 不合資格獲得 Mox Card 獎賞的交易均不被視為合資格消費交易（請參閱卡獎賞附表第 2 條中列明不合資格賺取 Mox Card 獎賞的交易，</p>
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<p>Spending Requirement. Without limiting the above:</p> <p>(i) for a transaction to 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) by the end of the Reward Period; and</p> <p>(ii) transactions that are ineligible for Mox Card Rewards are <i>not</i> Eligible Spending Transaction(s) (see clause 2 of the Rewards for Cards Schedule for transactions that are ineligible for Mox Card Rewards, which include e-wallet top-ups such as Octopus top-ups conducted using Apple Pay).</p> <p>(d) “Joining Day” has the meaning given in clause 7 (b) of these terms.</p> <p>(e) “Promotion Period” means the period beginning on 12 March 2026 and ending on 26 May 2026 (both dates inclusive).</p> <p>(f) “Referee” has the meaning given in clause 7(a)(i) of these terms.</p> <p>(g) “Referee’s Spending Requirement” has the meaning given in clause 7(d) of these terms.</p> <p>(h) “Referrer” has the meaning given in clause 6 of these terms.</p> <p>(i) “Referral Code” has the meaning given in clause 6 of these terms.</p> <p>(j) “Reward Period” has the meaning given in clause 7(d) of these terms.</p> <p>(k) “Successful Referral” has the meaning given in clause 7(d) of these terms.</p> <p>Last update: 23 April 2026</p>	<p>包括電子錢包充值，如通過 Apple Pay 增值八達通卡的交易)。</p> <p>(d) 「開戶日期」具有本條款第 7(b)條賦予的含義。</p> <p>(e) 「推廣期」是指 2026 年 3 月 12 日至 2026 年 5 月 26 日 (包括首尾兩天)。</p> <p>(f) 「受薦人」具有本條款第 7(a)(i) 條賦予的含義。</p> <p>(g) 「受薦人消費要求」具有本條款第 7(d)條賦予的含義。</p> <p>(h) 「推薦人」具有本條款第 6 條賦予的含義。</p> <p>(i) 「推薦碼」具有本條款第 6 條賦予的含義。</p> <p>(j) 「獎賞期」具有本條款 7(d)條賦予的含義。</p> <p>(k) 「成功推薦」具有本條款第 7(d)條賦予的含義。</p> <p>最後更新日期：2026 年 4 月 23 日</p>
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