



**Welcome Bonus Promotion (April 2023)  
(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 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. You can participate in the Promotion from 1 April 2023 until 30 April 2023 (both dates inclusive) (“**Promotion Period**”). We may change the dates of the Promotion Period and other any dates set out in these terms at any time in our absolute discretion.
5. To participate in the Promotion, you must:
  - (a) download the Mox app and successfully open a Mox Account during the Promotion Period. Please note, if you apply to open a Mox Account during the Promotion Period but your application is still in-progress after the last day of the Promotion Period you can no longer participate in the Promotion; and
  - (b) not have held a Mox Account in your name at any time during the 12-month period preceding the date you are notified by Mox that your Mox Account has been successfully opened (“**Joining Date**”).
6. If you satisfy the requirements in clause 5 of these terms, you will receive an additional 2.7% p.a. Hong Kong dollar

**迎新 Bonus 推廣 (2023 年 4 月) (「本推廣」) 條款及細則**

1. 本條款適用於 Mox Bank Limited (「**Mox**」, 「**我們**」) 進行的推廣。參與本推廣即表示你同意接受本條款。
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 (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, 而你就我們任何產品及服務的使用仍將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. 你可於 2023 年 4 月 1 日開始至 2023 年 4 月 30 日參與本推廣, 包括首尾兩天 (「**推廣期**」)。我們保留全權酌情決定, 隨時更改推廣期的日期及本條款中訂立的任何其他日期。
5. 要參與本推廣, 你必須:
  - (a) 下載 Mox 應用程式並在推廣期內成功開立 Mox 戶口。請注意, 如你於推廣期內申請開立 Mox 戶口, 但該申請於推廣期的最後一天之後仍在處理中, 你將不能參與本推廣; 及
  - (b) 於 Mox 通知你成功開立 Mox 戶口當天 (「**開戶日期**」) 之前 12 個月內從未以你的名義持有 Mox 戶口。

<p>savings rate (“<b>Welcome Bonus Rate</b>”), that will be applied on up to HKD250,000 of your total Hong Kong dollar denominated deposits held across all your savings accounts with Mox, for 60 days starting from (and including) the Joining Date (“<b>Reward Period</b>”), on top of the interest rate you would ordinarily receive without participating in the Promotion (“<b>Base Rate</b>”).</p> <p>7. Interest at the Welcome Bonus Rate will be calculated on a 365-day year basis, based on your eligible Hong Kong dollar denominated deposits held in your savings accounts with Mox as at 23:59:59 Hong Kong time each day during the Reward Period and will be credited by us to the relevant savings account(s), together with the relevant interest earned at a Base Rate on the next day after it is calculated.</p> <p>8. You must not do any of the following things before we credit interest at the Welcome Bonus Rate to any of your account(s) with Mox:</p> <p>(a) terminate your relationship with us;</p> <p>(b) cause any account you have with us to be in arrears, suspension or default; or</p> <p>(c) any other act as 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, modify, suspend or terminate the Promotion or these terms (including the Welcome Bonus Rate);</p> <p>(b) refuse to offer or pay you interest at the Welcome Bonus Rate for any reason we deem relevant; and</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</p>	<p>6. 如你符合本條款第 5 條的要求，你將於開戶日期起 60 天內（「<b>獎賞期</b>」），於無須參與本推廣原本已可獲取的利率（「<b>基本利率</b>」）之上，於 Mox 的港幣活期存款戶口內總計 HKD250,000 或以下的存款獲取額外 2.7% 港幣活期存款年利率（「<b>迎新額外利率</b>」）。</p> <p>7. 因迎新額外利率所得的利息將以 365 日為計算基礎，根據你在獎賞期內，每天香港時間 23 時 59 分 59 秒於 Mox 的合資格港幣活期存款計算，並將於翌日與就基本利率所獲取的利息一併存入至適用的活期存款戶口。</p> <p>8. 在我們存入因迎新額外利率所獲取的利息給你在 Mox 的任何戶口前，你不能：</p> <p>(a) 終止你與我們的關係；</p> <p>(b) 導致你於 Mox 的任何戶口處於拖欠，暫停或違約的狀態；或</p> <p>(c) 進行我們可能不時指定的任何其他行為。</p> <p>9. 我們保留全權酌情決定，恕不另行提供通知或理由，隨時：</p> <p>(a) 修訂、更改、暫停或終止本推廣或本條款（包括迎新額外利率）；</p> <p>(b) 以我們認為相關的任何理由，拒絕向你提供或支付因迎新額外利率所得的利息；及</p> <p>(c) 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</p>
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<p>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 any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p>11. You can only participate in the Promotion once.</p> <p>12. Neither your participation in the Promotion nor your eligibility to earn interest at the Welcome Bonus Rate may be transferred to assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>13. <b>To the extent permitted by laws and regulations:</b></p> <p>(a) <b>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 by or 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 offer or pay you interest at the Welcome Bonus Rate) 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.</b></p> <p><b>This clause 13 continues after the termination of these terms or the expiry of the Promotion.</b></p>	<p>是否可以與任何其他優惠或推廣同時使用)。</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. 如有任何有關本推廣的爭議，Mox 保留最終決定權。</p> <p>11. 你只能參加本推廣一次。</p> <p>12. 你就本推廣的參與或獲取因迎新額外利率所得的利息的資格不得轉移或分配給其他人、交換或轉換成任何其他利益或權利。</p> <p>13. <b>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引起的相關損失 (包括任何不向你提供或支付迎新額外利率的決定)：</b></p> <p>(a) <b>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由 Mox、其關聯公司或股東提出或針對 Mox、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、其關聯公司或股東的疏忽、欺詐行為或故意失責所引致的及合理可預見的損失、訴訟、法律程序或索賠則除外。</b></p> <p><b>本第 13 條在本條款或推廣終止後仍會繼續有效。</b></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>
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14. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.

15. 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.

16. 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.

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

Last updated: 30 March 2023.

15. 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。

16. 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。

17. 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。

最近更新日期：2023 年 3 月 30 日。