Mox x Xiaomi Spending Promotion (the "Promotion") terms and conditions	**Mox x 小米消費推廣（「本推廣」）條款及細則**
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.	1. 本條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）進行的本推廣。參與本推廣即表示您同意本條款。
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.	2. 您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），其分別可於 Mox app 及/或我們的網站找到，及我們可能向您提供的任何其他條款，而該等條款將繼續一併適用於您與我們的關係及您就我們的產品及服務的使用。
3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.	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. 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. 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. If you: (a) are invited to register for the Promotion in the Mox app (we reserve the right to select and invite customers to participate in the Promotion in our sole and absolute discretion); (b) during the Registration Period, register for the Promotion in the Mox app, and	5. 如您： (a) 於 Mox app 獲邀參加本推廣（我們保留全權酌情決定權選擇及邀請客戶參與本推廣）； (b) 在註冊期內，於 Mox app 參加本推廣；及
6. You can only participate in the Promotion once. You can only receive one First Reward, one Second Reward, one Third Reward, and one Fourth Reward. (i) On or before 30 November 2026: Spend at least HKD1,500 on one or more Eligible Transaction(s) ("**First Spending Requirement**") with your Mox Credit Card, subject to these terms, you will receive	6. 於 2026 年 11 月 30 日或之前： (i) 進行一項或多項合資格交易，金額合共不少於 HKD1,500（「**第一個消費要求**」），受制於本條款，您即可獲 HKD30（「**第一項獎賞**」）；

HKD30 ("**First Reward**");

(ii) spend at least HKD3,000 on one or more Eligible Transaction(s) ("**Second Spending Requirement**") with your Mox Credit Card, subject to these terms, you will receive HKD120 ("**Second Reward**");

(iii) spend at least HKD6,000 on one or more Eligible Transaction(s) ("**Third Spending Requirement**") with your Mox Credit Card, subject to these terms, you will receive HKD300 ("**Third Reward**"); and

(iv) spend at least HKD9,000 on one or more Eligible Transaction(s) ("**Fourth Spending Requirement**") with your Mox Credit Card, subject to these terms, you will receive the HKD450 ("**Fourth Reward**").

Each Spend Reward will be delivered to your Mox Account upon settlement of the last Eligible Transaction that you have made to satisfy the Spending Requirement which entitles you to the Spend Reward.

For the avoidance of doubt, if you spend at least HKD9,000 on one or more Eligible Transaction(s), you will satisfy all the Spending Requirements, in which case, subject to these terms, you will receive all the Spend Rewards, which will amount to HKD450.

7. You can only participate in the Promotion once. You can only receive one First Reward, one Second Reward, one Third Reward, and one Fourth Reward.

8. Registration for the Promotion is subject to a quota of 10,000 registrations. The 'Registration Period' will end on the earlier of: (a) the last day of that period, and (b) the day on which there has been 10,000 registrations. Registration for the

(ii) 進行一項或多項合資格交易，金額合共不少於 HKD3,000（「**第二個消費要求**」），受制於本條款，您即可獲 HKD120（「**第二項獎賞**」）；

(iii) 進行一項或多項合資格交易，金額合共不少於 HKD6,000（「**第三個消費要求**」），受制於本條款，您即可獲 HKD300（「**第三項獎賞**」）；及

(iv) 進行一項或多項合資格交易，金額合共不少於 HKD9,000（「**第四個消費要求**」），受制於本條款，您即可獲 HKD450（「**第四項獎賞**」）。

每項消費獎賞將在滿足上述消費要求的最後一筆合資格交易結算後存入至您的 Mox 戶口。

為免存疑，如果您進行一項或多項合資格交易，金額合共不少於 HKD9,000，你將滿足所有消費要求，受制於本條款，您即可合共 HKD450 。

7. 您只能參加本推廣一次。您只能獲得第一項獎賞、第二項獎賞、第三項獎賞，及第四項獎賞各一次。

8. 本推廣的參加名額為 10,000 位。「註冊期」將於：(a)該期間的最後一天，或(b) 當參加人數達 10,000 人當天結束（以較早者為準）。本推廣的參加名額按我們絕對酌情權，以先到先得的方式提供。我們不會通知您使用任何名額使用或供應的最新情況。

Promotion is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota usage or its continued availability.

9. Availability of the Spend Rewards is subject to a quota. Distribution of the Spend Rewards is on a first come, first served basis (as determined by us in our absolute discretion). If the quota for the Spend Rewards has been met, you will not be eligible to receive a Spend Reward even if you have registered for the Promotion.

10. We will determine whether an Eligible Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).

11. If you have received any reward, gift or other benefit in respect of the Promotion and any of the transaction(s) that contributed to the satisfaction of the relevant requirement(s) that entitled you to the reward, gift or other benefit, is subsequently reversed, cancelled or refunded such that the requirement(s) is no longer satisfied, we reserve the right to deduct an amount equal to the total value of the relevant reward, gift or other benefit from your Mox Account.

12. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:

    (a) you hold a valid Mox Account and Mox Credit Card in your name when we attempt to give you the reward, gift or other benefit with that Mox Account and Mox Credit Card not having been suspended or closed by you or us or in arrears or default; and

    (b) you satisfy any additional requirements we may specify from time to time.

13. We reserve the right, at any time, without notice or reason and in our sole and

9. 消費獎賞受配額限制。本推廣的消費獎賞按我們絕對酌情權，以先到先得的方式提供。如果消費獎賞的配額已滿，即使您已登記參加本推廣，您亦不會有資格收到消費獎賞。

10. 我們將根據我們持有的交易紀錄決定一項交易是否為合資格交易；如有任何差異，我們保留最終決定權。

11. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益，而隨後撤銷或取消任何計入令您獲得本推廣的任何獎賞、禮品或其他利益的資格的交易或就其退款，導致您不再符合相關要求，我們有權從您的 Mox 戶口扣除相關獎賞、禮品或其他利益的總價值。

12. 您只能於以下情況有資格獲得本推廣的任何獎賞、禮品或任何其他利益：

    (a) 當我們向您發放獎賞、禮品或其他利益時，您必須持有有效並以自己名義開立的Mox戶口及Mox信用卡，且該Mox戶口及 Mox 信用卡並未被您本人或我們暫停或關閉，也沒有拖欠或違約；及

    (b) 您滿足我們可能不時指定的任何其他要求。

13. 我們保留全權酌情決定，恕不另行提供通知或理由，隨時：

    (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與本推廣有關的任何獎賞、禮品或其他利益及/或其現金價值）；

    (b) 暫停或終止本推廣或本條款；

absolute discretion, to:

(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);

(b) suspend or terminate the Promotion or these terms;

(c) refuse to give you any reward, gift or other benefit in respect of the Promotion; and

(d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion).

Any such decision shall be conclusive and binding on you.

14. 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.

15. If any dispute arises in connection with the Promotion, our decision is final.

16. **To the extent permitted by laws and regulations:**

(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and

(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,

(c) 根據我們認為適當的任何其他理由，拒絕就本推廣向您提供任何獎賞、禮品或其他利益; 及

(d) 作出與本推廣相關的任何決定（包括拒絕或暫停您參與本推廣）。

任何此等決定均該視為最終決定並對您具有約束力。

14. 在不限制本條款的情況下，我們可以確定您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 app 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您本推廣是否可以與其他優惠或推廣一併使用。

15. 如有任何有關本推廣的爭議，我們保留最終決定權。

16. **在法律及法規允許的範圍內，就您因參與本推廣或因本條款所致或引起的相關損失、損害、訴訟、法律程序或索償（包括任何拒絕向您提供任何獎賞、禮品或其他利益的任何決定或您未能收取任何獎賞、獎品或其他利益）：**

(a) Mox 或其任何關聯公司、股東或合作夥伴對您遭受的任何損失或損害賠償均不承擔任何責任；及

(b) 您須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox 或其關聯公司、股東或合作夥伴的所有法律行動、法律程序及索償，

除非該等損失、損害賠償、法律行動、法律程序或索償是：

(y) 因 Mox、其關聯公司、股東或合作夥

shareholders or partners,

arising from or in connection with your participation in the Promotion (including any decision not to give you, or your failure to receive any reward, gift or other benefit) or these terms, unless:

(y) any such loss, damages, action, proceeding or claim is due to; and

(z) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,

Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.

This clause 16 continues after the expiry or termination of the Promotion or these terms.

17. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time. We are entitled to retain any such benefit or advantage for our own account and benefit, absolutely, without having to make any prior disclosure to you.

18. 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 such benefit or advantage may vary from time to time and such third parties are entitled to retain any such benefit or advantage for its own account and benefit absolutely without having to make any prior disclosure to you.

伴的疏忽、欺詐行為或故意失責而引致；及

(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而引致。

本第 16 條在本推廣或本條款到期或終止後繼續有效。

17. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供供任何與本推廣有關的付款（例如津貼）或其他利益或好處。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，而無需事先向您披露。

18. 您知悉第三方可能會直接或間接從我們獲得與本推廣有關的付款（例如報酬、佣金及回扣）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，而無需事先向您披露。

19. 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。

20. 您就本推廣的參與資格或獲得本推廣的任何獎賞、禮品或其他利益的資格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。

21. 本推廣或本條款並不視作、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。

22. 除本條款另有所指，非本條款的協議一方人士無權按《合約（第三者權利）條例》

19. The Promotion does not constitute an offer, invitation or recommendation to any person to enter into any transaction.

20. Neither your right to participate in the Promotion nor your eligibility to receive any reward, gift or other benefit in respect of the Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.

21. 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.

22. 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.

23. 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.

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

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

26. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Eligible Transaction**" means transactions for the purchase of goods or services at mi.com (Hong Kong) and Xiaomi Stores (Hong Kong) (as determined by us, in our sole and absolute discretion, from time to time).

（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。

23. 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。

24. 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。

25. 借定唔借？還得到先好借！

26. 定義

以下定義於本條款內具有以下的含義：

(a) 「**合資格交易**」是指於小米香港官網或小米之家（香港）購買商品或服務的交易（由於我們定義並不時按我們絕對酌情權作出最終決定。）在不限制以上條款的情況下：

(i) 合資格滿足簽賬要求的交易須於 2026 年 11 月 30 日或之前已由該商戶完成結算（即交易狀態於 Mox app 顯示為「完成」）；及

(ii) 不合資格賺取 Mox 卡獎賞的交易不被視為合資格交易（見卡獎賞附表第 2 條中列明不合資格賺取 Mox 卡獎賞的交易，包括電子錢包充值，如通過 Apple Pay 增值八達通卡的交易）。

(b) 「**第一項獎賞**」具有本條款第 6(i)條賦予的含義。

(c) 「**第一個消費要求**」具有本條款第 6(i)

Without limiting the above:

(i) for a transaction to contribute towards a Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as 'completed' in the Mox app) on or before 30 November 2026; and

(ii) transactions that are ineligible for Mox Card Rewards are *not* Eligible Transaction(s) (see clause 2 of Rewards for Cards Schedule for transactions that are ineligible for Mox Card Rewards, which include e-wallet top-ups and Octopus top-ups conducted via Apple Pay).

(b) "**First Reward**" has the meaning given in clause 6(i) of these terms.

(c) "**First Spending Requirement**" has the meaning given in clause 6(i) of these terms.

(d) "**Fourth Reward**" has the meaning given in clause 6(iv) of these terms.

(e) "**Fourth Spending Requirement**" has the meaning given in clause 6(iv) of these terms.

(f) "**Registration Period**" means, subject to clause 8 of these terms, the period beginning on 1 November 2026 and ending on 30 November 2026 (both dates inclusive).

(g) "**Second Reward**" has the meaning given in clause 6(ii) of these terms.

(h) "**Second Spending Requirement**" has the meaning given in clause 6(ii) of these terms.

(i) "**Spend Reward**" means the First Reward, Second Reward, Third Reward, or Fourth Reward.

(j) "**Spending Requirement**" means the First Spending Requirement, the

條賦予的含義。

(d) 「**第四項獎賞**」具有本條款第 6(iv)條賦予的含義。

(e) 「**第四個消費要求**」具有本6(iv)條款第6(iv)條賦予的含義。

(f) 「**註冊期**」是指，受制於本條款第 8 條，2026 年 11 月 1 日至 2026 年 11 月 30 日（包括首尾兩日）。

(g) 「**第二項獎賞**」具有本條款第 6(ii)條賦予的含義。

(h) 「**第二個消費要求**」具有本條款第 6(ii)條賦予的含義。

(i) 「**消費獎賞**」指第一項獎賞、第二項獎賞、第三項獎賞、或第四項獎賞。

(j) 「**消費要求**」指第一個消費要求、第二項消費要求、第三個消費要求、或第四個消費要求。

(k) 「**第三項獎賞**」具有本條款第 6(iii)條賦予的含義。

(l) 「**第三個消費要求**」具有本條款第 6(iii)條賦予的含義。

生效日期：2026 年 11 月 1 日

Second Spending Requirement, the Third Spending Requirement, or the Forth Spending Requirement. (k) "**Third Reward**" has the meaning given in clause 6(iii) of these terms. (l) "**Third Spending Requirement**" has the meaning given in clause 6(iii) of these terms. Effective date: 1 November 2026	