

**Mox Referral Programme: Referrer's Exclusive Campaign (May 2024) (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 and the Mox Referral Programme 14 Terms and Conditions ("Referral Programme 14 T&Cs") (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 can participate in the Programme if you are a customer of Mox and hold a valid Mox Account in your name.
5. During the Promotion Period, if you participate in the Mox Referral Programme 14 as a 'Referrer' (under, and as defined in, the Referral Programme 14 T&Cs), for each 'Successful Referral' (under, and as defined in, the Referral Programme 14 T&Cs) you complete, in addition to any rewards you may receive under the Mox Referral Programme 14, you will receive an additional cash reward of HKD400 ("**Extra Referrer's Reward**").
6. Subject to clause 7 of these terms, we will deposit the Extra Referrer's Reward(s) into your Mox Account on or before 31 July 2024.

**Mox 推薦共賞計劃：推薦人獨家推廣（「本計劃」）（2024年5月）條款及細則**

1. 本條款適用於由 Mox Bank Limited（「Mox」、「我們」）進行的推廣。參加本推廣即表示你同意本條款。
2. 你必須一併閱讀本條款、我們的個人資料收集聲明、私隱政策聲明、一般條款及細則以及 Mox 推薦共賞計劃 14 條款及細則（「**推薦計劃 14 條款及細則**」）（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. 如你是 Mox 的客戶及持有以自己名義開立有效的 Mox 戶口，即可參與本計劃。
5. 於推廣期內，如你作為「推薦人」（定義見推薦計劃 14 條款及細則）參與 Mox 推薦共賞計劃 14 完成每項「成功推薦」（定義見推薦計劃 14 條款及細則），除任何你可從 Mox 推薦共賞計劃 14 獲得的獎賞外，你將就每一項成功推薦獲取額外港幣 400 元的現金獎賞（「**額外推薦獎賞**」）。
6. 受制於本條款第 7 條，我們將會在 2024 年 7 月 31 日或之前將額外推薦獎賞存入你的 Mox 戶口。

<p>7. You are eligible to receive the Extra Referrer's Reward(s) only if:</p> <p>(a) you have never completed a Successful Referral or received any cash reward as a 'referrer' pursuant to any other programme or promotion prior to you receiving your Participation Email;</p> <p>(b) you and the relevant 'Referee(s)' (under, and as defined in, the Referral Programme 14 T&amp;Cs) hold a valid Mox Account in your or their respective names when we attempt to pay you the Extra Referrer's Reward, with neither your or the relevant Referee's Mox Account having been suspended or closed or in arrears or default; and</p> <p>(c) you meet any additional requirements communicated by us.</p> <p>8. Neither your participation in the Programme nor your eligibility for any Extra Referrer's Reward may be transferred, exchanged or converted into any other benefit or right.</p> <p>9. Mox reserves the right, at any time without notice or reason and in its sole discretion, to:</p> <p>(a) change, modify, suspend or terminate the Programme or these terms (including any dates set out in these terms or any Extra Referrer's Reward and its monetary value);</p> <p>(b) refuse to offer or pay you any Extra Referrer's Cash Reward if we believe that any relevant Mox Account has been opened for an improper purpose or for any other reason we deem relevant; and</p> <p>(c) make any decision in connection with the Programme (including to refuse or suspend your participation in the Programme or determine whether the</p>	<p>7. 你只有在以下情況下才有資格獲得額外推薦獎賞:</p> <p>(a) 你在收到參與電郵之前, 未曾就任何其他計劃或推廣以推薦人身分完成一項成功推薦或獲得任何現金獎賞;</p> <p>(b) 當我們向你支付額外推薦獎賞時, 你及相關的好友 (根據推薦計劃 14 條款及細則的定義) 均持有有效並以自己名義開立的 Mox 戶口, 且該 Mox 戶口並未被我們或你或該相關的好友暫停或關閉, 也沒有拖欠或違約; 及</p> <p>(c) 你符合我們向你傳遞的任何其他附加要求。</p> <p>8. 你參加本計劃的資格或任何額外推薦獎賞之得獎資格均不得轉讓、交換或換取為任何其他獎賞或權利。</p> <p>9. Mox 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、暫停或終止本計劃或其條款 (包括本條款中的任何日期或額外推薦獎賞及其現金價值) ;</p> <p>(b) 拒絕向你支付或發放任何額外推薦獎賞, 如我們相信任何相關的 Mox 戶口的開立是建基於不當目的或任何其他我們認為適當的理由; 及</p> <p>(c) 對本計劃作出任何決定 (包括拒絕或暫停你參與本計劃或決定額外推薦獎賞是否可與其他優惠或推廣一併使用) 。</p>
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<p>Extra Referrer's Reward(s) can or cannot be combined with any other offer or promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>10. If any dispute arises in connection with the Programme, our decision is final.</p> <p><b>11. To the extent permitted by laws and regulations:</b></p> <p><b>(a) Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and</b></p> <p><b>(b) you shall release Mox and its affiliates and shareholders from all actions, proceedings and claims which may be brought by or against Mox or its affiliates or shareholders,</b></p> <p><b>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 due to Mox's or its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss, action, proceeding or claim are reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</b></p> <p><b>This clause 11 continues after the expiry or termination of the Programme or these terms.</b></p> <p>12. 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>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>10. 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><b>11. 在法律及法規允許的範圍內，就你對本計劃及本條款相關的參與（包括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）：</b></p> <p><b>(a) Mox 及其關聯公司及股東對你遭受的任何損失不承擔任何責任；及</b></p> <p><b>(b) 你須使 Mox 及其關聯公司及股東免於針對 Mox 或其關聯公司或股東的所有法律行動、法律程序及索償，</b></p> <p><b>惟就直接及純粹因 Mox 或其關聯公司或股東的疏忽、欺詐行為、或故意失責而引致該損失、法律行動、法律程序或索償是合理可預見的及直接及完全由該疏忽、欺詐行為、或故意失責而引致則除外。</b></p> <p><b>本條款第 11 條在本條款或計劃終止後仍會繼續有效。</b></p> <p>12. 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>13. 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>
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13. The Programme does not constitute an offer, invitation or recommendation to any person to enter into any transaction.

14. 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.

15. 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.

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

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

#### 18. Definitions

The following capitalised terms have the meanings set out below:

- (a) "**Extra Referrer's Reward**" means a cash reward of HKD400.
- (b) "**Promotion Period**" means the period beginning on 20 March 2024 and ending on 5 April 2024 (on 5 April 2024, this end date was changed to 30 April 2024. And on 30 April 2024, the end date was changed to 31 May 2024) (both dates inclusive).
- (c) "**Referral Programme 14 T&Cs**" means "Mox Referral Programme 14 Terms and Conditions".

Last updated: 30 April 2024

14. 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。

15. 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。

16. 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。

17. 借定唔借？還得到先好借！

#### 18. 定義

以下定義具有以下含義：

- (a) 「**額外推薦獎賞**」是指港幣 400 元的現金獎賞。
- (b) 「**推廣期**」是指 2024 年 3 月 20 日至 2024 年 4 月 5 日（於 2024 年 4 月 5 日，推廣期完結日已改為 2024 年 4 月 30 日；並於 2024 年 4 月 30 日，推廣期完結日已改為 2024 年 5 月 31 日）（包括首尾兩天）。
- (c) 「**推薦計劃 14 條款及細則**」是指「Mox 推薦共賞計劃 14 條款及細則」。

最後更新日期：2024 年 4 月 30 日