

**Mox Referral Programme: Exclusive Campaign (the “Exclusive Programme”) Terms and Conditions**

1. These terms apply to the Exclusive Programme offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**” or “**our**”). By participating in the Exclusive 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 Mox Referral Programme 16 Terms and Conditions (“**Referral Programme 16 Terms**”), which can be found in the Mox app and/or our website.
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. To participate in the Exclusive Programme, if you are:
  - (a) a Referrer, you must be amongst the first 300 Referrers who have completed the registration on our designated website during the Registration Period, and receive an email from Mox after the Registration Period confirming that you have successfully registered for the Exclusive Programme (the day on

**Mox 推薦共賞計劃：獨家獎賞計劃（「本獨家計劃」）條款及細則**

1. 本條款適用於由 Mox Bank Limited（「**Mox**」、「**我們**」）進行的本獨家計劃。參加本獨家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（包括其附表），分別可於 Mox 應用程式及 / 或我們的網站找到，及我們可能向你提供的任何其他條款，而該等條款繼續適用於你與我們的關係及你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，本條款必須一併閱讀 Mox 推薦共賞計劃 16 條款及細則（「**推薦計劃 16 條款及細則**」），其可於 Mox 應用程式及 / 或我們的網站找到。
4. 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。
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. 如要參加本獨家計劃：
  - (a) 作為推薦人，你必須為首 300 位推薦人之一在登記期間於指定網頁完成登記，及於登記期後收到一封由 Mox 發出的電郵確認你已成功登記可以參與本獨家計劃（你收到該電郵當天為「**登記日期**」）；或

<p>which you receive the email, the “<b>Registration Day</b>”); or</p> <p>(b) a Referee, you satisfy the requirement in clauses 8(b)(ii) of these terms.</p> <p>7. If you participate in this Exclusive Programme as a Referrer, you will no longer be a ‘Premier Referrer’ under the Premier Referrer Top-up Campaign T&amp;Cs on and from the Registration Day. You will not be eligible for any additional cash reward(s) under the Premier Referrer Top-up Campaign T&amp;Cs for each of ‘Successful Referral’ that occurs on or after the Registration Day.</p> <p>8. During the Programme Period:</p> <p>(a) for each ‘Successful Referral’ you make, if you are eligible for a Cash Reward under the Referral Programme 16 Terms as a Referrer, subject to these terms and the Quota (as described in clause 12 of these terms), you will receive an additional cash reward of HKD200 (“<b>Bonus Cash Reward</b>”);</p> <p>(b) if a Mox Account Successful Referral occurs and you are not eligible for a Cash Reward under the Referral Programme 16 Terms:</p> <p>(i) as the Referrer, you will receive:</p> <p>(A) a cash reward of HKD400; and</p> <p>(B) subject to the Quota, a Bonus Cash Reward,</p> <p>(collectively, “<b>Mox Account Referrer Reward</b>”);</p> <p>(ii) as the Referee, you will receive a cash reward of HKD700 (“<b>Mox Account Referee Reward</b>”); or</p> <p>(c) if a Mox Account Successful Referral occurs and you are eligible for a Cash</p>	<p>(b) 作為好友，你須滿足本條款第 8(b)(ii) 條的要求。</p> <p>7. 如果你作為推薦人參加本獨家計劃，由登記日期當天起，你將不再是星級推薦人推廣條款及細則下的「星級推薦人」。就由登記日期當天起完成的每項「成功推薦」，你將失去資格獲得任何星級推薦人推廣條款及細則下的額外現金獎賞。</p> <p>8. 在計劃期內：</p> <p>(a) 就完成的每項「成功推薦」，如果你作為推薦人根據推薦共賞計劃 16 條款及細則合資格獲得現金獎賞，受制於本條款及名額（定義見本條款第 12 條），你將獲得額外港幣 200 元的現金獎賞（「<b>額外推薦獎賞</b>」）；</p> <p>(b) 如 Mox 戶口成功推薦已完成及你根據推薦共賞計劃 16 條款及細則沒有合資格獲得現金獎賞：</p> <p>(i) 假如你是推薦人，你將獲得：</p> <p>(A) 港幣 400 元的現金獎賞；及</p> <p>(B) 受限於名額，額外推薦獎賞，（合稱為「<b>Mox 戶口推薦人獎賞</b>」）；</p> <p>(ii) 假如你是好友，你將獲得港幣 700 元的現金獎賞（「<b>Mox 戶口好友獎賞</b>」）；或</p> <p>(c) 如 Mox 戶口成功推薦已完成及你根據推薦共賞計劃 16 條款及細則合資格獲得現金獎賞（不論作為推薦人或好</p>
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<p>Reward under the Referral Programme 16 Terms (whether as the Referrer or Referee), you will not receive the Mox Account Spending Reward.</p> <p>9. A “<b>Mox Account Successful Referral</b>” occurs when:</p> <p>(a) after the Referrer completes the registration in accordance with clause 6(a) of these terms and during the Programme Period:</p> <p>(i) a Referrer provides their Invitation Code to a Referee; and</p> <p>(ii) the Referee downloads the Mox app and opens a Mox Account 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 day on which the Referee receives a welcome notification, the “<b>Joining Day</b>”); and</p> <p>(c) during the period from the Referee’s Joining Day and the following 60 days, the Referee spends at least HKD4,000 on one or more Mox Account Eligible Transaction(s) with their Mox Card linked to Mox Account, (“<b>Mox Account Spending Requirement</b>”).</p> <p>10. “<b>Mox Account Eligible Transaction(s)</b>” are transactions for the purchase of goods or services which we determine (in our absolute discretion) are eligible to contribute towards the Mox Account Spending Requirement. Without limiting the above:</p> <p>(a) for a transaction to be a ‘Mox Account Eligible Transaction’ and contribute</p>	<p>友), 你將不會獲得 Mox 戶口消費獎賞。</p> <p>9. 「<b>Mox 戶口成功推薦</b>」是指, 當:</p> <p>(a) 推薦人根據本條款第 6(a)條成功登記後並在計劃期內:</p> <p>(i) 推薦人提供其邀請碼予好友; 及</p> <p>(ii) 該好友下載 Mox 應用程式並以推薦人的邀請碼申請開立 Mox 戶口;</p> <p>(b) 該好友於使用推薦人的邀請碼當天及其後 15 天的期間內, 完成開立 Mox 戶口的申請程序, 以使其 Mox 戶口可供使用 (你收到該迎新通知當日為「<b>開戶日期</b>」); 及</p> <p>(c) 於好友成功開立及可使用 Mox 戶口當天及其後的 60 天內, 好友透過連接至 Mox 戶口的 Mox 卡完成一個或以上的 Mox 戶口合資格交易, 而交易金額不少於港幣 4,000 元 (「<b>Mox 戶口消費要求</b>」)。</p> <p>10. 「<b>Mox 戶口合資格交易</b>」是指計入 Mox 戶口消費要求購買商品或服務的交易 (按我們的絕對酌情權作出最終決定)。在不限以上條款的情況下:</p> <p>(a) 一項交易要成為「Mox 戶口合資格交易」及計入 Mox 戶口消費要求, 該交易須在 2024 年 12 月 20 日或之前, 由該商戶完成結算 (即交易狀態必須於 Mox 應用程式顯示為「<b>完成</b>」); 及</p>
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<p>towards the Mox Account Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as 'completed' in the Mox app) on or before 20 December 2024; and</p> <p>(b) transactions that are ineligible for CashBack are <i>not</i> 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>11. If we determine that a Successful Referral or a Mox Account Successful Referral has occurred, subject to these terms, we will deposit the Bonus Cash Reward and Mox Account Spending Reward (as applicable) into your Mox Account on or before 14 February 2025. Whether a Successful Referral or a Mox Account Successful Referral has occurred will be determined by us in our absolute discretion based on referral records held by us (which are final and conclusive in case of any dispute).</p> <p>12. The number of Bonus Cash Reward available for distribution is subject to a quota of 1,000 ("<b>Quota</b>"). The 'Programme Period' will end on the earlier of the last day of that period and the day on which the Quota has been reached. The Quota is available on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the usage or continued availability of the Quota.</p> <p>13. You will receive the reward, gift or any other benefit in respect of the Exclusive Programme only if:</p> <p>(a) each of the Referrer and the relevant Referee(s) hold a valid Mox Account in their respective names when we</p>	<p>(b) 不合資格享有 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，包括電子錢包交易，如通過微信支付進行的交易，以及通過 Apple Pay 增值八達通卡的交易）。</p> <p>11. 如我們決定一項成功推薦或 Mox 戶口成功推薦已完成，受制於本條款，我們將會在 2025 年 2 月 14 日或之前將額外推薦獎賞及 Mox 戶口消費獎賞（按適用），存入你的 Mox 戶口。我們將根據我們持有的推薦紀錄（如有任何差異，我們保留最終決定權）決定一項成功推薦或 Mox 戶口成功推薦是否已完成。</p> <p>12. 額外推薦獎賞的派發名額為 1,000 份（「<b>名額</b>」）。「計劃期」將於該期間的最後一天或名額已滿當天結束（以較早者為準）。名額的供應，按我們絕對酌情權，以先到先得的方式提供。我們不會通知你任何名額使用或供應的最新情況。</p> <p>13. 你只有在以下情況下才可獲得與本獨家計劃相應的獎賞、禮品或任何其他利益：</p> <p>(a) 當我們試圖向推薦人及相關的好友發放獎賞、禮品或其他利益時，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 Mox 戶口並未被我們或推薦人或該相關的好友暫停或關閉，也沒有拖欠或違約；及</p> <p>(b) 推薦人及相關的好友均符合我們向你們指定的任何其他額外要求。</p>
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<p>attempt to give you the reward, gift or other benefit, with neither Mox Accounts having been suspended or closed by you or us or in arrears or default; and</p> <p>(b) each of the relevant Referrer and the relevant Referee meets any additional requirements we may specify from time to time.</p> <p>14. You can only participate in the Exclusive Programme as a Referee once. However, subject to clause 6(a) of these terms, you can participate in the Exclusive Programme as a Referrer as many times as you like.</p> <p>15. We reserve the right, at any time without notice or reason and in our sole discretion, to:</p> <p>(a) change, modify, suspend or terminate the Exclusive Programme or these terms (including any dates set out in these terms or any reward, gift or other benefit and/or its monetary value);</p> <p>(b) suspend or terminate the Exclusive Programme or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of the Exclusive Programme for any reason we deem appropriate; and</p> <p>(d) make any decision in connection with the Exclusive Programme (including to refuse or suspend the participation of the Referrer in the Exclusive Programme).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>16. Without limiting anything in these terms, we may determine whether or not you can combine the Exclusive Programme with other offers or promotions that we may offer from time to time. We will let you</p>	<p>14. 你只可以好友身分參與本獨家計劃一次，儘管如此，受制於本條款第 6(a)條，你可以以推薦人身分多次參與本獨家計劃。</p> <p>15. 我們保留其權利及酌情權而無須通知或提供原因，隨時：</p> <p>(a) 更改、修訂、暫停或終止本獨家計劃或其條款（包括本條款中的任何日期、任何獎賞，禮品或其他利益及 / 或其現金價值）；</p> <p>(b) 暫停或終止本獨家計劃或本條款；</p> <p>(c) 按任何我們認為適當的理由拒絕就本獨家計劃向你提供任何獎賞、禮品或其他利益；及</p> <p>(d) 對本獨家計劃作出任何決定（包括拒絕或暫停推薦人參與本獨家計劃）。</p> <p>就以上的任何決定，我們擁有最終決策權及對你具有約束力。</p> <p>16. 在不限制這些條款的情況下，我們可以決定你是否可以將本獨家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 應用程式及 / 或我們網站通知你本獨家計劃是否可以與其他優惠或推廣一併使用。</p> <p>17. 如與本獨家計劃有關而引起的任何爭議，則我們擁有最終決策權。</p> <p><b>18. 在法律及法規允許的範圍內，就你（不論作為推薦人或好友或以其他身份）為因參與本獨家計劃或本條款所致或相關引起的損失或損害賠償（包括任何不向你提供獎賞、禮品或其他利益的決定或你未能獲得</b></p>
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<p>know if you can combine the Exclusive 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>17. If any dispute arises in connection with the Exclusive 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 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 or shareholders,</p> <p>arising from or in connection with your participation in the Exclusive 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, 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><b>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</b></p>	<p><b>任何獎賞、禮品或其他利益)：</b></p> <p><b>(a) Mox 及其關聯公司、股東或合作夥伴對你遭受的任何損失或損害賠償不承擔任何責任；及</b></p> <p><b>(b) 你（不論作為推薦人或好友或以其他身份）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，</b></p> <p><b>除非該等損失、損害賠償、法律行動、法律程序或索償是：</b></p> <p><b>(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</b></p> <p><b>(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引致。</b></p> <p><b>本條款第 18 條在本條款或計劃終止後仍會繼續有效。</b></p> <p>19. 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獨家計劃有關的付款（例如津貼）、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>20. 你知悉第三方可能會直接或間接從我們獲得與本獨家計劃有關的付款（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</p>
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<p><b>This clause 18 continues after the expiry or termination of the Exclusive Programme or these terms.</b></p> <p>19. 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 Exclusive 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>20. 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 Exclusive Programme. The nature, amount and method of calculating any such benefits or advantages may vary from time to 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>21. 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>22. The Exclusive Programme does not constitute an offer, invitation or recommendation to any person to enter into any transaction.</p> <p>23. Neither your participation in the Exclusive Programme nor your eligibility to receive any reward, gift or other benefit in respect of the Exclusive Programme may be transferred or assigned to any other</p>	<p>先向你披露。</p> <p>21. 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>22. 本獨家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>23. 你就本獨家計劃的參與或獲取本獨家計劃的任何獎賞、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>24. 本獨家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>25. 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>26. 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>27. 借定唔借？還得到先好借！</p> <p><b>28. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) 「<b>額外推薦獎賞</b>」具有本條款第 8(a)條賦予的含義。</p> <p>(b) 「<b>Mox 戶口推薦人獎賞</b>」具有本條款第 8(b)(i)條賦予的含義。</p>
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<p>person or exchanged or converted into any other benefit or right.</p> <p>24. Nothing under these terms or the Exclusive 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>25. 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>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><b>28. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) <b>"Bonus Cash Reward"</b> has the meaning given in clause 8(a) of these terms.</p> <p>(b) <b>"Mox Account Referrer Reward"</b> has the meaning given in clause 8(b)(i) of these terms.</p> <p>(c) <b>"Mox Account Referee Reward"</b> has the meaning given in clause 8(b)(ii) of these terms.</p> <p>(d) <b>"Mox Account Spending Requirement"</b> has the meaning given in clause 9(c) of these terms.</p> <p>(e) <b>"Mox Account Spending Reward"</b> means the Mox Account Referrer Reward or the Mox Account Referee</p>	<p>(c) <b>「Mox 戶口好友獎賞」</b> 具有本條款第 8(b)(ii)條賦予的含義。</p> <p>(d) <b>「Mox 戶口消費要求」</b> 具有本條款第 9(c)條賦予的含義。</p> <p>(e) <b>「Mox 戶口消費獎賞」</b> 是指，按文意所指，Mox 戶口推薦人獎賞或 Mox 戶口好友獎賞。</p> <p>(f) <b>「星級推薦人」</b> 具有星級推薦人額外獎賞推廣條款賦予的含義。</p> <p>(g) <b>「星級推薦人推廣條款」</b> 是指 Mox 推薦共賞計劃：「星級推薦人」額外獎賞推廣條款及細則。</p> <p>(h) <b>「計劃期」</b> 受制於本條款第 12 條，指 2024 年 8 月 7 日至 2024 年 9 月 30 日的期間（包括首尾兩天）。</p> <p>(i) <b>「名額」</b> 具有本條款第 12 條賦予的含義。</p> <p>(j) <b>「推薦計劃 16 條款及細則」</b> 具有本條款第 3 條賦予的含義。</p> <p>(k) <b>「好友」</b> 具有推薦計劃 16 條款及細則賦予的含義。</p> <p>(l) <b>「推薦人」</b> 具有推薦計劃 16 條款及細則賦予的含義。</p> <p>(m) <b>「登記日期」</b> 具有本條款第 6(a)條款及細則賦予的含義。</p> <p>(n) <b>「登記期」</b> 是指 2024 年 7 月 24 日至 2024 年 7 月 30 日（包括首尾兩天）的期間。</p> <p>(o) <b>「成功推薦」</b> 具有推薦計劃 16 條款及</p>
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<p>Reward, as the context requires</p> <p>(f) “<b>Premium Referrer</b>” has the meaning given in the Premium Referrer Top-up Campaign T&amp;Cs.</p> <p>(g) “<b>Premium Referrer Top-up Campaign T&amp;Cs</b>” means Mox Referral Programme: Premium Referrer Top-up Campaign Terms and Conditions.</p> <p>(h) “<b>Programme Period</b>” means, subject to clause 12 of these terms, the period beginning on 7 August 2024 and ending on 30 September 2024 (both dates inclusive).</p> <p>(i) “<b>Quota</b>” has the meaning given in clause 12 of these terms.</p> <p>(j) “<b>Referral Programme 16 T&amp;Cs</b>” has the meaning given in clause 3 of these terms.</p> <p>(k) “<b>Referee</b>” has the meaning given in the Referral Programme 16 Terms.</p> <p>(l) “<b>Referrer</b>” has the meaning given in the Referral Programme 16 Terms.</p> <p>(m) “<b>Registration Day</b>” has the meaning given in clause 6(a) of these terms.</p> <p>(n) “<b>Registration Period</b>” means the period beginning on 24 July 2024 and ending on 30 July 2024 (both dates inclusive).</p> <p>(o) “<b>Successful Referral</b>” has the meaning given in the Referral Programme 16 Terms.</p> <p>Last updated: 24 July 2024</p>	<p>細則賦予的含義。</p> <p>最後更新日期：2024年7月24日</p>
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