



### Mox Credit Travel Rewards 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, 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. 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 shall have the meanings given to them in our General Terms and Conditions.
4. The Promotion will begin on 3 April 2023 and end on 2 May 2023, both dates inclusive (the "Promotion Period").
5. To participate in the Promotion, you must:
  - (a) hold a valid Mox Account in your name on or before 2 April 2023; and
  - (b) complete an 'Eligible Transaction' (as described in clause 6 of these terms) during the Promotion Period, to receive the respective cash reward corresponding to the Eligible Transaction amount as set out in the table below ("Reward"):

Eligible Transaction Amount (HKD)	Reward (HKD)
20,000 or more	1,000

### Mox Credit 旅行獎賞推廣 (「本推廣」) 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(可參閱我們的網站及/或 Mox 應用程式)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。如本條款與我們任何其他條款有任何不一致，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. 本推廣由 2023 年 4 月 3 日至 2023 年 5 月 2 日，包括首尾兩天 (「推廣期」)。
5. 要參與本推廣，你必須：
  - (a) 於 2023 年 4 月 2 日或之前以你的名義持有有效的 Mox 戶口；及
  - (b) 在推廣期內完成「合資格交易」(定義見本條款第 6 條)，可按以下列表根據你進行「合資格交易」的金額獲得相應現金獎賞 (「獎賞」)：

合資格交易金額 (港幣)	獎賞 (港幣)
20,000 或以上	1,000

10,000 to 19,999.99	500	10,000 to 19,999.99	500
5,000 to 9,999.99	250	5,000 to 9,999.99	250

  

<p>6. An “<b>Eligible Transaction</b>” is a single transaction with a value of HKD5,000 or above made with your Mox Credit directly at a merchant classified under Merchant Category Codes titled ‘Airline, Air Carriers’ or ‘Hotels, Motels, Resorts’, as issued from time to time by Mastercard Asia/Pacific (Hong Kong) Limited. Such transaction is determined by us in our absolute discretion based on transaction records held by us (which are final and conclusive, in case of any discrepancy). Without limiting the above:</p> <p>(a) transactions that are ineligible for CashBack are <i>not</i> Eligible Transaction(s) (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>(b) transactions made at the CashBack Merchants which are eligible for 3% CashBack or 5% CashBack are <i>not</i> Eligible Transactions;</p> <p>(c) transactions made on or via any non-official website or app of a merchant classified under the Merchant Category Codes as set out in this clause 6, including but not limited to, online travel agencies, are <i>not</i> Eligible Transactions; and</p> <p>(d) for a transaction to be an ‘Eligible Transaction’, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app).</p> <p>7. You will receive the reward, gift or any</p>	<p>6. 「<b>合資格交易</b>」指以你的 Mox Credit, 直接於「航空公司」或「酒店、汽車旅館、度假村」之商戶類別代碼的商戶, 進行港幣 5,000 元或以上的單筆交易。該商戶類別代碼是根據 Mastercard Asia/Pacific (Hong Kong) Limited 不時釐定的商戶類別代碼。該交易根據我們持有的交易紀錄及按其絕對酌情權而作出最終決定 (如有任何差異, 我們保留最終決定權)。在不受上述條款的限制下:</p> <p>(a) 不合資格享有 CashBack 的交易不被視為合資格交易 (可參閱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) 以及增值電子錢包, 包括但不限於通過微信支付進行的交易及通過 Apple Pay 增值八達通卡的交易;</p> <p>(b) 於可獲得 3% CashBack 或 5% CashBack 的 CashBack 商戶進行的交易均不是合資格交易;</p> <p>(c) 於該商戶 (即本第 6 條提述的商戶類別) 的非官方網站或應用程式進行的交易, 包括但不限於網上旅行社 均不是合資格交易; 及</p> <p>(d) 一項交易要成為「合資格交易」, 該商戶必須已完成結算 (即交易狀態於 Mox 應用程式必須顯示為「完成」) 。</p>
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<p>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 suspended or closed by you or us or in arrears or default; and</p> <p>(b) you meet any additional requirements communicated by us from time to time.</p> <p>8. You can only participate in the Promotion once. You can receive one Reward.</p> <p>9. We reserve the right at any time, without notice or reason and in our sole and discretion, to:</p> <p>(a) change or 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 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 or determine whether the Promotion can or cannot be combined with any other offer or promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>10. If you have received any reward, gift or other benefit in respect of the Promotion and the Eligible Transaction is subsequently cancelled, refunded or reversed (for any reason), we have the right to deduct the total value of the</p>	<p>7. 你只有在以下情況才可獲得與本推廣有關的獎賞、禮品或其他利益：</p> <p>(a) 當我們發放獎賞、禮品或其他利益給你時，你必須持有一個有效並以自己名義開立的 Mox 戶口，且該 Mox 戶口並未被我們或你暫停或關閉，也沒有拖欠或違約；及</p> <p>(b) 你符合我們不時向你提出的任何額外要求。</p> <p>8. 你只能參加本推廣一次。你可獲得一項獎賞。</p> <p>9. 我們保留全權酌情決定，而不另行通知或提供理由，隨時：</p> <p>(a) 更改或修訂本推廣或本條款（包括本條款列出的任何日期或本推廣的任何獎賞、禮品或其他利益及其現金價值）；</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，拒絕向你提供本推廣的任何獎賞、禮品或其他利益；及</p> <p>(d) 作出與本推廣相關的任何決定（包括拒絕或暫停你參加本推廣或決定本推廣是否可與其他優惠或推廣一併使用）。</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>10. 如你收到本推廣的任何獎賞、禮品或其他利益而隨後你的合資格交易被取消、退款</p>
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<p>reward, gift or other benefit from your Mox Account.</p> <p>11. The Reward is subject to a quota of 10,000. The 'Promotion Period' will end on the earlier of the last day of that period and the date on which such quota has been reached. The availability of the Reward is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota usage or its continued availability.</p> <p>12. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>13. To the extent permitted by laws and regulations:</b></p> <p><b>(a) Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and</b></p> <p><b>(b) you shall release Mox and its affiliates and shareholders from all actions, proceedings and claims which may be brought against Mox or its affiliates or shareholders,</b></p> <p><b>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 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.</b></p> <p><b>This clause 13 continues after the expiry or termination of the Promotion or these terms.</b></p> <p>14. Neither your participation in the Promotion</p>	<p>或撤銷，我們有權從您的 Mox 戶口扣除獎賞、禮品或其他利益的總價值。</p> <p>11. 可獲獎賞之名額為 10,000。「推廣期」將於該期段的最後一天或該名額已滿當天（以較早者為準）結束。獎賞之名額按 Mox 絕對酌情權，以先到先得的方式提供。我們不會通知你關於該名額的最新情況。</p> <p>12. 如就本推廣有任何爭議，我們保留最終決定權。</p> <p><b>13. 在法律及法規允許的範圍內，就本條款或你參與本推廣所致或引起相關之損失（包括任何不向你提供獎賞、禮品或其他利益的決定，或你未能收取任何獎賞、禮品或其他利益）：</b></p> <p><b>(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</b></p> <p><b>(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，</b></p> <p><b>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所引致該損失、法律行動、法律程序或索償是直接及合理可預見的及完全由該疏忽、欺詐行為或故意失責而引致則除外。</b></p> <p><b>本第 13 條在本條款或本推廣終止後繼續有效。</b></p> <p>14. 你就本推廣的參與或領取任何獎賞、禮品或其他利益的資格均不得轉讓或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。</p>
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<p>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>15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</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 their provisions under 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 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>Last updated: 3 April 2023</p>	<p>15. 本推廣並不構成任何要約、邀請或建議任何人進行任何交易。</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 Mox 的代理或代表，或以其他方式代表 Mox 招攬業務。</p> <p>17. 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>18. 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> <p>19. 本推廣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>最後更新日期：2023 年 4 月 3 日</p>
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