

**Mox Time Deposits Telemarketing Promotion (February 2025 CNY offer) (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 the context requires otherwise, capitalised terms used in these terms have the same meanings as those defined in our General Terms and Conditions.
- 4 To participate in the Promotion, you must have been selected by and received an invitation call directly from Mox confirming that you are eligible to participate in the Promotion (“**Invitation Call**”). We reserve the right, in our sole and absolute discretion, to select and invite customers and/or update your eligibility to participate in the Promotion from time to time.
- 5 If you open an Eligible Time Deposit Account within 2 calendar days immediately following the day on which you receive the Invitation Call, subject to these terms, you will receive the applicable Reward as set out in clause 6 of these terms by the end of the calendar month immediately following the date on which you open your Eligible Time Deposit Account.

**Mox 定期存款電話推廣 (2025 年 2 月新春加碼) (「本推廣」) 條款及細則**

1. 本條款適用於 Mox Bank Limited (「**Mox**」或「**我們**») 進行的本推廣。參與本推廣即表示您同意接受本條款。
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 (包括其附表) (分別可於 Mox 應用程式及/或我們的網站上找到) 及我們可能向您提供的任何其他條款, 而該等條款繼續適用於您與我們的關係及您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. 除非本條款另有所指, 否則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. 要參加本推廣, 您必須被 Mox 選中並收到由 Mox 打出的邀請電話確認您符合資格參加本推廣 (「**邀請電話**」)。我們保留全權酌情決定不時選擇及邀請客戶參加本推廣, 及/或就您參加本推廣的資格作出更新。
5. 如果您於收到邀請電話翌日起計的兩個曆日內 (「**推廣期**」) 開立合資格定期存款戶口, 受制於本條款, 您將獲得按本條款第 6 條所列的相應獎賞, 而該獎賞將於您開立合資格定期存款戶口日期的下一個曆月完結或之前存入至您的 Mox 賬戶。
6. 我們將根據您存入該合資格定期存款戶口的本金金額及存款期按以下列表決定您於本推廣有權獲取的獎賞:

6 We will determine the Reward you may be entitled to receive under the Promotion by reference to the principal amount and tenor of your Eligible Time Deposit Account, in accordance with the following table:

Tenor	Principal Amount	Reward
3 months or above	HKD100,000 to below 200,000	HKD100
3 months or above	HKD200,000 to below 300,000	HKD200
3 months or above	HKD300,000 to below 400,000	HKD300
3 months or above	HKD400,000 to below 500,000	HKD400
3 months or above	HKD500,000 or above	HKD500

For avoidance of doubt, your Eligible Time Deposit Account must:

- (a) be placed with Time Deposit New Funds denominated in HKD;
  - (b) have a principal amount of no less than HKD100,000; and
  - (c) have a tenor of no less than 3 months.
- 7 You can only participate in the Promotion once. You can only receive one Reward.
- 8 You will receive the reward, gift or any other benefit, or be entitled to retain the reward, gift or any other benefit you have received, in respect of the Promotion, only if you:
- (a) hold a valid Mox Account in your name at the time we attempt to give you the reward, gift or other benefit, with that Mox Account not having been

存款期	本金金額	獎賞
3 個月或以上	100,000 至少於 200,000 港元	100 港元
3 個月或以上	200,000 至少於 300,000	200 港元
3 個月或以上	300,000 至少於 400,000	300 港元
3 個月或以上	400,000 至少於 500,000	400 港元
3 個月或以上	500,000 或以上	500 港元

為免存疑，您的合資格定期戶口必須：

- (a) 以港元新資金定期存款開立；
  - (b) 以本金不少於 100,000 港元開立；及
  - (c) 以不少於 3 個月為存款期而開立。
7. 您只可參加本推廣一次。您只能獲得一項獎賞。
8. 您只能在以下情況就本推廣獲得或有權保任何獎賞、禮品或任何其他利益：
- (a) 當我們試圖向您發放獎賞、禮品或任何其他利益時，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，也沒有拖欠或違約的狀態；

<p>suspended or closed by you or us or in arrears or default;</p> <p>(b) your Eligible Time Deposit Account is still valid and active when we attempt to give you the reward, gift or other benefit; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>9 We reserve the right at any time, without notice or reason and in our sole 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:</p> <p style="padding-left: 20px;">(i) if we believe that any part of the time deposit in any Eligible Time Deposit Account 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>10 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</p>	<p>(b) 當我們試圖向您發放獎賞、禮品或任何其他利益時，您必須持有有效及現行的合資格定期存款戶口；及</p> <p>(c) 您滿足我們不時指定的任何其他要求。</p> <p>9. 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>(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、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 Mox 認為適當的理由，拒絕向您提供本推廣的任何獎賞、禮品或其他利益；</p> <p style="padding-left: 20px;">(i) 如我們認為新資金的任何部分是任何非法、欺詐或異常活動的收益；或</p> <p style="padding-left: 20px;">(ii) 出於我們認為適當的任何其他理由；及</p> <p>(d) 做出與本推廣相關的任何決定（包括拒絕或暫停您的參加本推廣的資格）。</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>10. 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</p>
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<p>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>11 If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>12 To the extent permitted by laws and regulations:</b></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 by or 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>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p><b>This clause 12 continues after the termination of these terms.</b></p> <p>13 You acknowledge that third parties (including our direct or indirect shareholders) may provide us with</p>	<p>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>11. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p><b>12. 在法律及法規允許的範圍內，就您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（包括任何不向您提供獎賞、禮品或其他利益的決定或您未能獲得任何獎賞、禮品或其他利益）：</b></p> <p>(a) Mox 或任何其關聯公司、股東或合作夥伴對您蒙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 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>(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引致。</p> <p><b>本第 12 條在本條款到期或終止後繼續有效。</b></p> <p>13. 您知悉第三方（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</p>
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<p>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>14 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 benefits or advantages may vary from time to 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>15 The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>16 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>17 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>18 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.</p> <p>19 These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special</p>	<p>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，而無需事先向您披露。</p> <p>14. 您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，而無需事先向您披露。</p> <p>15. 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>16. 您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士，或交換或轉換為任何其他利益或權利。</p> <p>17. 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>18. 除本條款另有列出外，並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>19. 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管限及詮釋。各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>
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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.

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

## 21 Definitions

The following capitalised terms have the meanings set out below:

- (a) **"Eligible Time Deposit Account"** means a Time Deposit Account placed with Time Deposit New Funds with a tenor of 3 months or more and a principal amount of HKD100,000 or above.
- (b) **"HKD Savings Account Balance"** means the Hong Kong dollar denominated deposits held in all your savings accounts with Mox, excluding any 'cash on hold' in your Mox Invest Account originating from unsettled proceeds from the sale of funds or securities. For the avoidance of doubt, any deposits held in your Time Deposit Accounts will not count towards your HKD Savings Account Balance.
- (c) **"Invitation Call"** has the meaning given in clause 4 of these terms.
- (d) **"Reward"** has the meaning given in clause 6 of these terms.
- (e) **"Time Deposit New Funds"** means, as at the time you place a time deposit, the HKD Savings Account Balance held by you at that time that is in excess of your HKD Savings Account Balance as of 11:59:59pm (Hong Kong time) on the last day of the previous calendar month, excluding the principal amount of any time deposits that has matured in the current calendar month and

20. 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。

## 21. 定義

以下定義於本條款內具有以下的含義：

- (a) **「合資格定期存款戶口」**指3個月或以上為存款期及本金達 100,000 港元或以上的新資金定期存款戶口。
- (b) **「港元活期存款戶口結餘」**是指您於 Mox 的所有活期存款戶口所持有的港元存款，但不包括您的 Mox Invest 戶口中來自出售基金或股票的未結算收益的所有「已用金額」。為免生疑問，任何於您的定期存款戶口內的存款將不會計入您的港元活期存款戶口結餘。
- (c) **「邀請電話」**具有本條款第 4 條賦予的含義。
- (d) **「獎賞」**具有本條款第 6 條賦予的含義。
- (e) **「新資金定期存款」**是指就您設立定期存款當時而言，您所持有，超出一個曆月最後一天香港時間晚上 11 時 59 分 59 秒的港元活期存款戶口結餘，的港元活期存款戶口結餘，但不包括當曆月到期並存入您 Mox 戶口的定期存款的本金，即在您設立相關定期存款時，在 Mox 應用程式的定期存款設立頁面中顯示為您的「新資金」。



<p>deposited into your Mox Account, as displayed as your “new funds” in the time deposit set up page in your Mox app at the time you place the relevant time deposit.</p> <p>Last updated: 4 February 2025</p>	<p>最後更新日期：2025年2月4日</p>
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