

Mox Bank x WeChat Pay HK 推廣活動計劃（「計劃」）之一般條款及細則：

1. 推廣期由 2025 年 8 月 27 日至 2025 年 9 月 25 日（包括首尾兩日）（「推廣期」）。
2. 本計劃只適用於作為 WeChat Pay HK 用戶的持有由 Mox Bank Limited（「銀行」）所發出的卡（「合資格卡」）主卡持卡人（「持卡人」，「閣下」）。
3. 本計劃由 WeChat Pay Hong Kong Limited（「WeChat Pay Hong Kong」）主辦並由銀行為本計劃提供推廣及為本計劃項下發放的 Mox Bank 專屬電子現金券（定義見下文）及 WePoints 積分提供資金支持。
4. WeChat Pay HK 的使用受 WeChat Pay Hong Kong 發出的條款及細則所規限。Mox 免責聲明適用於本計劃項下 WeChat Pay HK 的使用。
5. WeChat Pay HK 為 WeChat Pay Hong Kong 所運營及管理之儲值支付工具。
6. 本計劃包括：(i) 本地消費獎賞活動、(ii) 內地消費獎賞活動、(iii) 限時搶獎賞活動，及 (iv) 5 倍 WePoints 積分獎賞活動，各活動定義見下文。
7. 閣下的 WeChat Pay HK 賬戶及綁定於其 WeChat Pay HK 賬戶的合資格卡賬戶必須處於正常及良好狀態，方可參與本計劃。任何其 WeChat Pay HK 賬戶處於異常、賬戶保護或限制狀態的持卡人均不能參與本計劃。
8. 持卡人使用每張 Mox Bank 專屬香港消費電子現金券（定義見下文）、Mox Bank 專屬內地消費電子現金券（定義見下文）及港幣 80 元 Mox Bank 專屬電子現金券（統稱「Mox Bank 專屬電子現金券」）必須以 WeChat Pay HK 賬戶內綁定的合資格卡支付相關交易。
9. Mox Bank 專屬電子現金券不可兌換現金，也不可用作任何儲值支付工具增值服務，及並不適用於其他個人對個人(P2P)付款轉賬、電訊繳費、生活繳費、卡還款、本地或國際匯款及派利是。
10. 已經領取 Mox Bank 專屬電子現金券的持卡人可於其 WeChat Pay HK 賬戶內的「優惠專區」內的「我的優惠券」內查看詳情。本行及 WeChat Pay Hong Kong 於任何情況下均不會對持卡人未能成功領取有 Mox Bank

專屬電子現金券及 / 或遺失有關 Mox Bank 專屬電子現金券而負上任何責任。

11. 若 WeChat Pay Hong Kong 同時有多於一個派發電子現金券的推廣活動進行而持卡人滿足任何或所有活動的派券條款及細則，則持卡人可享所有相關活動派發的電子現金券。
12. 除特別註明外， Mox Bank 專屬電子現金券不可與其他優惠、折扣或優惠券同時使用，不可轉讓予其他人、不可兌換現金或其他優惠。
13. 為免產生疑問，在下述情形，相關 WeChat Pay HK 賬戶將被視為由同一位持卡人所使用：
 - a. 使用多於一個 WeChat Pay HK 賬戶在同一部手提電話或流動設備上登錄；或
 - b. 同一個 WeChat Pay HK 賬戶在多部手提電話或流動設備上登錄；或
 - c. 同一張卡或一個銀行賬戶號碼被綁定於多個 WeChat Pay HK 賬戶。

當以上情況發生時， WeChat Pay Hong Kong 保留暫停或永久停止向相關 WeChat Pay HK 賬號發放任何 Mox Bank 專屬電子現金券或 WePoints 積分的權利及保留追究權利。

14. 持卡人在享用優惠時不須出示 Mox Bank 專屬電子現金券，只要符合使用規則，Mox Bank 專屬電子現金券會自動被使用並於成功付款後顯示為已使用優惠。Mox Bank 專屬電子現金券及 WePoints 積分獎賞均由 WeChat Pay Hong Kong 提供，只適用於以 WeChat Pay HK 支付的交易。
15. 持卡人使用 WeChat Pay HK 支付，每次交易限用 1 張電子現金券（包括 Mox Bank 專屬電子現金券及由 WeChat Pay Hong Kong 發出的任何其他電子現金券）或 1 次立減優惠。電子現金券及立減優惠的使用須受由 WeChat Pay Hong Kong 不時決定的任何其他條款及細則約束。如持卡人同時持有多於一張電子現金券或立減優惠，在符合使用條件的情況下，WeChat Pay HK 系統會先自動使用面值較高的電子現金券或立減優惠。如果持卡人同時持有相同面值的電子現金券或立減優惠，WeChat Pay HK 系統會先自動使用較先到期的電子現金券或立減優惠。如果持卡人有

多於 1 張電子現金券或立減優惠同時符合使用條件，而且面值和有效期相同，WeChat Pay HK 系統會隨機扣減 1 張電子現金券或 1 次立減優惠。

16. 如完成支付後發生退款，

- a. 全額退款（按持卡人與商戶的約定）的，用於該交易的 Mox Bank 專屬電子現金券則可獲退回且其有效期及使用條件不變，如退款成功時相關 Mox Bank 專屬電子現金券已過期，則無法再次使用且不會獲重發；
- b. 部份退款（按持卡人與商戶的約定）的，則用於該交易的 Mox Bank 專屬電子現金券不會獲退回或重發。

有關退款安排，請直接與商戶聯繫。本行及 WeChat Pay Hong Kong 對任何退款安排概不作出干預。

17. 本行及 WeChat Pay Hong Kong 並非產品的供應商或服務提供者，對其所提供的產品和服務的任何事宜概不負責。供應相關產品或提供相關服務的商戶全權負責與此類產品或服務有關的所有義務和責任。

18. 若因本條款及細則或任何溝通過程中產生的任何歧義、疑問或爭議，本行及 WeChat Pay Hong Kong 擁有最終決策權而無需告知理由且不會與任何人進行任何通訊。

19. 本條款及細則受香港法律專屬管轄，並按其進行解釋。本條款及細則下各方受到香港法院管轄。

20. 本行及 WeChat Pay Hong Kong 將依香港法例進行本計劃，如本計劃因受政府機關指令、遭受嚴重網絡攻擊、系統故障或因其他於本行及 WeChat Pay Hong Kong 控制外的情況而無法順利進行，此種情況為不可抗力。本行及 WeChat Pay Hong Kong 毋須為因不可抗力造成的損害、損失、糾紛承擔任何責任。

21. 閣下參加本計劃，即表示閣下接受並同意受所有相關的條款及細則約束，及同意 WeChat Pay Hong Kong 根據 WeChat Pay Hong Kong 「私隱政策」使用閣下的個人資料作本計劃之用，詳情請瀏覽：

https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html。

22. 在獲取及/或使用 Mox Bank 專屬電子現金券或 WePoints 積分獎賞的過程中，如果出現任何違反本條款及細則、違法、欺詐或濫用行為，銀行及 WeChat Pay Hong Kong 將立即取消該持卡人參與本計劃的資格或其所獲之 Mox Bank 專屬電子現金券及 WePoints 積分獎賞而毋須另行通知，並有權撤銷任何涉及違規行為的交易及採取其認為適當的法律行動向有關持卡人追討損失。
23. 本行及 WeChat Pay Hong Kong 保留隨時修改此條款及細則或終止本計劃之權利而無須另行通知。如須查詢有關本計劃詳情，請致電 WeChat Pay HK 顧客服務熱線：3929 1666。
24. 為免生疑問，本條款及細則或本計劃均不應視為、暗示、明示或構成 WeChat Pay Hong Kong 作為本行的代理人或代表，或以其他方式代本行招攬業務。
25. 本條款及細則的中英文版本如有任何歧義或爭議或不一致，概以中文版為準。

香港本地消費獎賞（「本地消費獎賞活動」）之條款及細則：

1. 推廣期內，持卡人可於 WeChat Pay HK 內本計劃的宣傳頁面自行點擊領券，最多可獲得 HK\$5 Mox Bank 專屬香港消費電子現金券、HK\$25 Mox Bank 專屬香港消費電子現金券及 HK\$50 Mox Bank 專屬香港消費電子現金券各一張（統稱為「**Mox Bank 專屬香港消費電子現金券**」）。於整個推廣期內，每位合資格持卡人最多可從本計劃的宣傳頁面領取 Mox Bank 專屬香港消費電子現金券共 3 張，總值高達 HK\$80。
2. 每張 Mox Bank 專屬香港消費電子現金券的有效期為發放日起計 14 日內有效。逾期未使用之 Mox Bank 專屬香港消費電子現金券將自動失效，並不獲補發。每張 Mox Bank 專屬香港消費電子現金券僅限持卡人透過其 WeChat Pay HK 賬戶於接受 WeChat Pay HK 作為支付方式的**香港商戶**（商戶清單由 WeChat Pay Hong Kong 不時全權自行決定）以綁定的合資格卡作任何單一消費的金額達到或超過消費門檻（以下列表所示）時自動扣減優惠金額。

| Mox Bank 專屬香港消費電子現金券 | 優惠金額 | 消費門檻 | 有效期 |
|----------------------|-------|------|--------|
| HK\$5 Mox Bank 專屬香 | HK\$5 | \$50 | 為發放日起計 |

| | | | |
|---------------------------------|--------|-------|-------------------|
| 港消費電子現金券 | | | 14 日內有效 |
| HK\$25 Mox Bank 專屬 香港消費電子現金券 | HK\$25 | \$250 | 為發放日起計 14 日內有效 |
| HK\$50 Mox Bank 專屬 香港消費電子現金券 | HK\$50 | \$500 | 為發放日起計 14 日內有效 |

3. Mox Bank 專屬香港消費電子現金券設每日可領取限額，且總額數量有限，先到先得，額滿即止，本地消費獎賞活動會於 Mox Bank 專屬香港消費電子現金券額滿當日終止（不論本計劃的一般條款及細則第一條規定的推廣期結束日為何），恕不另行通知。任何情況下，可領取的 Mox Bank 專屬香港消費電子現金券數量以 WeChat Pay HK 系統記錄為準。

中國內地消費獎賞（「內地消費獎賞活動」）之條款及細則：

1. 推廣期內，持卡人可於 WeChat Pay HK 內本計劃的宣傳頁面自行點擊領券，最多可獲得 HK\$5 Mox Bank 專屬內地消費電子現金券、HK\$25 Mox Bank 專屬內地消費電子現金券、HK\$50 Mox Bank 專屬內地消費電子現金券各一張（統稱為「**Mox Bank 專屬內地消費電子現金券**」）。於整個推廣期內，每位合資格持卡人最多可從本計劃的宣傳頁面領取 Mox Bank 專屬內地消費電子現金券共 3 張，總值高達 HK\$80。
2. 每張 Mox Bank 專屬內地消費電子現金券的有效期為發放日起計 14 日內有效。逾期未使用之 Mox Bank 專屬內地消費電子現金券將自動失效，並不獲補發。每張 Mox Bank 專屬內地消費電子現金券僅限持卡人透過其 WeChat Pay HK 賬戶於接受 WeChat Pay HK 作為支付方式的**中國內地商戶**（商戶清單由 WeChat Pay Hong Kong 不時全權自行決定）以綁定的合資格卡作任何單一消費的金額達到或超過消費門檻（以下列表所示）時自動扣減優惠金額。為免疑問，經 WeChat Pay HK 進行的跨境交易會自動轉換成港幣結算。

| Mox Bank 專屬內地消費電子現金券 | 優惠金額 | 消費門檻 | 有效期 |
|-----------------------------|--------|-------|-------------------|
| HK\$5 Mox Bank 專屬內地消費電子現金券 | HK\$5 | \$50 | 為發放日起計 14 日內有效 |
| HK\$25 Mox Bank 專屬內地消費電子現金券 | HK\$25 | \$250 | 為發放日起計 14 日內有效 |

| | | | |
|---------------------------------|--------|-------|-------------------|
| HK\$50 Mox Bank 專屬 內地消費電子現金券 | HK\$50 | \$500 | 為發放日起計 14 日內有效 |
|---------------------------------|--------|-------|-------------------|

3. Mox Bank 專屬內地消費電子現金券設每日可領取限額，且總額數量有限，先到先得，額滿即止，內地消費獎賞活動會於 Mox Bank 專屬內地消費電子現金券額滿當日終止（不論本計劃的一般條款及細則第一條規定的推廣期結束日為何），恕不另行通知。任何情況下，可領取的 Mox Bank 專屬內地消費電子現金券數量以 WeChat Pay HK 系統記錄為準。

限時搶消費券獎賞（「限時搶獎賞活動」）之條款及細則：

1. 推廣期內，持卡人可於限時搶獎賞活動每輪，即每個星期六上午 10 時正（「指定時間」）開搶後在 WeChat Pay HK 內本計劃的宣傳頁面自行點擊領券，每次可獲得 HK\$80 Mox Bank 專屬電子現金券一張。每位持卡人最多可獲得一張 HK\$80 Mox Bank 專屬電子現金券。
2. HK\$80 Mox Bank 專屬電子現金券只於指定時間後供持卡人於宣傳頁內領取。
3. 每張 HK\$80 Mox Bank 專屬電子現金券的有效期為發放日起計 14 日內有效。逾期未使用之 HK\$80 Mox Bank 專屬電子現金券將自動失效，並不獲補發。每張 HK\$80 Mox Bank 專屬電子現金券僅限持卡人透過其 WeChat Pay HK 賬戶於接受 WeChat Pay HK 作為支付方式的香港或中國內地商戶（商戶清單由 WeChat Pay Hong Kong 不時全權自行決定）以綁定的合資格卡作任何單一消費滿 HK\$800 或以上時自動扣減 HK\$80。為免疑問，經 WeChat Pay HK 進行的跨境交易會自動轉換成港幣結算。
4. HK\$80 Mox Bank 專屬電子現金券設每輪可領取限額，且總額數量有限，先到先得，額滿即止，限時搶獎賞活動會於 HK\$80 Mox Bank 專屬電子現金券額滿當日終止（不論本計劃的一般條款及細則第一條規定的推廣期結束日為何），恕不另行通知。任何情況下，可領取的 HK\$80 Mox Bank 專屬電子現金券數量以 WeChat Pay HK 系統記錄為準。

指定電商消費賺 5 倍 WePoints 積分獎賞（「5 倍 WePoints 積分獎賞活動」）之條款及細則：

1. 推廣期內，持卡人於 WeChat Pay HK 內的「WePoints 積分」活動頁面 (WeChat > 「我」> 「支付與服務」> 「WePoints 積分」) 登記指定任務，並透過其 WeChat Pay HK 賬戶憑已綁定的合資格卡於指定電商平台進行交易，每 HK\$1 簽賬可享高達 5 倍 WePoints 積分 (WePoints 積分只發放予合資格交易金額之整數，小數位不獲 WePoints 積分)。指定電商平台包括：拼多多、京東 APP 及小程序。
2. 於推廣期內，每位合資格持卡人通過本活動最高可獲得 10,000 WePoints 積分。為避免疑義，5 倍 WePoints 積分獎賞活動須遵守及受「WePoints 積分獎賞計劃」的條款和條件以及 WeChat Pay Hong Kong 發布的其他相關條款和條件 (以及所有後續修訂、修改和/或補充 (如有)) 所約束。
3. 5 倍 WePoints 積分獎賞活動的 WePoints 積分總額數量有限，先到先得，額滿即止。5 倍 WePoints 積分獎賞活動 WePoints 積分額滿當日終止 (不論本計劃的一般條款及細則第一條規定的推廣期結束日為何)，恕不另行通知。任何情況下，本 5 倍 WePoints 積分獎賞項下持卡人可領取的 WePoints 積分均以 WeChat Pay HK 系統記錄為準。

General Terms and Conditions (“T&Cs”) of Mox Bank x WeChat Pay HK Promotion Offer (“Program”):

1. The promotion period is from 27 August 2025 to 25 September 2025 (both dates inclusive) (“**Promotion Period**”).
2. The Program is only applicable to the WeChat Pay HK users who are cardholders (“**Cardholders**” or “**you**”) of card (“**Eligible Card**”) issued by Mox Bank Limited (the “**Bank**”) in Hong Kong and is only available to principal Cardholders of the Eligible Card.
3. The Program is organized by WeChat Pay Hong Kong Limited (“**WeChat Pay Hong Kong**”) and is promoted and funded by the Bank in relation to the Mox Bank Exclusive e-cash Vouchers (as defined below) and any WePoints issued pursuant to the Program.
4. The use of WeChat Pay HK is subject to terms and conditions issued by WeChat Pay Hong Kong. The Mox Disclaimer applies in respect of the use of WeChat Pay HK under this Program.

5. **“WeChat Pay HK”** is a mobile-based stored value facility managed and operated by WeChat Pay Hong Kong.
6. The Program consists of: (i) the HK Spending Reward Campaign, (ii) the Mainland Spending Reward Campaign, (iii) the Flash Offer Reward Campaign, and (iv) the 5X WePoints Reward Campaign, each as defined below.
7. To participate in this Program, you must link your Eligible Card to your WeChat Pay HK. Your WeChat Pay HK account and the Eligible Card linked thereto shall remain in normal and good status. Cardholders whose WeChat Pay HK accounts are in abnormal, protected or restricted status are not eligible to participate in this Program.
8. Each Mox Bank HK Spending Exclusive e-cash Voucher (as defined below), Mox Bank Mainland Spending Exclusive e-cash Voucher (as defined below), and HK\$80 Mox Bank Exclusive e-cash Voucher (together, the **“Mox Bank Exclusive e-cash Vouchers”**) can only be used in a transaction paid by an Eligible Card via the Cardholder’s WeChat Pay HK account.
9. The Mox Bank Exclusive e-cash Vouchers cannot be exchanged for cash, nor can it be used to top-up any stored-value facilities, and it is not applicable for other forms of payment including Person-to-Person (P2P) payment transfer, Telecom payment, Utilities payment, credit card repayment, local or international remittance and red packet.
10. Upon claim by Cardholders of a Mox Bank Exclusive e-cash Voucher, the Mox Bank Exclusive e-cash Vouchers will be distributed to Cardholders’ WeChat Pay HK account and Cardholders may go to “My Rewards” under “Offers” in their WeChat Pay HK account for the details of the Mox Bank Exclusive e-cash Vouchers. The Bank and WeChat Pay Hong Kong shall bear no liability if Cardholders cannot successfully claim the relevant Mox Bank Exclusive e-cash Vouchers and/or the relevant Mox Bank Exclusive e-cash Vouchers is lost due to any circumstances.
11. When WeChat Pay Hong Kong has more than one e-cash voucher

promotion running concurrently, Cardholders may be entitled to all the e-cash vouchers as long as they can satisfy the relevant eligibility criteria for any or all promotions.

12. Unless otherwise specified, the Mox Bank Exclusive e-cash Vouchers cannot be used in conjunction with other special promotions, discounts or promotional offers, nor transferred or exchanged for cash or other offers.
13. To avoid any dispute, in the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same Cardholder:
 - a. Logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or
 - b. Logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices; or
 - c. The same credit card or bank account number being linked to multiple WeChat Pay HK accounts.

In the case of any of the above, WeChat Pay Hong Kong reserves the right to suspend or terminate the release of any Mox Bank Exclusive e-cash Voucher to the relevant account and to take any legal action it deems fit.

14. Cardholders are not required to present the Mox Bank Exclusive e-cash Voucher when enjoying the offer. As long as the conditions of use of the Mox Bank Exclusive e-cash Voucher are satisfied, the relevant Mox Bank Exclusive e-cash Voucher will be automatically used, and the use will be shown on the payment proof of WeChat Pay HK. The Mox Bank Exclusive e-cash Vouchers and WePoints are provided by WeChat Pay Hong Kong and are only applicable to transactions paid via WeChat Pay HK.
15. Cardholders can only use one e-cash voucher (including the Mox Bank Exclusive e-cash Voucher and any other e-cash voucher issued by WeChat Pay Hong Kong) or instant discount for each transaction conducted with WeChat Pay HK. The use of the e-cash voucher or the instant discount is subject to any other terms and conditions as

determined by WeChat Pay Hong Kong from time to time. If a Cardholder holds more than one e-cash voucher or instant discount under circumstances when both of the requirements for use of the e-cash voucher and the instant discount are complied with, the e-cash voucher or instant discount with highest value will be used first. In case the e-cash vouchers or instant discounts are of the same face value, the e-cash voucher or instant discount with the earliest expiry date will be used first. If the face value and expiry dates are the same, then the WeChat Pay HK system will randomly use one e-cash voucher or instant discount.

16. For refund after the payment is completed,

- a. in the case of a full refund (as agreed between Cardholder and the merchant), the relevant Mox Bank Exclusive e-cash Voucher will be reissued with its validity period and conditions of usage unchanged. If the relevant Mox Bank Exclusive e-cash Voucher has expired at the time of refund, it cannot be used again and cannot be reissued; and
- b. in the case of partial refund (as agreed between Cardholder and the merchant), the relevant Mox Bank Exclusive e-cash Voucher will not be reissued after being used.

Please contact the relevant merchant directly for a refund. The Bank and WeChat Pay Hong Kong is not in a position to intervene in any refund arrangement.

17. The Bank and WeChat Pay Hong Kong are not the supplier or service provider of the products and services provided by a merchant and shall not be responsible for any matters relating to a merchant's product and services provided. The respective merchant is solely responsible for all obligations and liabilities in relation to such products or services.

18. In case of any ambiguity, doubts or disputes arising out of or under any of these T&Cs or any communications, the decision of the Bank and WeChat Pay Hong Kong is final and conclusive in all circumstances without assigning any reasons whatsoever and no correspondence will be entered

into.

19. These T&Cs are governed in all respects by and construed in accordance with the laws of Hong Kong. The parties submit to the exclusive jurisdiction of the courts of Hong Kong.
20. The Bank and WeChat Pay Hong Kong will carry out this Program in accordance with applicable laws of Hong Kong. In the event this Program is stopped by government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond the Bank's and WeChat Pay Hong Kong's control, such event shall be regarded as a force majeure event, and the Bank and WeChat Pay Hong Kong shall not be liable for any damage, loss or dispute therein.
21. By participating in this Program, you accept and agree to be bound by the terms and conditions of and relevant to this Program, and agree that WeChat Pay Hong Kong may use your personal data for the purpose of this Program in accordance with WeChat Pay Hong Kong's Privacy Policy available on: https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html.
22. If you commit any breach of these T&Cs or illegal, fraudulent or abusive behavior during the redemption and/or use of the Mox Bank Exclusive e-cash Voucher and/or the WePoints, the Bank and WeChat Pay Hong Kong will forfeit such Cardholders' relevant rewards and entitlement to the Mox Bank Exclusive e-cash Vouchers and the WePoints forthwith and without notice. WeChat Pay Hong Kong reserves the right to cancel such transaction(s) and to recover loss(es) from the relevant Cardholders.
23. WeChat Pay Hong Kong reserves the right to amend these T&Cs or terminate this Program at any time without prior notice. For any enquiries about this Program, please contact WeChat Pay Hong Kong Customer Service Hotline at 3929 1666.
24. For the avoidance of doubt, nothing under these T&Cs or this Program will deem, imply, signify or constitute that WeChat Pay Hong Kong is acting as

an agent or representative of the Bank or otherwise soliciting business on behalf of the Bank by way of other means.

25. In the event of any conflicts, discrepancies or inconsistencies between the English and Chinese versions of these T&Cs, the English version shall prevail.

Terms and Conditions of Hong Kong Local Spending Reward (“HK Spending Reward Campaign”):

1. During the Promotion Period, Cardholders can claim a maximum of one (1) HK\$5 Mox Bank HK Spending exclusive e-cash voucher, one (1) HK\$25 Mox Bank HK Spending exclusive e-cash voucher and one (1) HK\$50 Mox Bank HK Spending exclusive e-cash voucher (collectively “**Mox Bank HK Spending Exclusive e-cash Voucher**”) on the campaign page of this Program in WeChat Pay HK. During the Promotion Period, each qualified Cardholder can only claim a maximum of three (3) Mox Bank HK Spending Exclusive e-cash Vouchers, worth up to HK\$80 in total, from the campaign page of this Program.
2. Each Mox Bank HK Spending Exclusive e-cash Voucher will be valid for 14 days upon issuance. Any Mox Bank HK Spending Exclusive e-cash Voucher that has not been used after the validity period will automatically become invalid and will not be reissued. Each Mox Bank HK Spending Exclusive e-cash Voucher can be used upon a single spending of an amount equal to or more than the Spending Requirement (as set out in the table below) with the Eligible Card via the WeChat Pay HK account of the Cardholder at any merchant in Hong Kong accepting WeChat Pay HK as payment method (merchants list to be determined by WeChat Pay Hong Kong at its sole and absolute discretion from time to time) and deduct the Discount Amount from the transaction amount.

| Mox Bank HK Spending Exclusive e-cash Voucher | Discount Amount | Spending Requirement | Validity Period |
|--|------------------------|-----------------------------|------------------------|
| HK\$5 Mox Bank | HK\$5 | \$50 | 14 days upon |

| | | | |
|--|--------|-------|-----------------------|
| HK Spending exclusive e-cash voucher | | | issuance |
| HK\$25 Mox Bank HK Spending exclusive e-cash voucher | HK\$25 | \$250 | 14 days upon issuance |
| HK\$50 Mox Bank HK Spending exclusive e-cash voucher | HK\$50 | \$500 | 14 days upon issuance |

3. The availability of the Mox Bank HK Spending Exclusive e-cash Voucher will be subject to a daily quota and limited in quantity and are served on a first-come-first-served basis, and while stocks last. The HK Spending Reward Campaign may be terminated without further notice (irrespective of the end date of the Promotion Period as set out in clause 1 of the General Terms and Conditions of this Program). The number of the Mox Bank HK Spending Exclusive e-cash Voucher available as recorded in the WeChat Pay HK system shall prevail under any circumstances.

Terms and Conditions of Mainland China Spending Reward (“Mainland Spending Reward Campaign”):

1. During the Promotion Period, Cardholders can claim a maximum of one (1) HK\$5 Mox Bank Mainland Spending exclusive e-cash voucher, one (1) HK\$10 Mox Bank Mainland Spending exclusive e-cash voucher and one (1) HK\$30 Mox Bank Mainland Spending exclusive e-cash voucher (collectively “**Mox Bank Mainland Spending Exclusive e-cash Voucher**”) on the campaign page of this Program in WeChat Pay HK. During the Promotion Period, each qualified Cardholder can only claim a maximum of three (3) Mox Bank Mainland Spending Exclusive e-cash Vouchers,

worth up to HK\$80 in total. from the campaign page of this Program.

2. Each Mox Bank Mainland Spending Exclusive e-cash Voucher will be valid for 14 days upon issuance. Any Mox Bank Mainland Spending Exclusive e-cash Voucher that has not been used after the validity period will automatically become invalid and will not be reissued. Each Mox Bank Mainland Spending Exclusive e-cash Voucher can be used upon a single spending of an amount equal to or more than the Spending Requirement (as set out in the table below) with the Eligible Card via the WeChat Pay HK account of the Cardholder at any merchant in Chinese Mainland accepting WeChat Pay HK as payment method (merchants list to be determined by WeChat Pay Hong Kong at its sole and absolute discretion from time to time) and deduct the Discount Amount from the transaction amount. For the avoidance of doubts, all cross-border transaction via WeChat Pay HK will be settled in Hong Kong Dollars automatically.

| Mox Bank Mainland Spending Exclusive e-cash Voucher | Discount Amount | Spending Requirement | Validity Period |
|--|------------------------|-----------------------------|------------------------|
| HK\$5 Mox Bank Mainland Spending exclusive e-cash voucher | HK\$5 | \$50 | 14 days upon issuance |
| HK\$25 Mox Bank Mainland Spending exclusive e-cash voucher | HK\$25 | \$250 | 14 days upon issuance |
| HK\$50 Mox Bank Mainland Spending exclusive e-cash voucher | HK\$50 | \$500 | 14 days upon issuance |

3. The availability of the Mox Bank Mainland Spending Exclusive e-cash Voucher will be subject to a daily quota and limited in quantity and are served on a first-come-first-served basis, and while stocks last. The Mainland Spending Reward Campaign may be terminated without further notice (irrespective of the end date of the Promotion Period as set out in clause 1 of the General Terms and Conditions of this Program). The number of the Mox Bank Mainland Spending Exclusive e-cash Voucher available as recorded in the WeChat Pay HK system shall prevail under all circumstances.

Terms and Conditions of Flash Offer of Spending Reward (“Flash Offer Reward Campaign”):

1. During the Promotion Period, Cardholders can claim one (1) HK\$80 Mox Bank Exclusive e-cash voucher each round, i.e. on every Saturday from 10:00 a.m. (“**Designated Time**”) on the campaign page of this Program in WeChat Pay HK. Each qualified Cardholder can only claim a maximum of one (1) HK\$80 MOX Bank Exclusive e-cash Voucher for this Flash Offer Reward Campaign. .
2. HK\$80 Mox Bank Exclusive e-cash Voucher is only available for Cardholders after the Designated Time.
3. Each HK\$80 Mox Bank Exclusive e-cash Voucher will be valid for 14 days upon issuance. Any HK\$80 Mox Bank Exclusive e-cash Voucher that has not been used after the validity period will automatically become invalid and will not be reissued. Each HK\$80 Mox Bank Exclusive e-cash Voucher can be used upon a single spending of HK\$800 or above with the Eligible Card via the WeChat Pay HK account of the Cardholder at any merchant in Hong Kong or in Chinese Mainland accepting WeChat Pay HK as payment method (merchants list to be determined by WeChat Pay Hong Kong at its sole and absolute discretion from time to time) and deduct HK\$80 from the transaction amount. For the avoidance of doubt, all cross-border transaction via WeChat Pay HK will be settled in Hong Kong

Dollars automatically.

4. The availability of the HK\$80 Mox Bank Exclusive e-cash Voucher will be subject to a quota for each round and are served on a first-come-first-served basis, while stocks last. The Flash Offer Reward Campaign may be terminated without further notice (irrespective of the end date of the Promotion Period as set out in clause 1 of the General Terms and Conditions of this Program). The number of the HK\$80 Mox Bank Exclusive e-cash Voucher available as recorded in the WeChat Pay HK system shall prevail under all circumstances.

Terms and Conditions of Designated E-commerce Merchants 5X WePoints Reward (“5X WePoints Reward Campaign”):

1. During the Promotion Period, Cardholders who registered for the designated mission on the “WePoints” campaign page (WeChat > “Me” > “Pay & Services” > “WePoints”) in WeChat Pay HK, can enjoy up to 5X WePoints (WePoints will be issued to the integer value of the transaction amount only, while no WePoints will be issued to the decimal value”) for every HK\$1 spending, upon making transactions on Designated E-commerce Platforms mini-programs and apps with the Eligible Card via the WeChat Pay HK account. Designated E-commerce Platforms include Pinduoduo (拼多多) and JD.com (京東).
2. For this 5X WePoints Reward Campaign, each qualified Cardholder can only earn up to 10,000 WePoints during the Promotion Period. For the avoidance of doubt, this 5X WePoints Reward Campaign and WePoints shall be subject to the terms and conditions of the "WePoints Rewards Programme" and other related terms and conditions issued by the WeChat Pay Hong Kong (and all subsequent amendments, revisions and/or supplements (if any)).
3. The availability of the WePoints for the 5X WePoints Reward Campaign will be subject to a daily quota and are served on a first-come-first-served basis, and while stocks last. This 5X WePoints Reward Campaign may be

terminated without further notice (irrespective of the end date of the Promotion Period as set out in clause 1 of the General Terms and Conditions of this Program). The number of the WePoints available under this 5X WePoints Reward Campaign as recorded in the WeChat Pay HK system shall prevail under all circumstances.

