

Payroll Transfer Promotion (October-December 2026) (the “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 have the meanings given to them in our General Terms and Conditions. 5. If you: (a) have not completed any Eligible Payroll Transaction during the period beginning on 1 July 2026 and ending on 30 September 2026; (b) during the Registration Period, register for the Promotion in the Mox app; (c) designate your Mox Account as your payroll account; and (d) in <i>each</i> calendar month during the Promotion Period, complete one or more Eligible Payroll Transactions for the cumulative amount of HKD25,000 or more (“Monthly Reward Requirement”),	「出糧」轉戶推廣(2026年10-12月) (「本推廣」) 條款及細則 1. 本條款適用於由 Mox Bank Limited (「Mox」或「我們」) 進行的本推廣。參與本推廣即表示您同意本條款。 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 應用程式及 / 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. 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. 如您: (a) 於 2026 年 7 月 1 日至 2026 年 9 月 30 日期間沒有完成合資格出糧交易; (b) 於註冊期內, 以 Mox 應用程式註冊本推廣; (c) 轉用您的 Mox 戶口為您的出糧戶口; 並 (d) 於推廣期內的 <i>每個</i>曆月於您的 Mox 戶口完成累計不少於港幣 25,000 元的合資格出糧交易 (「每月領獎要求」), 受制於本條款, 每個符合每月領獎要求的曆月, 您將可獲得一份獎賞。
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subject to these terms, you will receive one Reward for each calendar month which satisfies the Monthly Reward Requirement. 6. You can only participate in the Promotion once. You can only receive a maximum of three Rewards (if eligible) pursuant to the Promotion. 7. You can only participate in the Promotion once in each calendar month during the Promotion Period. You can only receive one Reward for each calendar month during the Promotion Period. 8. If you are eligible for a Reward, we will deposit the Reward into your Mox Account on or before 28 February 2027. 9. You will receive the reward, gift or any other benefit, or be entitled to retain the reward, gift or any other benefit received, in respect of the Promotion, only if: (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; (b) you satisfy any additional requirements we may specify from time to time. 10. We reserve the right, at any time, without notice or reason and in our sole and 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: (i) if we believe that any part of the	6. 您只能參加本推廣一次。您只能就本推廣獲得最多三份獎賞（如適用）。 7. 在推廣期內，您只能參加本推廣一次。在本推廣內，您只能就每個曆月獲得一份獎賞。 8. 如您有資格獲得獎賞，我們將於 2027 年 2 月 28 日或之前將獎賞發放到您的 Mox 戶口。 9. 您只能在以下情況就本推廣獲得或有權保留獎賞、禮品或其他利益： (a) 當我們向您發放獎賞、獎品或其他利益時，您必須持有有效並以自己名義開立的 Mox 戶口且該 Mox 戶口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額外要求。 10. 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； (c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益： (i) 如我們認為您於 Mox 的任何資金是任何非法、欺詐或異常活動的收益；或
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balances in your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or (ii) for any other reason we deem appropriate; 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. 11. 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. 12. If any dispute arises in connection with the Promotion, our decision is final. 13. 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, 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:	(ii) 出於我們認為適當的任何其他理由; 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。 11. 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 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您本推廣是否可以與其他優惠或推廣一併使用。 12. 如有任何有關本推廣的爭議, 我們保留最終決定權。 13. 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:
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(c) any such loss, damages, action, proceeding or claim is due to; and (d) 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 13 continues after the expiry or termination of the Promotion or these terms. 14. 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. 15. 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. 16. The Promotion does not constitute an offer, invitation or recommendation to any person to enter into any transaction. 17. 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.	(c) 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 (d) 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 13 條在本推廣或本條款到期或終止後繼續有效。 14. 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。 15. 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。 16. 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。 17. 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。 18. 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。
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18. 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.

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. 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.

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

22. Definitions

The following capitalised terms have the meanings set out below:

(a) **"Eligible Payroll Transaction"** means a transaction where your salary is paid into your Mox Account by your employer via FPS (Faster Payment System).

We will show an Eligible Payroll Transaction in the Mox app under the category 'Salary'. For the avoidance of doubt, standing instructions or other local electronic transfers will not be considered an 'Eligible Payroll Transaction'.

(b) **"Monthly Reward Requirement"** has the meaning given to it in clause 5(d) of these terms.

(c) **"Promotion Period"** means the period beginning on 1 October 2026 and

19. 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》（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. 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。

21. 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。

22. 定義

以下定義具有以下含義：

(a) **「合資格出糧交易」**是指您的僱主經由快速支付系統（FPS）向您的 Mox 戶口存入您的薪金的一個交易。

我們會於 Mox 應用程式中將合資格出糧交易顯示歸類於「人工」類別。為免存疑，「合資格出糧交易」並不包括常設指示或其他本地電子轉賬。

(b) **「每月領獎要求」**具有本條款第 5(d) 條賦予的含義。

(c) **「推廣期」**是指 2026 年 10 月 1 日至 2026 年 12 月 31 日（包括首尾兩日）。

(d) **「註冊期」**是指 2026 年 9 月 14 日至 2026 年 10 月 16 日（包括首尾兩日）。

ending on 31 December 2026 (both dates inclusive).

(d) “**Registration Period**” means the period beginning on 14 September 2026 and ending on 16 October 2026 (both dates inclusive).

(e) “**Reward**” means the corresponding ‘Reward’ set out in the table below:

If your monthly salary is	Period	Reward
HKD25,000 or above	1 – 31 October 2026	HKD100
HKD25,000 or above	1 – 30 November 2026	HKD100
HKD25,000 or above	1 – 31 December 2026	HKD200

Effective date: 1 October 2026

(e) 「**獎賞**」將按下表所列的相應「**獎賞**」：

如每月薪金為	期間	獎賞
港幣 25,000 元或以上	2026 年 10 月 1 日至 10 月 31 日	港幣 100 元
港幣 25,000 元或以上	2026 年 11 月 1 日至 11 月 30 日	港幣 100 元
港幣 25,000 元或以上	2026 年 12 月 1 日至 12 月 31 日	港幣 200 元

生效日期：2026 年 10 月 1 日