

**Mox Welcome Offer 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 (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 shall have the meanings given to them in our General Terms and Conditions.
5. During the Entry Period, if you:
 - (a) have registered on our designated lucky draw website; and
 - (b) successfully open an Eligible Mox Account with "MOXLUCKYDRAW" with your eligible phone number registered on the lucky draw website between 11 August 2025 and 31 August 2025,

subject to these terms, you will receive one entry into the Lucky Draw during the Entry Period for Eligible Mox Account. You can receive a maximum of 1 entry into the Lucky Draw for the Entry Period.
6. We will determine whether you are entitled to an entry into the Lucky Draw based on the records held by us, which are final and conclusive in case of any discrepancy.

Mox 迎新補糧大抽獎活動（「本推廣」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）所提供的本推廣。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（包括其所有附表），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. 如本條款與我們任何其他的條款有任何不一致，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. 在參加期內，如果你：
 - (a) 於 Mox 大抽獎網站登記；及
 - (b) 於 2025 年 8 月 11 日至 2025 年 8 月 31 日期間以「MOXLUCKYDRAW」及以大抽獎網站登記之合資格電話號碼成功開立合資格 Mox 戶口，

受制於本條款，就每項合資格開戶，你會獲得一次參加大抽獎的機會。你將就該參加期的大抽獎最多可獲得 1 次的參加機會。
6. 我們將根據我們持有的紀錄決定你是否獲得大抽獎的機會（如有任何差異，我們保留最終決定權）。

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| <p>7. If you have received an entry into the Lucky Draw and the Mox Account is no longer valid, we reserve the right to cancel your Lucky Draw entry granted pursuant these terms in connection with your satisfaction of the spending requirement under clause 5(b) of these terms.</p> <p>8. You can only receive one Lucky Draw Prize in this Promotion.</p> <p>9. We will hold the Lucky Draw daily during 11 August 2025 – 15 August 2025. We will select one winner randomly (each, a “Winner”) for each Lucky Draw. We will notify the Winners on or before 31 August 2025. We will also announce the Winner of the Lucky Draw on our website and/or social media platform on 31 August 2025. Please note that if the date of the notification and/or announcement falls on a Hong Kong public holiday, the notification and/or announcement will be sent on the next working day. If you are a Winner, we will send you an email (based on our records) letting you know that you have won the Lucky Draw Prize.</p> <p>10. If you are a Winner, subject to these terms, you will receive the Lucky Draw Prize. The Lucky Draw Prize will be deposited into your Mox Account on or before 31 December 2025.</p> <p>11. 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>(b) you satisfy any additional requirements we may specify from time to time.</p> <p>12. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:</p> | <p>7. 如你獲得參加大抽獎的機會後將相關滿足本條款第 5(b) 條的交易，撤銷、取消或退款，我們有權取消你根據這條款參加大抽獎的權利。</p> <p>8. 你最多只可從本推廣中獲得一次大抽獎獎賞。</p> <p>9. 每項大抽獎將於 2025 年 8 月 11 日直至 2025 年 8 月 15 日舉行。我們將就大抽獎隨機抽出 1 名獲獎者(稱為每位 「獲獎者」)。我們將於 2025 年 8 月 31 日或之前在我們的網站及/或社交媒體專頁公布大抽獎的獲 獎者。請注意:如該通知及/或公布的日期 為香港公眾假期，我們將該通知及/或公布 延後至下一個工作日。如果你是獲獎者， 我們將(根據我們的紀錄)向你的電郵 箱，以電郵通知你已獲得大抽獎獎賞。</p> <p>10. 如您是獲獎者，受制於本條款，您可獲得大抽獎獎賞。獎賞將於 2025 年 12 月 31 日或之前存入您的 Mox 戶口。</p> <p>11. 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；及</p> <p>(b) 你滿足我們可能不時指定的任何額外其他要求。</p> <p>12. 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> |
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| <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 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).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>13. Without limiting anything in these terms, we may determine whether or not you can combine the Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine the Promotion 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>14. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>15. 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; and</p> <p>(b) you 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 the Promotion</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) 出於我們認為適當的任何其他原因拒絕就本推廣向你提供任何獎賞、禮品或任何其他利益；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）。</p> <p>任何此等決定均該視為最終決定並對你具有約束力。</p> <p>13. 在不限制本條款的情況下，我們可以確定你是否可以將本推廣與我們不時提供的其他優惠或推廣一併使用。我們將在 Mox 應用程式和/或我們網站或透過我們不時鑒定的任何其他通訊渠道通知你本推廣是否可以與其他優惠或推廣一併使用。</p> <p>14. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>15. 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的損失、損害賠償、法律行動、法律程序或索償（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任何獎賞、禮品或其他利益）：</p> <p>(a) Mox 或任何其關聯公司、股東或合作夥伴對你蒙受的任何損失或損害賠償不承擔任何責任；及</p> |
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| <p>(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:</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>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 15 continues after the expiry or termination of these terms or the Promotion.</p> <p>16. 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.</p> <p>17. 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 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.</p> <p>18. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>19. Neither your participation in the Promotion and/or the Lucky Draw or your eligibility to receive any reward, gift or other benefit</p> | <p>(b) 你須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox、其關聯公司或股東的所有法律行動、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> <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引致。</p> <p>本第 15 條在本條款或本推廣終止後仍繼續有效。</p> <p>16. 你知悉第三方（包括我們的直接或間接股東）可能向我們提供與本推廣有關的付款（例如津貼）和其他利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。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>17. 你知悉第三方可直接或間接從我們獲得與本推廣相關的付款（例如報酬、佣金和回扣）或其他利益或好處。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，而無需事先向你披露。</p> <p>18. 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>19. 你不得將本推廣及/或大抽獎的參與資格或獲得該大抽獎獎賞的資格轉讓或分配給任</p> |
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may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.

20. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.

21. 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.

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.

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 capitalized terms have the meanings set out below:

(a) "**Eligible Mox Account**" means a valid Mox Account not having been suspended or closed by you or us, or in arrears or default.

(b) "**Entry Period**" means the entry periods as set out in the table below.

| Lucky Draw | Entry Periods |
|------------|----------------|
| 1 | 11 August 2025 |

何其他人，或交換或轉換作其他利益或權利。

20. 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。

21. 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。

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！

25. 定義

以下定義具有以下含義：

(a) 「**合資格 Mox 戶口**」是指你持有你的 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。

(b) 「**參加期**」是指下表所列的參賽期間。

| 大抽獎 | 參加期 |
|-----|-----------------|
| 1 | 2025 年 8 月 11 日 |
| 2 | 2025 年 8 月 12 日 |
| 3 | 2025 年 8 月 13 日 |

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| 2 | 12 August 2025 | 4 | 2025 年 8 月 14 日 |
| 3 | 13 August 2025 | 5 | 2025 年 8 月 15 日 |
| 4 | 14 August 2025 | <p>(c) 「大抽獎」是指由 Mox 舉辦的抽獎，每日可贏取該大抽獎獎賞。</p> <p>(d) 「大抽獎獎賞」是指 HKD50,000 現金獎賞。</p> <p>(e) 「獲獎者」擁有本條第 9 條所述的定義。</p> <p>生效日期：2025 年 8 月 11 日</p> | |
| 5 | 15 August 2025 | | |

(c) “**Lucky Draw**” means the lucky draw operated by Mox for a chance to win the Lucky Draw Prize each day.

(d) “**Lucky Draw Prize**” means HKD50,000.

(e) “**Winner**” has the meaning given in clause 9 of these terms.

Effective date: 11 August 2025