

“TRIP2000” 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, 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 same meaning given to them in our General Terms and Conditions.
4. To participate in the Promotion, you must:
 - (a) use the Invitation Code to open a Mox Account and complete the Mox Account opening process during the period from the day you use the Invitation Code and the following 15 days, such that you will have successfully opened your 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, “**Joining Day**”);
 - (b) during the period beginning on your Joining Day and the following 30 days, spend at least the HKD amount displayed in the Promotion Table 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**”);

「TRIP2000」 Trip Coins 邀請碼推廣 (「本推廣」) 條款及細則

1. 本條款適用於由 Mox Bank Limited (「**Mox**」或「**我們**」) 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 (可於 Mox 應用程式及/或我們的網站參閱) 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任何產品及服務的使用。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. 要參與本推廣，你必須：
 - (a) 於推廣期內使用邀請碼開立 Mox 戶口；並由使用邀請碼申請開立 Mox 戶口當天起及其後的 15 天內，完成 Mox 戶口申請程序並成功在推廣期內開立 Mox 戶口。當你從 Mox 收到迎新通知，你將被視為已成功開立 Mox 戶口 (收到迎新通知當天為「**開戶日期**」)；
 - (b) 於開戶日期及其後 30 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在推廣列表中「**Mox Credit 消費要求**」旁以港元顯示的消費金額；及

<p>and</p> <p>(c) comply with any other requirements that we may specify in connection with the Promotion.</p> <p>5. “Eligible Transaction(s)” are transactions for the purchase of goods or services as determined by Mox to contribute towards the Mox Credit Spend Requirement, in its sole and 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 Joining Day and the following 30 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 8.5(b) of Schedule 1 (Terms 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 8 of these terms, you will be entitled to the Reward set out in the Promotion Table. We will send you an email which will contain a unique redemption code for, and details on how you can claim, the Reward (“Reward Email”). 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</p>	<p>(c) 遵守我們所有其他有關參與本推廣的要求。</p> <p>5. 「合資格交易」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，該交易須開戶日期及其後 30 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 8.5(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 8 條所列資格要求的前提下，你將會收到獎賞列表中所列的獎賞。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（「獎賞電郵」）。我們會將獎賞電郵傳送至你在 Mox 紀錄中的電郵地址。</p> <p>你必須先成為 Trip.com 會員方可使用兌換碼領取獎賞。你須於獲取獎賞電郵當日及其後 30 日內使用你的兌換碼領取獎</p>
---	---

<p>order to use your unique redemption code to claim the Reward. You must use your unique redemption code to claim the Reward within 30 days following the day you receive the Reward Email, otherwise your right to the Reward will be forfeited.</p> <p>7. The unique redemption code and the Reward are supplied by Ctrip Financial Management (Hong Kong) Co., Limited (“Trip.com”) 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 nor any part of them. If you have any questions regarding your unique redemption code or the Reward provided by Trip.com, 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 will receive the reward, gift or other benefit in respect of the Promotion, only if:</p> <p>(a) you have not held a Mox Account in your name at any time prior to your Joining Day. 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) 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 Mox or in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</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 set out in the Promotion Table, 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</p>	<p>賞，逾期作棄權論。</p> <p>7. 兌換碼及獎賞是由攜程金融管理(香港)有限公司（「Trip.com」）提供，其使用受 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。如你對由 Trip.com 提供的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. 你只在以下情況下獲得本推廣的任何獎賞，禮品或其他利益：</p> <p>(a) 在你的開戶日期之前的任何時間，你從未以自己名義持有 Mox 戶口。儘管你未曾使用你舊有的 Mox 戶口進行任何交易，你亦被視為已持有 Mox 戶口；</p> <p>(b) 當我們向你提供獎賞，禮品或其他利益時，以你的名義持有有效的 Mox 戶口且該 Mox 戶口並未被你本人或我們暫停或關閉，也沒有拖欠或違約的狀態；及</p> <p>(c) 你滿足我們可能不時指定的任何額外要求。</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，如在推廣列表中有顯示名額，推廣期將於推廣期最後一天或名額已滿當天結束（以較早者為準）。我們不會通知你名額使用（如有）的最新情況。</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</p>
---	---

<p>the Quota (if any).</p> <p>10. You can only participate in the Promotion once and can only receive one Reward. If there is a Quota, the use of the Invitation Code is on a first come, first served basis and in our sole and absolute discretion.</p> <p>11. 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>12. We reserve the right at any time, without notice or reason and in our sole and absolute discretion, to:</p> <p>(a) change, 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);</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>(i) if we believe your Mox Account has been opened for an improper purpose (for example, to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts) or any proceeds in your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p>(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 or determine whether the Promotion can or cannot be combined</p>	<p>先到先得的方式提供，並由我們的絕對酌情權決定。</p> <p>11. 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均不得轉讓或分配給任何其他人士、交換或轉換成任何其他利益或權利。</p> <p>12. 我們保留絕對酌情權決定，而不另行提供通知或提供理由，隨時：</p> <p>(a) 修訂、更改、本推廣或本條款（包括本條款內指定的任何日期或與本推廣及/或其貨幣價值有關的任何獎賞，禮品或其他利益）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向你提供任何獎賞，禮品或其他利益：</p> <p>(i) 如果我們認為你的 Mox 戶口是出於不當目的而開設的（例如試圖通過關閉和開立一個或多個 Mox 戶口來換取數項獎賞，禮品或其他利益）或你在 Mox 戶口中的任何收益是任何非法、欺詐或異常活動的收益；或</p> <p>(ii) 出於我們認為適當的任何其他理由；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）；及</p> <p>(e) 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>with any other offer or promotion); and</p> <p>(e) 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've received any reward, gift or other benefit in respect of the Promotion 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, gift or other benefit 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, our decision is final.</p> <p>15. To the extent permitted by laws and 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 give you, or your failure to receive any gift, reward or other benefit) or these terms, unless 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</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. 如你已收到與本推廣相關的獎賞、禮品或其他利益，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、禮品或其他利益的總價值。</p> <p>14. 如就本推廣有任何爭議，我們保留最終決定權。</p> <p>15. 在法律及法規允許的範圍內，就你因參與本推廣或因本條款所致或相關引起的損失（包括任何我們不向你提供或支付任何獎賞、禮品或其他利益的決定或你不能獲得任何獎賞、禮品或其他利益）：</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>惟因 Mox、其關聯公司或股東的疏忽、欺詐行為或故意失責而引致的損失、訴訟、法律程序或索賠而該等損失、法律行動、法律程序或索償是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的除外</p> <p>本第 15 條在本推廣或本條款到期或終止後繼續有效。</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</p>
---	---

<p>expiration or termination of the Promotion or these terms.</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 “Mox Business Partners”). 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>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.</p> <p>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.</p> <p>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.</p> <p>21. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p>	<p>東（統稱為「Mox 合作夥伴」）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，或以其他方式代表 Mox 招攬業務。</p> <p>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。</p> <p>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。</p> <p>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。</p> <p>22. 借定唔借？還得到先好借！</p> <p>23. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「合資格交易」擁有本條款第 5 條所述的定義。</p>
--	---

22. To borrow or not to borrow? Borrow only if you can repay!

23. Definitions

The following capitalised terms have the meanings set out below:

- (a) “**Eligible Transaction(s)**” has the meaning given to that term in clause 5 of these terms.
- (b) “**Invitation Code**” means the invitation code set out in the Promotion Table.
- (c) “**Joining Day**” has the meaning given to that term in clause 4(a) of these terms.
- (d) “**Mox Business Partners**” has the meaning given to that term in clause 16 of these terms.
- (e) “**Mox Credit Spending Requirement**” means the Hong Kong denominated spending amount set out in the Promotion Table.
- (f) “**Promotion Period**” means the period for the Promotion set out in the Promotion Table.
- (g) “**Promotion Table**” means the following table:

Invitation Code	TRIP2000
Promotion Period	22 May 2023 to 21 June 2023 (both dates inclusive)
Quota	5,000
Mox Credit Spend Requirement	HKD2,000
Reward	Trip Coins equivalent to the value of HKD2,000

- (b) 「**邀請碼**」是指在推廣列表中列明的邀請碼。
- (c) 「**開戶日期**」擁有本條款第 4(a)條所述的定義。
- (d) 「**Mox 合作夥伴**」擁有本條第 16 條所述的定義。
- (e) 「**Mox Credit 消費要求**」是指在推廣列表中列明的港元消費金額。
- (f) 「**推廣期**」是指在推廣列表中列明的本推廣的期間。
- (g) 「**推廣列表**」是指以下列表：

邀請碼	TRIP2000
推廣期	2023 年 5 月 22 日至 2023 年 6 月 21 日 (包括首尾兩日)
名額	5,000
Mox Credit 消費要求	港幣 2,000 元
獎賞	與港幣 2,000 元等值之 Trip Coins

- (h) 「**名額**」是指在推廣列表中列明的本推廣的名額。
- (i) 「**獎賞**」是指在推廣列表中列明的本推廣的獎賞。



<p>(h) “Quota” means the quota set out in the Promotion Table.</p> <p>(i) “Reward” means the reward set out in the Promotion Table.</p> <p>(j) “Reward Email” has the meaning given to that term in clause 6 of these terms.</p> <p>(k) “Trip.com” has the meaning given to that term in clause 7 of these terms.</p> <p>Last updated: 21 May 2023</p>	<p>(j) 「獎賞電郵」擁有本條第 6 條所述的定義。</p> <p>(k) 「Trip.com」擁有本條第 7 條所述的定義。</p> <p>最後更新日期：2023 年 5 月 21 日</p>
--	---