

**“TRIP1000” Trip Coins Invitation Code Promotion (the “Promotion”) Terms and Conditions**

1. These terms apply to the Promotion offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**”). 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, General Terms and Conditions (each of which can be found in the Mox app and/or on our website) and any other terms we may provide to you. These terms apply in addition to any such other terms, and your use of any of our products and services remains subject to such other terms.
3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
4. To participate in the Promotion, you must:
  - (a) download the Mox app and open a Mox Account using the invitation code displayed in the table in clause 24 of these terms (the “**Invitation Code**”) during the period displayed in the table in clause 24 of these terms (the “**Promotion Period**”);
  - (b) during the period from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process so that your Mox Account is ready for use; and
  - (c) during the period from the day your Mox Account is ready for use and the following 45 days, spend at least the HKD amount displayed in the table in clause 24 of these terms next to the words ‘Mox Credit Spend Requirement’, with Mox Credit, across one, or more, Eligible Transaction(s), as described in clause 5 of these terms (“**Mox Credit Spend Requirement**”); and
  - (d) comply with any other requirements that we may specify in connection with the

**[TRIP1000] Trip Coins 邀請碼推廣 (「推廣」) 條款及細則**

1. 本條款適用於由 Mox Bank Limited (「**Mox**」、「**我們**») 所提供的推廣。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、一般條款及細則 (可參閱 Mox 應用程式及/或我們的網站)，以及我們可能向你提供的任何其他條款。除本條款外，任何該等條款亦一併適用，而你就使用任何我們的產品及服務仍須受該等其他條款的約束。
3. 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。
4. 要參與本推廣，你必須：
  - (a) 於本條款第 24 條列表中顯示的期限 (「**推廣期**») 內下載 Mox 應用程式並使用在本條款第 24 條列表中顯示的邀請碼 (「**邀請碼**») 開立 Mox 戶口；
  - (b) 以邀請碼申請開立 Mox 戶口起及其後的 15 天內，完成 Mox 戶口申請程序，即 Mox 戶口已開立並可被使用；及
  - (c) 於 Mox 戶口已開立並可被使用當日起及其後 45 天內以 Mox Credit 完成一項或以上的合資格交易 (於本條款第 5 條詳述)，而交易金額合共不少於本條款第 24 條列表中「Mox Credit 消費要求」旁以港元顯示的消費金額 (「**Mox Credit 消費要**

<p>Promotion.</p> <p>5. “<b>Eligible Transaction(s)</b>” are transactions for the purchase of goods or services as determined by Mox to contribute towards the Mox Credit Spend Requirement, in its absolute discretion. Without limiting the above:</p> <p>(a) for a transaction to be an ‘Eligible Transaction’ and contribute towards the Mox Credit Spend Requirement, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) during the period from the day your Mox Account is ready for use and the following 60 days; and</p> <p>(b) some examples of transactions that are not Eligible Transaction(s) are those that are not eligible for CashBack (see clause 7.5(b) of Schedule 1 (Term and conditions for accounts and card management) to the General Terms and Conditions) and e-wallet top-ups including, but not limited to, transactions conducted via WeChat Pay and Octopus top-ups conducted via Apple Pay.</p> <p>We will refer to transaction records held by us (which are final and conclusive in case of any discrepancy) to determine whether an ‘Eligible Transaction’ has been made.</p> <p>6. If you’ve completed all the steps in clause 4 of these terms, then, subject to the eligibility requirements set out in clause 9 of these terms, you will be entitled to the reward displayed in the table in clause 24 of these terms next to the words ‘Reward’ (“<b>Reward</b>”). We will send you an email (“<b>Reward Email</b>”) which will contain a unique redemption code for, and details on how you can claim, the Reward. We will send the Reward Email to your email address that is in our records.</p> <p>You must be a member of ‘Trip.com’ in order to use your unique redemption code to claim the Reward. You must use your unique redemption code to claim the Reward by 31 December 2023, 23:59:59</p>	<p>求」) ; 及</p> <p>(d) 遵守我們所有其他有關參與本推廣的要求。</p> <p>5. 「<b>合資格交易</b>」由 Mox 按其絕對酌情權而作出決定的購買商品或服務的交易，以計入 Mox Credit 消費要求。在不限制以上條款的情況下：</p> <p>(a) 一項交易要成為「合資格交易」及計入 Mox Credit 消費要求，該交易須於 Mox 戶口已開立並可被使用當日起及其後 60 日內由該商戶完成結算（即交易狀態於 Mox 應用程式必須顯示為「完成」）；及</p> <p>(b) 不被視為合資格交易的例子包括一般條款及細則附表 1（戶口及卡管理條款及細則）第 7.5(b)條中列明不合資格賺取 CashBack 的例子，以及電子錢包充值，包括但不限於通過微信支付進行的交易，以及通過 Apple Pay 增值八達通卡的交易。</p> <p>我們將根據我們持有的交易紀錄（如有任何差異，Mox 的交易紀錄將為最終及確實的紀錄）以決定是否完成一項「合資格交易」。</p> <p>6. 如你完成本條款第 4 條列出的步驟，在符合本條款第 9 條所列資格要求的前提下，你將會收到本條款第 24 條列表中所列的獎賞（「<b>獎賞</b>」）。我們將通過電子郵件將包括有關獎賞的兌換碼及領取詳情發送給你（「<b>獎賞電郵</b>」）。我們會將獎賞電郵傳送至你在 Mox 紀錄中的電郵地址。</p>
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<p>pm, otherwise you will forfeit your right to the Reward.</p> <p>7. The unique redemption code and the Reward are supplied by Ctrip Financial Management (Hong Kong) Co., Limited (“<b>Trip.com</b>”) and their use is subject to terms and conditions issued by Trip.com. We are not a supplier of the unique redemption code or the Reward or any part of them. If you have any questions regarding your unique redemption code or the Reward, please call +852 3008 3268. The Mox Disclaimer (which can be found in the Mox app and/or on our website) applies in respect of the unique redemption code and the Reward.</p> <p>8. You are eligible for the Reward, only if you:</p> <p>(a) have never held a Mox Account in your name at any time prior to the opening of the Mox Account using the Invitation Code. You are considered to have held a Mox Account even if you haven’t completed any transactions on your prior Mox Account;</p> <p>(b) hold a valid Mox Account in your name when Mox attempts to send the Reward Email to you, with that Mox Account not having been suspended or closed by you or Mox or in arrears or default; and</p> <p>(c) meet any additional requirements communicated by Mox.</p> <p>9. We may change the dates of the Promotion Period or any other dates set out in these terms at any time in our absolute discretion. Furthermore, if there is a quota displayed in the table in clause 24 of these terms (the “<b>Quota</b>”), the Promotion Period will end on the earlier of the last day of the Promotion Period and the date on which the use of the Invitation Code has reached the Quota. We will not update you on the use of the Quota (if any).</p> <p>10. You can only participate in the Promotion once. You can only receive one Mox Credit Reward. If there is a Quota, the use of the Invitation Code is on a first come, first</p>	<p>你必須先成為 Trip.com 會員方可使用兌換碼領取獎賞。你須於 2023 年 12 月 31 日, 23 時 59 分 59 秒前使用你的兌換碼領取獎賞, 逾期作棄權論。</p> <p>7. 兌換碼及獎賞是由 Ctrip Financial Management (Hong Kong) Co., Limited (「<b>Trip.com</b>」) 提供, 期使用受 Trip.com 的條款及細則約束。我們不是兌換碼或獎賞或其任何部分的提供方。如你對兌換碼或獎賞有任何疑問, 請聯絡+852 3008 3268。Mox 的免責聲明 (載於 Mox 應用程式及/或我們的網站) 適用於兌換碼及獎賞。</p> <p>8. 你只在以下情況下才合資格獲得獎賞:</p> <p>(a) 在使用邀請碼開 Mox 戶口前的任何時間, 你從未以自己名義持有 Mox 戶口。如你已有 Mox 戶口但尚未完成任何交易, 你亦被視為已持有 Mox 戶口;</p> <p>(b) 當 Mox 傳送獎賞電郵時, 你必須持有有效並以自己名義開立的 Mox 戶口, 且該 Mox 戶口並未被你或 Mox 暫停或關閉, 也沒有拖欠或違約; 及</p> <p>(c) 符合 Mox 向你傳達的其他附加要求。</p> <p>9. 我們有絕對酌情權隨時更改推廣期或本條款所列之任何日期。此外, 如本條款第 24 條有顯示適用名額 (「<b>名額</b>」), 推廣期將於推廣期最後一天或名額已滿當天 (以較早者為準) 結束。我們不會通知你使用該名額 (如有) 的最新情況。</p>
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<p>served basis and in Mox's absolute discretion.</p> <p>11. Neither your participation in the Promotion nor your eligibility for the Reward may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>12. Mox reserves the right at any time, without notice or reason and in its sole discretion, to:</p> <p>(a) change, modify, suspend or terminate the Promotion or these terms (including the Reward and its monetary value);</p> <p>(b) refuse to offer or distribute the Reward to you if Mox believes your Mox Account has been opened for an improper purpose (for example, attempting to secure multiple Rewards by closing and opening one or more Mox Accounts) or for any other reason Mox deems relevant;</p> <p>(c) 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); and</p> <p>(d) determine that the Invitation Code has been used for an improper purpose and cancel your use of the Invitation Code.</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>13. If you received the Reward and you subsequently close your Mox Account within 12 months of when you opened it, we have the right to deduct an amount equal to the total value of the Reward from your Mox Account prior to us completing the closure of your Mox Account.</p> <p>14. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p><b>15. To the extent permitted by laws and</b></p>	<p>10. 你只能參加本推廣一次。你只能獲得獎賞一次。如名額適用，邀請碼之使用以先到先得的方式提供，並由 Mox 保留絕對酌情權。</p> <p>11. 你就本推廣的參與或領取獎賞的資格均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>12. Mox 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、更改、暫停或終止本推廣或本條款（包括獎賞及其現金價值）；</p> <p>(b) 拒絕向你提供或分發獎賞，若 Mox 認為你 Mox 戶口的開立存在不正當的目的（如試圖通過關閉和開立一個或多個 Mox 戶口以獲得獎賞）或任何 Mox 認為相關的理由；</p> <p>(c) 作出與本推廣相關的任何決定（包括拒絕或停止你參與本推廣，決定本推廣是否可以與其他任何優惠或推廣一併使用）；及</p> <p>(d) 決定邀請碼是否以不正當目的被使用，並取消你對邀請碼的使用。</p> <p>任何此等決定均視為最終決定並對你具有約束力。</p> <p>13. 如你收到獎賞，而隨後於你開戶後的 12 個月內結束你的 Mox 戶口，我們有權在我們完成結束你的 Mox 戶口之前從你的 Mox 戶口扣除獎賞的總價值。</p> <p>14. 如就本推廣有任何爭議，Mox 保留最終決定權。</p>
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<p>regulations:</p> <p>(a) Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and</p> <p>(b) you shall release Mox and its affiliates and shareholders from all actions, proceedings and claims which may be brought by or against Mox or its affiliates or shareholders,</p> <p>arising from or in connection with your participation in the Promotion (including any decision not to offer or distribute to you, or your failure to receive, the Reward) or these terms, unless any such loss, action, proceeding or claim is due to Mox's or its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss, action, proceeding or claim is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p> <p>This clause 15 continues after the termination of these terms or the expiry of the Promotion.</p> <p>16. You acknowledge that the Reward distributed to you pursuant to these terms may be subsidised by a third party, including direct or indirect shareholders of Mox (collectively, the <b>"Mox Business Partners"</b>). As a result, Mox may receive benefits from the Mox Business Partners directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefits may be varied at any time. Mox is entitled to retain any such benefits for its own account and benefit absolutely without having to make any prior disclosure to you. Mox may also offer benefits or advantages to the Mox Business Partners in connection with the Promotion.</p> <p>17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p>	<p>15. 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（包括任何不向你提供獎賞的決定，或你未能收取獎賞）：</p> <p>(a) Mox 及其關聯公司及股東對你遭受的任何損失不承擔任何責任；及</p> <p>(b) 你須使 Mox 及其關聯公司及股東免於由 Mox 或其關聯公司或股東提出或針對 Mox 或其關聯公司或股東的所有法律行動、法律程序及索償，</p> <p>惟就直接及純粹因 Mox 或其關聯公司或股東的疏忽、欺詐行為或故意失責而引致該損失、法律行動、法律程序或索償是合理可預見的、直接及完全由該疏忽、欺詐行為或故意失責而引致則除外。</p> <p>本第 15 條在本條款或推廣終止後繼續有效。</p> <p>16. 你知悉任何給予你的獎賞可能是由第三方，包括但不限於 Mox 的直接或間接股東（統稱為「<b>Mox 合作夥伴</b>」）補貼。因此，Mox 可直接或間接從 Mox 合作夥伴獲得與本推廣有關的利益。任何此等利益的性質、金額及計算方法可隨時間而更改。Mox 可絕對享有並有權為自身保留任何此等利益，而無需事先向你披露。Mox 亦可向 Mox 合作夥伴提供與本推廣有關的利益或優惠。</p> <p>17. 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>18. 本推廣或本條款並未視作、暗示或表示任何人或實體為 Mox 的代理或代表，或</p>
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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 an agent or representative of Mox or otherwise soliciting business on behalf of Mox.

19. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of their provisions under 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. To borrow or not to borrow? Borrow only if you can repay!

23.

<b>Invitation Code</b>	TRIP1000
<b>Promotion Period</b>	10 January 2023 to 9 March 2023 (both dates inclusive) (the initial Promotion Period beginning on 10 January 2023 and ending on 9 March 2023 was extended to 17 April 2023)
<b>Quota</b>	10,000
<b>Mox Credit Spend Requirement</b>	HKD1,000
<b>Reward</b>	Trip Coins equivalent to the

以其他方式代表 Mox 招攬業務。

19. 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，除本條款另有列出外。

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，並根據中華人民共和國香港特別行政區法律的詮釋。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. 借定唔借？還得到先好借！

23.

<b>邀請碼</b>	TRIP1000
<b>推廣期</b>	2023年1月10日至2023年3月9日（包括首尾兩日）（原定為2023年1月10日至2023年3月9日的推廣期已延長至2023年4月17日）。
<b>名額</b>	10,000
<b>Mox Credit 消費要求</b>	HKD1,000
<b>獎賞</b>	HKD1,000 等值之 Trip Coins



	value of HKD1,000	最後更新日期: 2023 年 3 月 28 日
Last updated: 28 March 2023		