

**New Customer Bill Payment Promotion (April – May 2024) (the “Promotion”) Terms and Conditions**

1. These terms apply to the Promotion operated 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 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. If you, during the Promotion Period:
  - (a) successfully open a Mox Account during the Promotion Period. You will have ‘successfully’ opened your Mox Account once you have received a welcome notification from Mox (the day on which you receive your welcome notification, your “Joining Day”); and
  - (b) during the period beginning on your Joining Day and the following 59 days (“Reward Period”) make at least two Eligible Bill Payments with an aggregate amount of at least HKD500; each Eligible Bill Payment must be made to a different merchant (“**Bill Payment Requirement**”),

subject to these terms, you will receive the Reward, which we will deposit into your Mox Account on or before 31 August 2024.

**新客戶繳費推廣 (2024 年 4 月至 5 月) (「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。參加本推廣，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)，其分別可於 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的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. 如你在推廣期內開立 Mox 戶口並完成戶口開戶過程 (當你收到 Mox 向你發出的迎新通知時，即代表你的 Mox 戶口開戶程序已「完成」 (你收到迎新通知當天為你的「**開戶日期**」)) 及於你的開戶日期及往後的 59 天 (「**獎賞期**」) 繳付最少兩筆合資格繳費且總金額不少於港幣 500 元，每筆合資格繳費必須支付給不同的商戶 (「**繳費要求**」)，  
  
受制於本條款，你將獲得獎賞，而我們將在 2024 年 8 月 31 日或之前存入你的 Mox 戶口內。
5. 你只能參加本推廣一次。你只能在本推廣內獲得獎賞一次。

<p>5. You can only participate in the Promotion once. You can only receive one Reward.</p> <p>6. The number of Rewards to be provided under the Promotion is subject to a quota of 10,000 rewards. The 'Promotion Period' will end on the earlier of the last day of that period and when 10,000 Rewards have been provided under the Promotion. The provision of the Rewards is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota or its continued availability.</p> <p>7. We will determine whether an Eligible Bill Payment has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).</p> <p>8. 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 Bill Payment Requirement is subsequently reversed, cancelled or refunded such that the Bill Payment Requirement 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.</p> <p>9. You will receive the reward, gift or any other benefit in respect of the Promotion only if you:</p> <p>(a) hold a valid Mox Account in your name when we attempt to give you the reward, gift or other benefit with the Mox Account not having been suspended or closed by you or us or is in arrears or default; and</p> <p>(b) satisfy any additional requirements we may specify from time to time.</p> <p>10. 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</p>	<p>6. 獎賞的名額為 10,000 份。「推廣期」將於該期間的最後一天或該 10,000 份名額已滿當天結束（以較早者為準）。獎賞的供應，按我們絕對酌情權，以先到先得的方式提供。我們不會通知你任何名額使用或供應的最新情況。</p> <p>7. 我們將根據我們持有的交易紀錄以決定一項交易是否一項合資格繳費（如有任何差異，我們的交易紀錄將為最終的紀錄及具決定性）。</p> <p>8. 如你在本推廣中獲得獎賞、獎品或其他利益，而任何有助於滿足繳費要求其後被取消、撤銷或退款，以致不再滿足繳費要求，我們保留從您的 Mox 戶口中扣除相當於相關獎賞、獎品或其他利益總價值的金額的權利。</p> <p>9. 你只能在以下情況下方可獲得與本推廣有關的獎賞、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，你持有有效並以自己名義開立的 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提出的任何其他的要求。</p> <p>10. 我們保留全權酌情決定，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>
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<p>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 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.</p> <p>11. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>12. To the extent permitted by laws and regulations:</b></p> <p>(a) <b>neither Mox nor its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and</b></p> <p>(b) <b>you shall release Mox and its affiliates, shareholders and partners from all actions, proceedings or claims which may be brought against Mox or its affiliates, 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:</b></p> <p>(i) <b>any such loss, damages, action, proceeding or claim is due to; and</b></p> <p>(ii) <b>where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</b></p>	<p>(b) 暫停或終止本推廣或本條款;</p> <p>(c) 因任何我們認為適當的理由拒絕就本推廣向你提供的任何獎賞、禮品或其他利益; 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, 或決定本推廣是否可以與其他任何優惠或推廣一併使用) 。</p> <p>任何此等決定均該視為最終決定並對你具有約束力。</p> <p>11. 如就本推廣有任何爭議, 我們保留最終決定權。</p> <p><b>12. 在法律及法規允許的範圍內, 就你對本推廣的參與或本條款所致或相關引起的損失或損害賠償 (包括任何不向你提供獎賞、禮品或其他利益的決定, 或你未能收取任何獎賞、禮品或其他利益) :</b></p> <p>(a) <b>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均不承擔任何責任; 及</b></p> <p>(b) <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、股東或合作夥伴的所有法律行動、法律程序或索償, 除非該等損失、損害賠償、訴訟、法律程序或索償是:</b></p> <p>(i) <b>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</b></p> <p>(ii) <b>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</b></p>
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<p style="text-align: center;"><b>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</b></p> <p><b>This clause 12 continues after the expiry or termination of these terms.</b></p> <p>13. 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>14. 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 benefits may vary from time to time and such third parties are entitled to retain any such benefits or advantages for its own account and benefit, absolutely, without having to make any prior disclosure to you.</p> <p>15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>16. 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.</p> <p>17. 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.</p> <p>18. 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</p>	<p style="text-align: center;"><b>引致。</b></p> <p style="text-align: center;"><b>本第 12 條在本條款終止後繼續有效。</b></p> <p>13. 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。</p> <p>14. 你知悉第三方可能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，而無需事先向你披露。</p> <p>15. 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>16. 你就本推廣的參與權利或領取任何獎賞、禮品或其他利益的資格均不得轉讓或分配給任何其他人士，也不得交換或轉換為任何其他利益或權利。</p> <p>17. 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>18. 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。</p> <p>19. 本條款在所有方面均受中華人民共和國</p>
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<p>Contracts (Rights of Third Parties) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>19. 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.</p> <p>20. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>21. To borrow or not to borrow? Borrow only if you can repay!</p> <p><b>22. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) <b>"Bill Payment Requirement"</b> has the meaning given to it in clause 4(b) of these terms.</p> <p>(b) <b>"Eligible Bill Payment"</b> means a payment of a bill made via the 'Pay bills' feature in the Mox app and which has been settled by the merchant (i.e. appear as 'completed' in the Mox app) on or before the last day of the Promotion Period.</p> <p>For the avoidance of doubt, any payment of a bill made <i>not</i> using the 'Pay bills' feature in the Mox app (for example, payment of a bill using the 'HKT Autopay Switch' in the Mox app, directly at the merchant, through a direct debit arrangement etc.) are not 'Eligible Bill Payments'.</p> <p>(c) <b>"Promotion Period"</b> means, subject to clause 6 of these terms, the period beginning on 15<sup>th</sup> April 2024 and ending on 31<sup>st</sup> May 2024 (both dates inclusive).</p>	<p>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。</p> <p>20. 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。</p> <p>21. 借定唔借？還得到先好借！</p> <p><b>22. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) <b>「繳費要求」</b> 具有本條款第 4 條賦予的含意。</p> <p>(b) <b>「合資格繳費」</b> 是指使用 Mox 應用程式中「繳費」功能繳付賬單，並於推廣期的最後一天或之前，由該商戶完成結算（即交易狀態必須於 Mox 應用程式顯示為「完成」的交易。</p> <p>為免生疑問，任何未使用 Mox 應用程式內的「繳費」功能繳付賬單（例如，使用 Mox 應用程式內的「HKT 轉賬易」、直接向商戶繳付賬單、透過直接付款安排等）均不屬「合資格繳費」。</p> <p>(c) <b>「推廣期」</b> 是指，受制於本條款第 6 條，2024 年 4 月 15 日至 2024 年 5 月 31 日（包括首尾兩日）。</p> <p>(d) <b>「獎賞」</b> 是指港幣 100 元的現金獎賞。</p> <p>最後更新日期：2024 年 4 月 3 日</p>
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<p>(d) <b>“Reward”</b> means a cash reward of HKD100.</p> <p>Last updated: 03 April 2024</p>	
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