

Selected Merchants 3% Cash Reward 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. 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. During the Promotion Period, if you:
 - (a) join the Promotion on the Mox app; and
 - (b) have selected CashBack as your spending reward for your Spending Rewards Scheme in the Mox app,
 subject to these terms, you will receive the Cash Reward on your Eligible Mox Credit Card Transaction which we will deposit into your Mox Account upon settlement of the transaction.
5. We will determine whether an Eligible Mox Credit Card Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).
6. If you have received any reward, gift or other benefit in respect of the Promotion and any of the transaction(s) which

指定商戶 3%現金獎賞推廣優惠（「本推廣」）條款及細則

1. 以下條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）所提供的本推廣。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。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。
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. 在推廣期內，如你：
 - (a) 於 Mox 應用程式參加本推廣；及
 - (b) 於 Mox 應用程式選擇了 CashBack 作為你消費獎賞計劃的消費獎賞，
 受制於本條款，你將會獲得該合資格 Mox 信用卡交易之現金獎賞並將於交易完成結算後存入你的 Mox 戶口。
5. 我們將根據我們持有的交易記錄決定一項交易是否為合資格 Mox 信用卡交易，如有任何差異，我們保留最終決定權。
6. 如你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因該交易而獲得有關獎賞、禮品或其他利益之簽賬交易或就其退款，我們有權從你的 Mox 戶口扣除相關獎賞、禮品或其他利益

<p>resulted in you receiving the reward, gift or other benefit is subsequently reversed, cancelled or refunded, 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>7. 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 and Mox Credit in your name when we attempt to give you the reward, gift or other benefit with that Mox Account and Mox Credit not having been suspended or closed by you or us or in arrears or default; and</p> <p>(b) you satisfy any additional requirements we may specify from time to time.</p> <p>8. 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, 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 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>9. Without limiting anything in these terms, we may determine whether or not you can combine the Promotion with other offers or</p>	<p>的等同價值。</p> <p>7. 你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：</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 戶口及 Mox Credit，且該 Mox 戶口及 Mox Credit 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) 滿足我們不時指定的任何其他要求。</p> <p>8. 我們保留全權酌情決定，而無需通知或提供理由的情況下，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、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) 根據任何我們認為適當的理由，拒絕給你本推廣的任何獎賞、禮品或其他利益；及</p> <p>(d) 作出與本推廣相關的任何決定（包括拒絕或暫停本推廣之你的參加資格）。</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>9. 在不限制這些條款的任何內容的情況下，我們會為就本推廣是否可以與任何我們不定時推出的其他優惠或推廣一併參加作出決定。如果你可以將本推廣與 Mox 應用程式和/或我們網站中的其他優惠或推廣一併參加，我們會通知您。</p>
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<p>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.</p> <p>10. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>11. 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 (including any decision not to give you, or your failure to receive any reward, gift or other benefit) or these terms, unless:</p> <p>(x) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(y) 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 11 continues after the expiry or termination of these terms.</p> <p>12. 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</p>	<p>10. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>11. 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均不承擔任何責任；及</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 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，</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>(x) 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>(y) 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 11 條在本條款到期或終止後繼續有效。</p> <p>12. 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>
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<p>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>13. 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>14. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>15. 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>16. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as an agent or representative of Mox or otherwise soliciting business on behalf of Mox.</p> <p>17. 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>18. 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</p>	<p>13. 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>14. 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>15. 你不得將參與本推廣的權利或獲得任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，或交換或轉換為任何其他利益或權利。</p> <p>16. 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>17. 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。</p> <p>18. 本條款在所有方面均受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>19. 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>20. 借定唔借？還得到先好借！</p> <p>21. 定義</p> <p>以下定義於本條款內具有以下的含義：</p>
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<p>Region of the People's Republic of China.</p> <p>19. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>20. To borrow or not to borrow? Borrow only if you can repay!</p> <p>21. Definitions</p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “Eligible Mox Credit Card Transaction(s)” means transactions for the purchase of goods or services made with Mox Credit Card at selected merchants set out in the table contained in Appendix A to these terms after you join the Promotion on the Mox app during the Promotion Period, the classification of which is based on the country and/or regional codes issued by Mastercard Asia/Pacific (Hong Kong) Limited from time to time, as determined by us (in our sole and absolute discretion), from time to time.</p> <p>Without limiting the above:</p> <p>(i) for the transaction to be an ‘Eligible Mox Credit Card Transaction’, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) on or before 14 September 2025; and</p> <p>(ii) transactions that are ineligible for Mox Card Rewards are <i>not</i> Eligible Mox Credit Card Transaction(s) (see clause 2 of Rewards for Cards Schedule for transactions that are ineligible for Mox Card Rewards, which include but are not limited to Octopus top-ups conducted via Apple Pay).</p> <p>(b) “Cash Reward” means 3% cash reward of your Eligible Mox Credit Card</p>	<p>(a) 「合資格 Mox 信用卡交易」是指你在推廣期內於 Mox 應用程式參加本推廣後於以本條款附表 A 的列表之指定商戶進行，根據 Mastercard Asia/Pacific (Hong Kong) Limited 不時所設定的國家及/或區域代碼釐定，以任何貨幣購買商品或服務的 Mox 信用卡交易，並不時按我們絕對酌情權作出最終決定。</p> <p>在不限以上條款的情況下：</p> <p>(i) 該些交易須於 2025 年 9 月 14 日或之前已完成結算（即交易狀態於 Mox 應用程式顯示為「已完成」）；及</p> <p>(ii) 不合資格賺取 Mox 卡獎賞的交易不被視為適用於合資格 Mox 信用卡交易（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）。</p> <p>(b) 「現金獎賞」是指你合資格 Mox 信用卡交易的 3%現金獎賞，上限為港幣 100 元。</p> <p>(c) 「推廣期」是指 2025 年 8 月 1 日至 2025 年 8 月 31 日（包括首尾兩日）。</p> <p>最後更新日期: 2025 年 8 月 1 日</p>
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<p>Transaction of up to HKD100.</p> <p>(c) “Promotion Period” means the period beginning on 1 August 2025 and ending on 31 August 2025 (both dates inclusive).</p> <p>Last updated: 1 August 2025</p>	
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Appendix A

附表 A

Travel	<u>旅遊</u>
<u>Trip.com</u>	Trip.com
<u>Connectivity and Utility</u>	<u>通訊及設施</u>
1010	1010
Club Sim	Club Sim
csl	csl
HKT	香港電訊
HKT eye	HKT eye
HKT Home Phone	HKT 家居電話
HKT Smart Living	HKT Smart Living
IDD0060	IDD0060
LiKe100	LiKe100
<u>Digital Lifestyle</u>	<u>數碼生活</u>
Apple Services	Apple Services
Google Play	Google Play
KKBOX	KKBOX
MOOV	MOOV
MOOV Shop	MOOV Shop
NETVIGATOR	網上行
Now E	Now E
Now TV	
The Club	
Uber	
Viu	

<p><u>Food and Drinks</u></p> <p>foodpanda</p> <p><u>Lifestyle</u></p> <p>7-Eleven</p> <p>Circle K</p> <p>Watsons</p> <p>Mannings</p> <p>DrGo</p>	<p>Now TV</p> <p>The Club</p> <p>Uber</p> <p>Viu</p> <p><u>飲食</u></p> <p>foodpanda</p> <p><u>生活</u></p> <p>7-Eleven</p> <p>OK 便利店</p> <p>屈臣氏</p> <p>萬寧</p> <p>DrGo</p>
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