

**Welcome Bonus Promotion (August – September 2023) (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, 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 meanings given to them in our General Terms and Conditions.
4. To participate in the Promotion, you must:
  - (a) successfully open a 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, your “**Joining Day**”); and
  - (b) during the period beginning on your Joining Day and the following 59 days (“**Reward Period**”), ensure that Mox is set as your ‘FPS default bank’ (“**FPS Requirement**”) in the Mox app.
5. We will determine whether you have satisfied the FPS Requirement as of 23:59:59 Hong Kong time on each calendar day during the Reward Period, based on records held by us which will be considered final and conclusive. If we determine that you have satisfied the FPS

**迎新 Bonus 推廣 (2023 年 8 月至 9 月) (「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。本條款與我們任何的條款如有任何不一致，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具有我們一般條款及細則賦予的含義。
4. 要參與本推廣，你必須：
  - (a) 在推廣期內成功開立 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**」)；及
  - (b) 於你的開戶日期及往後的 59 天 (「**獎賞期**」)，確保於 Mox app 內 Mox 被設定為你的「轉數快」預設收款銀行 (「**轉數快要求**」)。
5. 在獎賞期內，我們將根據我們持有的記錄，於每一個曆日的香港時間 23 時 59 分 59 秒決定你是否符合轉數快要求，而任何此等記錄均視為最終及具決定性。當我們判斷你於一個曆日已完成轉數快要求 (該

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| <p>Requirement on a particular calendar day (such calendar day, a “<b>Completion Day</b>”), you will receive additional interest at a savings rate of 3.2% p.a. (“<b>Welcome Bonus Rate</b>”) on up to HKD250,000 of your total Hong Kong dollar denominated deposits held across all your savings accounts with Mox as at 23:59:59 Hong Kong time on the day following the Completion Day. You will receive the additional interest on top of the interest you would receive at the base rate without participating in the Promotion.</p> <p>6. Interest at the Welcome Bonus Rate will be calculated on a 365-day year basis. We will credit any additional interest earned at the Welcome Bonus Rate to the relevant savings account(s) two days after the Completion Day, together with the interest earned at the base rate.</p> <p>7. 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 during the 12-month period preceding 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 us or in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>8. 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 or any reward, gift</p> | <p>曆日為「<b>完成日</b>」), 就你在完成日翌日香港時間 23 時 59 分 59 秒的所有 Mox 港幣活期存款戶口內總計港幣 250,000 元或以下的存款, 你將獲得按 3.2%港幣活期存款年利率 (「<b>迎新額外利率</b>」) 計算的額外利息。除獲得該等額外利息之外, 你亦會獲得按基本利率 (即在你沒有參與本推廣時的基本利率) 計算的利息。</p> <p>6. 按迎新額外利率計算的額外利息將以 365 日為計算基礎, 並將於完成日起計 (不包括完成日當天) 第二天與與按基本利率計算的利息一併存入至適用的活期存款戶口。</p> <p>7. 你只能於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) 於你的開戶日期之前 12 個月內你從未以你的名義持有 Mox 戶口。儘管你未曾使用你舊有的 Mox 戶口進行任何交易, 你亦會被視為曾經持有 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, 而該 Mox 戶口並沒有處於拖欠, 暫停或違約的狀態; 及</p> <p>(c) 你滿足我們可能不時指定的任何額外要求。</p> <p>8. 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) 修訂或更改本推廣或本條款 (包括本條款中內指定的任何日期或與本推廣及/</p> |
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| <p>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 with any other offer or promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>9. 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>10. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>11. <b>To the extent permitted by laws and regulations:</b></p> <p><b>(a) Mox and its affiliates and shareholders shall not be</b></p> | <p>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原因；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>9. 如你已收到與本推廣相關的獎賞、禮品或其他利益，而隨後你於開戶後的 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>10. 如有任何有關本推廣的爭議，Mox 的決定為最終決定。</p> <p>11. <b>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引起的相關損失（包括任何我們不向你提供或支付任何獎</b></p> |
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| <p>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 against Mox or its affiliates or shareholders, 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 11 continues after the expiry or termination of the Promotion or these terms.</p> <p>12. 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>13. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>14. 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>15. 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>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、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11條在本條款或本推廣終止後仍會繼續有效。</p> <p>12. 你就本推廣的參與或獲取本推廣內的獎賞、禮品或其他利益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. 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>14. 本推廣或其條款並未視作、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>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。</p> |
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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.

### 18. Definitions

The following capitalised terms have the meanings set out below:

- (a) "**Completion Day**" has the meaning given to it in clause 5 of these terms.
- (b) "**FPS**" means Faster Payment System, a payment financial infrastructure operated by Hong Kong Interbank Clearing Limited.
- (c) "**FPS Requirement**" has the meaning given to it in clause 4(b) of these terms.
- (d) "**Joining Day**" has the meaning given to it in clause 4(a) of these terms.
- (e) "**Promotion Period**" means the period between 1 August 2023 and 30 September 2023 (both dates inclusive).
- (f) "**Reward Period**" has the meaning given to it in clause 4(b) of these terms. For example, if your Joining Day is 1 August 2023, the last day of your Reward Period is 29 September 2023.
- (g) "**Welcome Bonus Rate**" has the meaning given to it in clause 5 of these terms.

Last updated: 1 August 2023

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。

### 18. 定義

以下定義具有以下含義：

- (a) 「**完成日**」擁有本條款第5條所述的定義。
- (b) 「**轉數快**」是指由香港銀行同業結算有限公司運作的快速支付系統。
- (c) 「**轉數快要求**」擁有本條款第4(b)條所述的定義。
- (d) 「**開戶日期**」擁有本條款第4(a)條所述的定義。
- (e) 「**推廣期**」是指 2023 年 8 月 1 日至 2023 年 9 月 30 日，包括首尾兩天。
- (f) 「**獎賞期**」擁有本條款第4(b)條所述的定義。例如，你的開戶日期是 2023 年 8 月 1 日，獎賞期的最後一天將是 2023 年 9 月 29 日。
- (g) 「**迎新額外利率**」擁有本條款第5條所述的定義。

最近更新日期：2023 年 8 月 1 日。