



### Mox Split Purchase Lucky Draw Promotion (“Promotion”) Terms and Conditions

1. These terms apply to the Promotion offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**” or “**our**”). By participating in the Promotion, 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 (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 meaning given to them in our General Terms and Conditions.
4. If you:
  - (a) during the Entry Period, apply for a Split Purchase of any tenor for any eligible Mox Credit transaction or Eligible Statement Balance; and
  - (b) such Split Purchase is approved by us on or before 3 January 2024,(an “**Eligible Split Purchase**”), subject to these terms, you will receive one entry into the Lucky Draw.
5. We will determine whether a Split Purchase is an Eligible Split Purchase based on the records held by us, which are final and conclusive in case of any discrepancy.
6. If you receive an entry into the Lucky Draw, we will automatically enter you into the draw without any further action from you.

### Mox 簽賬分期大抽獎推廣（「本推廣」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）進行的推廣。參與本推廣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（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. 如果你：
  - (a) 在參加期內，就任何合資格 Mox Credit 交易或合資格結單結餘成功申請一項任何還款期的「簽賬分期」，
  - (b) 而該簽賬分期於 2024 年 1 月 3 日或之前經 Mox 成功批核，（每項為「**合資格簽賬分期**」），受制於本條款，你會獲得參加大抽獎的機會一次。
5. 我們將根據我們持有的紀錄決定一項簽賬分期是否為合資格簽賬分期（如有任何差異，我們保留最終決定權）。

<p>7. You can only enter into the Lucky Draw for up to 5 times. You can only receive one Prize.</p> <p>8. We will hold the Lucky Draw on 19 January 2024 and select 30 winners randomly (each, a <b>“Winner”</b>). We will notify each Winner on or before 22 January 2024. If you are a Winner, we will send you an email (<b>“Redemption Email”</b>) and SMS letting you know that you have won. The Redemption Email will contain details on how you can redeem the Prize. We will send the Redemption Email and SMS to your email address and phone number that are based on our records. You must redeem the Prize within the time period specified and in accordance with the Redemption Email, otherwise you will forfeit your right to the Prize.</p> <p>We will also announce the winners of the Lucky Draw on our website and/or social media platform on or before 22 January 2024.</p> <p>9. In the event that a Winner cannot collect the Prize in person, they may authorise a representative to collect the Prize on their behalf by producing the prize redemption authorisation letter signed by the Winner (in the form attached to the Redemption Email), for our verification. It is at your own risk to authorise a representative to collect the Prize on your behalf. We are not responsible for any loss or damage to the Prize as a result of the redemption or usage of the Prize.</p> <p>10. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you hold a valid Mox Account in your name when we attempt to give you the reward, gift or other benefit with that Mox Account not having been suspended or closed by you or us, or in arrears or default;</p>	<p>6. 假如你獲得參加大抽獎的機會，我們會自動將你加入參加抽獎，而你無須額外登記。</p> <p>7. 你可以參加大抽獎的次數為最多五次。你最多只可獲得一份獎品。</p> <p>8. 我們將於 2024 年 1 月 19 日舉行大抽獎，並隨機抽出 30 名獲獎者（每位稱為「<b>獲獎者</b>」）。我們將於 2024 年 1 月 22 日或之前通知每位獲獎者。如果你是獲獎者，我們將通過電郵（「<b>獲獎通知電郵</b>」）及短訊通知你已獲獎。該獲獎通知電郵將載有領獎詳情。我們會將獲獎通知電郵及短訊送到你在我們的紀錄中的電郵地址及電話號碼。你須於電郵內指定的時間內到指定換領中心領取獎賞，逾期作棄權論。</p> <p>我們亦將於 2024 年 1 月 22 日或之前在我們的網站及社交媒體專頁公布抽獎結果。</p> <p>9. 獲獎者如未能親自領獎，可授權有關人士代領獎品，而該代領人士於領獎時必須出示由獲獎者簽署的授權書（使用於獲獎通知電郵內的授權書樣本），以作核實。你若授權他人代你領取獎品，你須自行承擔有關風險。對於因兌換或使用獎品而導致獎品的任何損失或損壞，我們概不負責。</p> <p>10. 你只能於以下情況下獲得與本推廣相關的任何獎賞、禮品或任何其他利益：</p> <p>(a) 當我們發放獎賞、禮品或其他利益給你時，你必須仍持有你的 Mox 戶口，且該 Mox 戶口並未被你本人或我們暫停或關閉，也沒有拖欠或違約；</p>
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<p>(b) the relevant Eligible Split Purchase is still active at the time you receive the Redemption Email; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>11. 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 Promotion or these terms (including any dates set out in these terms or any reward, gift or other benefit in respect of the Promotion and/or its monetary value);</p> <p>(b) suspend or terminate the Promotion or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of the Promotion:</p> <p style="margin-left: 20px;">(i) if we believe any proceeds in your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p style="margin-left: 20px;">(ii) for any other reason we deem appropriate; and</p> <p>(d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion or determine whether the Promotion can or cannot be combined with any other offer or promotion).</p> <p>Any such decision shall be conclusive and binding on you, and we will not be liable to you for any compensation in respect of any such decision.</p> <p>12. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>13. To the extent permitted by laws and regulations:</b></p> <p><b>(a) Mox and its affiliates and shareholders shall not be</b></p>	<p>(b) 於你收到該獲獎通知電郵時，相關合資格簽賬分期仍然生效；及</p> <p>(c) 你滿足我們可能不時指定的任何額外其他要求。</p> <p>11. 我們保留絕對酌情權決定，而不另行通知或提供理由，隨時：</p> <p>(a) 修訂或更改本推廣或本條款（包括本條款列出的任何日期或有關本推廣的任何獎賞、禮品或其他利益及/或其現金價值）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向你提供任何獎賞、禮品或任何其他利益：</p> <p style="margin-left: 20px;">(i) 如果我們認為你在 Mox 戶口中的任何收益是任何非法、欺詐或異常活動的收益；或</p> <p style="margin-left: 20px;">(ii) 出於我們認為適當的任何其他原因；及</p> <p>(d) 作出與本推廣相關的任何決定（包括拒絕或暫停你參與本推廣，或決定本推廣是否可以與任何其他優惠或推廣同時使用）。</p> <p>任何此等決定均該視為最終決定並對你具有約束力，而我們並不會向你作出任何賠償。</p> <p>12. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p><b>13. 在法律及法規允許的範圍內，就你因參與本推廣或本條款所致或相關引起的損失</b></p>
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<p>responsible for any loss or damages suffered by you; and</p> <p>(b) you shall release Mox and its affiliates and shareholders from all actions, proceedings and claims which may be brought against Mox or its affiliates or shareholders,</p> <p>arising from or in connection with your participation in the Promotion (including any decision not to offer or distribute to you, or your failure to receive, any reward, gift or other benefit) or these terms, unless any such loss, damages, action, proceeding or claim is due to Mox's or its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss, damages, action, proceeding or claim is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p> <p>This clause 13 continues after the expiry or termination of these terms or the Promotion.</p> <p>14. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>15. None of your right to a Prize, your participation in the Lucky Draw or your eligibility to receive any Prize can be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>16. Nothing in these terms or the Promotion will deem, imply or suggest that a person or entity is acting as an agent or representative of Mox or otherwise soliciting business on behalf of Mox.</p> <p>17. The Promotion and the Lucky Draw are not run or operated by any third party. The prizes in respect of the Promotion and the Lucky Draw are not awarded by any third party.</p> <p>18. You understand and accept that we are not the supplier of any Prize, and will not bear</p>	<p>(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任何獎賞、禮品或其他利益)：</p> <p>(a) Mox 及其關聯公司及股東對你遭受的任何損失或損害不承擔任何責任；及</p> <p>(b) 你須使 Mox 及其關聯公司及股東免於針對 Mox、其關聯公司或股東的所有法律行動、法律程序及索償，</p> <p>惟因 Mox、其關聯公司或股東的疏忽、欺詐行為或故意失責而引致的損失、損害、訴訟、法律程序或索賠而該等損失、損害、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等疏忽、欺詐行為或故意失責而引致的除外。</p> <p>本第13條在本條款或本推廣終止後仍繼續有效。</p> <p>14. 本推廣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. 你不得將參與大抽獎的資格或獲得有關本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，或交換或轉換作其他利益或權利。</p> <p>16. 本推廣或本條款並未視作、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. 本推廣及大抽獎並非由任何第三方舉辦或營運。本推廣及大抽獎之獎品並非由任何第三方頒發。</p> <p>18. 你理解並接受我們不是任何獎品的供應商，也不會對任何獎品的品質、性能、價</p>
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liability relating to the quality, performance, value or any aspect of any Prize. The use of the Trip.com e-gift cards and the Apple Store e-gift cards are subject to applicable terms and conditions issued by Ctrip Financial Management (Hong Kong) Co., Limited and Apple Asia Limited, respectively. The Mox Disclaimer (which can be found on our website) applies in respect of the Prizes.

19. 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.
20. 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 Promotion. 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.
21. You acknowledge that third parties may receive remuneration, commission, rebates or other payments, benefits or advantages from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any benefit may vary at any time and such third parties are entitled to retain any such benefit or advantages for its own account and benefit absolutely without having to make any prior disclosure to you.
22. 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.

值或任何方面承擔責任。Trip.com 電子禮品卡和 Apple Store 禮品卡的使用分別受攜程金融管理（香港）有限公司和 Apple Asia Limited 發佈的適用條款和條件的約束。Mox 免責聲明（可在我們的網站上找到）適用於獎品。

19. 除本條款另有列出外，並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。
20. 你知悉第三方（包括我們的直接或間接股東）可能向我們提供任何與本推廣有關的付款（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。
21. 你知悉第三方可直接或間接從我們獲得與本推廣有關的報酬、佣金、回扣或其他付款、利益或好處。任何此等利益或好處的性質、金額及計算方法可隨時更改。該第三方絕對享有及保留任何此等利益或好處，而不必事先向你披露。
22. 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。
23. 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。
24. 借定唔借？還得到先好借！

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

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

**25. Definitions**

The following 6 capitalized terms have the meanings set out below:

- (a) “**Eligible Split Purchase**” has the meaning given in clause 4 of these terms.
- (b) “**Entry Period**” means the period beginning on 29 September 2023 and ending on 3 January 2024 (both dates inclusive).
- (c) “**Lucky Draw**” means the lucky draw operated by Mox for a chance to win one Prize.
- (d) “**Prize**” means one of the prizes set out in the table below:

	Prize	Quantity
<b>Grand Prize</b>	Trip.com e-gift card (Value for reference: HKD20,000)	3
<b>2<sup>nd</sup> Prize</b>	RIMOWA CLASSIC Check-In M suitcase (Value for reference: HKD12,900)	2
<b>3<sup>rd</sup> Prize</b>	Apple Store e-gift card (Value for reference: HKD1,000)	25

**25. 定義**

以下定義具有以下含義：

- (a) 「**合資格簽賬分期**」擁有本條第 4 條所述的定義。
- (b) 「**參加期**」是指 2023 年 9 月 29 日至 2024 年 1 月 3 日（包括首尾兩日）。
- (c) 「**大抽獎**」是指由 Mox 舉辦的抽獎，並有機會贏取其中一項獎品。
- (d) 「**獎品**」是指於下表所列的其中一項獎賞：

	獎品	名額
<b>大獎</b>	Trip.com 電子禮品卡 (參考價港幣 20,000 元)	3
<b>二獎</b>	RIMOWA CLASSIC Check-In M 行李箱 (參考價港幣 12,900 元)	2
<b>三獎</b>	Apple Store 禮品卡 (參考價港幣 1,000 元)	25

- (e) 「**獲獎通知電郵**」擁有本條第 8 條所述的定義。
- (f) 「**獲獎者**」擁有本條第 8 條所述的定義。



<p>(e) “<b>Redemption Email</b>” has the meaning given in clause 8 of these terms.</p> <p>(f) “<b>Winner</b>” has the meaning given in clause 8 of these terms.</p> <p>Last updated: 29 September 2023</p>	<p>最後更新日期：2023 年 9 月 29 日</p>
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