

**QBE Exclusive Payroll Transfer Promotion (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. Without limiting clause 2 of these terms, these terms must also be read together with the CX Registration Terms.
4. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
5. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.
6. If you:
  - (a) have not completed any Eligible Payroll Transaction during the period beginning on 1 September 2024 and ending on 30 November 2024;
  - (b) on or before 31 January 2025, on the registration website for the Promotion: (i) register your unique invitation code (you can find your unique invitation code on the ‘Discover’ page in your Mox app), and (ii) indicate if you would like your Reward to be in the form of cash or in Asia Miles;
  - (c) in *each* calendar month during the Promotion Period, deposit a cumulative amount of at least HKD25,000 into your

**QBE 專屬「出糧」資金轉戶推廣（「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你與我們的關係及你就我們的產品及服務的使用。
3. 在不限制本條款第 2 條的情況下，本條款須與國泰登記條款一併閱讀。
4. 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。
5. 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。
6. 如您：
  - (a) 於 2024 年 9 月 1 日至 2024 年 11 月 30 日期間沒有完成合資格出糧交易；
  - (b) 於 2025 年 1 月 31 日或之前於就本推廣的指定網站登記 (i) 以邀請好友的專屬邀請碼登記（您可透過 Mox 應用程式內「探索」頁面找到您的專屬邀請碼）及 (ii) 選擇獎賞以現金或「亞洲萬里通」里數領取；

<p>Mox Account using any one or combination of the following methods:</p> <ul style="list-style-type: none"> <li>(i) designating your Mox Account as your payroll account and completing an Eligible Payroll Transaction;</li> <li>(ii) using the 'Add money' feature in the Mox app. You will have transferred money into your Mox Account once you receive a notification from Mox that you have added money to your Mox Account; or</li> <li>(iii) using a standing instruction from any of your other local bank account(s) with the transaction narrative 'MOXPAYROLL',</li> </ul> <p>(the "<b>Deposit Requirement</b>"); and</p> <p>(d) at 23:59:59 on 30 April 2025 (Hong Kong time), hold Hong Kong dollar demoninated deposits of at least HKD100,000 in your savings account with Mox,</p> <p>subject to these terms, you will receive one Reward.</p> <p>7. If you register for the Promotion more than once on the registration website, you will be deemed to have selected the form of the Reward (whether in the form of cash or Asia Miles) that you selected during the last registration process you completed on or before 31 January 2025, for the purposes of the Promotion. You will receive an email confirming your registration and the form of the Reward you have selected in February 2025.</p> <p>8. If your Reward is in the form of:</p> <ul style="list-style-type: none"> <li>(a) cash, we will deposit your cash reward into your Mox Account; and</li> <li>(b) Asia Miles, we will deliver your Asia Miles reward to your Cathay Membership Account,</li> </ul>	<p>(c) 於推廣期內的每個曆月，於您的 Mox 戶口用以下其中一項或多項方式存入累計不少於港幣 25,000 元的交易：</p> <ul style="list-style-type: none"> <li>(i) 轉用您的 Mox 戶口為您的出糧戶口，並完成一次合資格出糧交易；</li> <li>(ii) 使用 Mox 應用程式內的「入錢」功能。當您收到 Mox 向您發出的一个通知表示您已成功入錢至您的 Mox 戶口時，即代表您已「完成」該次轉賬；或</li> <li>(iii) 經其他非本行的本地銀行之指定常行指示（交易說明必須包含「MOXPAYROLL」）；</li> </ul> <p>（「<b>存款要求</b>」）及</p> <p>(d) 您的 Mox 港幣活期存款戶口結餘於（香港時間）2025 年 4 月 30 日 23 時 59 分 59 秒為港幣 100,000 元或以上；</p> <p>受制於本條款，您將可獲得一份獎賞。</p> <p>7. 如您就本推廣於指定網站登記多於一次，在 2025 年 1 月 31 日或之前的最後一次登記所選擇的獎賞類別（以現金或「亞洲萬里通」里數領取）將視為此推廣的最終獎賞選擇。您將於 2025 年 2 月收到電郵確認您的登記及所選擇的獎賞類別。</p> <p>8. 於 2025 年 5 月 31 日或之前，如您選擇並獲得的獎賞是：</p> <ul style="list-style-type: none"> <li>(a) 現金獎賞，我們將發放到您的 Mox 戶口；及</li> </ul>
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<p>on or before 31 May 2025.</p> <p>9. For the avoidance of doubt:</p> <p>(a) any money you deposit into your Mox Account through a method that is not set out in clause 6(c) of these terms will not count towards the satisfaction of the Deposit Requirement; and</p> <p>(b) any balances in your Time Deposit Accounts will not count towards the satisfaction of the requirement set out in clause 6(d) of these terms.</p> <p>10. If you satisfy the requirements set out in clause 6 of these terms, we will also automatically enter you into the Lucky Draw without any further action from you.</p> <p>11. We will hold the Lucky Draw on 21 May 2025 and select 1 winner (“<b>Winner</b>”) randomly. We will notify the Winner on or before 31 May 2025. We will send an email to the Winner’s email address, based on our records. We will also announce the Winner of the Lucky Draw on our website on or before 31 May 2025.</p> <p>12. If you are the Winner, in order to receive the Lucky Draw Prize, you must hold a valid Cathay Membership Account in your name which you have registered with Mox in accordance with the CX Registration Terms and comply with any other instructions that we may provide to you from time to time. If you fail to do so, you will forfeit your right to the Lucky Draw Prize.</p> <p>13. You can only participate in the Promotion once. You can only receive one Reward and one Lucky Draw Prize (if applicable) pursuant to the Promotion.</p> <p>14. 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</p>	<p>(b) 「亞洲萬里通」里數獎賞，我們會將相應「亞洲萬里通」里數發放到您的國泰會員賬戶。</p> <p>9. 為免存疑：</p> <p>(a) 除本條款 6(c)所訂明的轉錢方法，任何其他轉入方式的存款將不符合計算為存款要求；及</p> <p>(b) 任何定期存款戶口結餘將不會計入本條款第 6(d)條的條要求；</p> <p>10. 如果您滿足本條款第 6 條的條件，我們會自動將您加入參加大抽獎，而您無須額外登記。</p> <p>11. 我們將於 2025 年 5 月 21 日舉行大抽獎，並隨機抽出獲獎者（「<b>獲獎者</b>」）。我們將於 2025 年 5 月 31 日或之前以電郵通知獲獎者。我們將會將獲獎通知電郵送到您在我們的紀錄中的電郵地址。我們亦將於 2025 年 5 月 31 日或之前在我們的網站專頁公布大抽獎結果。</p> <p>12. 如果您是獲獎者，您需持有以您自己名義登記的有效國泰會員賬戶並已根據國泰登記條款於 Mox 註冊，並符合我們可能隨時通知您的任何其他條件。不然，您將當作棄您獲得的大抽獎獎品的權利。</p> <p>13. 您只能參加本推廣一次。您只能就本推廣獲得一份獎賞和一份大抽獎的獎品（如適用）。</p> <p>14. 您只能在以下情況獲得本推廣的獎賞、獎品或其他利益：</p> <p>(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</p>
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<p>suspended or closed by you or us or in arrears or default;</p> <p>(b) if you are eligible to receive Asia Miles pursuant to the Promotion, you hold a valid Cathay Membership Account in your name which you have registered with Mox in accordance with the CX Registration Terms; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>15. If you are eligible to receive Asia Miles pursuant to the Promotion, we will let AML know using your Membership Information, so that AML can deliver the Asia Miles to your Cathay Membership Account. We are not responsible for the delivery of any Asia Miles to your Cathay Membership Account and will not be liable for any failure or delay in the delivery of any Asia Miles to your Cathay Membership Account.</p> <p>16. From time to time, we may require you to provide additional information in connection with your Cathay Membership Account to maintain its registration with Mox and/or to facilitate the delivery of any Asia Miles you may be eligible to receive pursuant to the Promotion. We will notify you of any such requirements from time to time.</p> <p>17. It is your responsibility to ensure the accuracy and completeness of the information that you provide to us. If any information that you provide to us (including any Membership Information) is inaccurate and/or incomplete, we may not be able to register your Cathay Membership Account with us, you may not be eligible to receive any Asia Miles pursuant to the Promotion and/or the Asia Miles may not be delivered to your Cathay Membership Account.</p> <p>18. 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</p>	<p>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</p> <p>(b) 如您就本推廣有資格獲得「亞洲萬里 通」里數，您必須持有以自己名義登 記的有效國泰會 員賬戶，並已根據國泰登記條款於 Mox 註冊；及</p> <p>(c) 您滿足我們可能不時指定的任何額外 要求。</p> <p>15. 如您就本推廣有資格獲得「亞洲萬里通」 里數，我們將使用您的會員資料通知亞洲 萬里通，以便亞洲萬里通將「亞洲萬里 通」里數存入您的國泰會員賬戶。我們不 負責將任何「亞洲萬里通」里數存入您的 國泰會員賬戶，亦不會就您的「亞洲萬里 通」里數未能或延遲存入您的國泰會員賬 戶承擔任何責任。</p> <p>16. 我們可能不時要求您提供與您的國泰會員 賬戶有關的額外資料，以維持您於 Mox 的國泰會員賬戶登記及/或以便交付您就 本推廣合資格獲得的任何「亞洲萬里通」 里數。我們將不時通知您任何此類要求。</p> <p>17. 您有責任確保您提供給我們的資料的準確 性和完整性。如果您向我們提供的任何資 料（包括任何會員資料）有任何不準確及 /或不完整之處，我們可能無法於 Mox 註 冊您的國泰會員賬戶、您可能就本推廣沒 有資格獲得「亞洲萬里通」里數，及/或 相關「亞洲萬里通」里數可能無法存入您 的國泰會員賬戶。</p>
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<p>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:</p> <p style="padding-left: 20px;">(i) if we believe that any part of the balances in your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p style="padding-left: 20px;">(ii) 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>19. 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>20. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>21. To the extent permitted by laws and regulations:</b></p> <p style="padding-left: 20px;"><b>(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and</b></p> <p style="padding-left: 20px;"><b>(b) you shall release Mox and its affiliates, shareholders and partners from all actions, proceedings and</b></p>	<p>18. 我們保留絕對酌情權決定，恕不另行提供通知或理由，隨時：</p> <p style="padding-left: 20px;">(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）；</p> <p style="padding-left: 20px;">(b) 暫停或終止本推廣或本條款；</p> <p style="padding-left: 20px;">(c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益：</p> <p style="padding-left: 40px;">(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</p> <p style="padding-left: 40px;">(ii) 出於我們認為適當的任何其他理由；及</p> <p style="padding-left: 20px;">(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）。</p> <p>任何此等決定均該視為最終決定並對您具有約束力。</p> <p>19. 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。</p> <p>20. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p><b>21. 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</b></p>
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<p>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 (including any decision not to give 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><b>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</b></p> <p><b>This clause 21 continues after the expiry or termination of the Promotion or these terms.</b></p> <p>22. 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>23. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) and other benefits or advantages from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefits or advantages may vary at any 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>利益的任何決定或您未能收取任何獎賞、獎品或其他利益)：</p> <p>(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</p> <p>(b) 您須使 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而引致。</p> <p><b>本第 21 條在本推廣或本條款到期或終止後繼續有效。</b></p> <p>22. 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）及其他利益或好處。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。</p> <p>23. 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）及其他利益或好處。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</p>
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<p>24. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>25. Neither your participation 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>26. 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>27. The Asia Miles awarded under the Promotion is supplied by AML and their use is subject to terms and conditions issued by AML. We are not the supplier of any Asia Miles. The Mox Disclaimer applies in respect of any Asia Miles awarded under the Promotion.</p> <p>28. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles are subject to terms and conditions issued by AML.</p> <p>29. If you have any questions regarding:</p> <p>(a) the Promotion, please contact our Customer Care Team; and</p> <p>(b) the Cathay Membership Programme and Asia Miles, please contact Cathay Pacific Airways Limited's customer service team on +852 2747 3333.</p> <p>30. 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 Contracts (Rights of Third Parties) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>31. 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.</p>	<p>保留任何此等利益或好處，而無需事先向您披露。</p> <p>24. 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>25. 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。</p> <p>26. 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>27. 本推廣頒發的相關「亞洲萬里通」里數由亞洲萬里通提供，其使用受亞洲萬里通發佈的條款及細則約束。我們並非「亞洲萬里通」里數之供應商。Mox 免責聲明適用於就本推廣頒發的任何「亞洲萬里通」里數。</p> <p>28. 國泰會員計劃（包括您的國泰會員賬戶）及「亞洲萬里通」里數受亞洲萬里通的條款及細則約束。</p> <p>29. 如您對下列有任何疑問：</p> <p>(a) 有關本推廣，請聯繫我們的顧客服務團隊；及</p> <p>(b) 有關國泰會員計劃及「亞洲萬里通」里數，請致電+852 2747 3333 與國泰登記條款客戶服務部聯繫。</p> <p>30. 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</p>
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<p>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>32. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p><b>33. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “<b>Cathay Membership Programme</b>” has the meaning given to it in the CX Registration Terms.</p> <p>(b) “<b>Eligible Payroll Transaction</b>” means a transaction where your salary is paid into your Mox Account by your employer via FPS (Faster Payment System).</p> <p>We will show the Eligible Payroll Transaction in the Mox app under the category ‘Salary’. For avoidance of doubt, other local electronic transfers or standing instructions (except for those mentioned under clauses 6(c)(ii) and 6(c)(iii) of these terms) will not be considered ‘Eligible Payroll Transactions’.</p> <p>(c) “<b>Lucky Draw</b>” means the lucky draw operated by Mox for a chance to win the Lucky Draw Prize.</p> <p>(d) “<b>Lucky Draw Prize</b>” means 50,000 Asia Miles.</p> <p>(e) “<b>Monthly Salary</b>” means the average amount deposited into your Mox Account each calendar month pursuant to clause 6(c) of these terms.</p> <p>(f) “<b>Promotion Period</b>” means the period beginning on 1 January 2025 and ending on 30 April 2025 (both dates inclusive).</p>	<p>任何條文，或享有本條款之任何條文下的利益。</p> <p>31. 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。雙方均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>32. 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><b>33. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) 「<b>國泰會員計劃</b>」具有國泰登記條款賦予的含義。</p> <p>(b) 「<b>合資格出糧交易</b>」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。</p> <p>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」並不包括其他本地電子轉賬或常設指示（本條款第 6(c)(ii)及 6(c)(iii)條提及的轉賬除外）。</p> <p>(c) 「<b>大抽獎</b>」是指由 Mox 舉辦的抽獎，並有機會贏取一項大抽獎獎品。</p> <p>(d) 「<b>大抽獎獎品</b>」是指 50,000「亞洲萬里通」里數。</p> <p>(e) 「<b>每月薪金</b>」指戶口根據本條款第 6(c)條每曆月存入您的 Mox 戶口的平均金額。</p>
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(g) “**Reward**” means, during the registration process, if you have chosen:

(i) cash as your reward, the corresponding ‘Reward’ set out in the table below:

If your Monthly Salary is...	Reward
HKD25,000 to below HKD50,000	HKD800
HKD50,000 or above	HKD1,550

(ii) Asia Miles as your reward, the corresponding ‘Reward’ set out in the table below:

If your Monthly Salary is...	Reward
HKD25,000 to below HKD50,000	8,000 Asia Miles
HKD50,000 or above	15,500 Asia Miles

(h) “**Winner**” has the meaning given to it in clause 11 of these terms.

Last updated: 9 December 2024

(f) 「**推廣期**」是指 2025 年 1 月 1 日至 2025 年 4 月 30 日（包括首尾兩日）。

(g) 「**獎賞**」是指,如果您於登記時選擇:

(i) 現金為獎賞, 將按下表所列的相應「獎賞」:

如「每月薪金」為	獎賞
港幣 25,000 元至低於港幣 50,000 元	港幣 800 元
港幣 50,000 元或以上	港幣 1550 元

(ii) 「亞洲萬里通」里數為獎賞, 將按下表所列的相應「獎賞」:

如「每月薪金」為	獎賞
港幣 25,000 元至低於港幣 50,000 元	8,000 「亞洲萬里通」里數
港幣 50,000 元或以上	15,500 「亞洲萬里通」里數

(h) 「**獲獎者**」具有本條款第 11 條賦予的含義。

最近更新日期: 2024 年 12 月 9 日