

Welcome Bonus Promotion (February – March 2024) (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 (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. If you open a Mox Account and complete the account opening process during the Promotion Period (you will have ‘completed’ the account opening process once you have received a welcome notification from Mox (the day on which you receive your welcome notification, your “**Joining Day**”)), subject to these terms, during the period on and from your Joining Day and the following 59 days, you will receive additional interest at a rate of 1.5% p.a. (“**Welcome Bonus Interest**”) on your Hong Kong dollar denominated deposits held across all your savings accounts with Mox, up to HKD3,000,000.

For example, if your Joining Day is 1 February 2024, you will receive the Welcome Bonus Interest for deposits held from 1 February 2024 to 31 March 2024 (both days inclusive).

迎新 Bonus 推廣 (2024 年 2 月至 3 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, 私隱政策聲明, 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。本條款與我們任何其他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. 如你在推廣期內開立 Mox 戶口並完成戶口開戶過程 (當你收到 Mox 向你發出的迎新通知時, 即代表你的 Mox 戶口開戶程序已「**完成**」(你收到迎新通知當天為你的「**開戶日期**」)), 受制於本條款, 就你於開戶日期當天開始及其後的 59 天的期間內於 Mox 的所有港幣活期存款戶口內總計港幣 3,000,000 元或以下的存款, 你將獲得按 1.5% 年利率計算的額外利息 (「**迎新額外利息**」)。

例如, 如你的開戶日期為 2024 年 2 月 1 日, 就你於 2024 年 2 月 1 日至 2024 年度 3 月 31 日 (包括首尾兩天) 的港幣活期存款, 你將會獲得迎新額外利息。

為免存疑:

<p>For the avoidance of doubt:</p> <p>(a) you will not receive any Welcome Bonus Interest for deposits held in your Time Deposit Account(s); and</p> <p>(b) you will receive Welcome Bonus Interest in addition to any interest that you would ordinarily receive at the base rate.</p> <p>5. We will calculate the Welcome Bonus Interest on a 365-day year basis and will credit any Welcome Bonus Interest earned to your relevant savings account(s) on the next day, together with the interest earned at the base rate.</p> <p>6. 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;</p> <p>(c) none of your accounts with Mox have been suspended or closed by you or us or in arrears or default; and</p> <p>(d) you satisfy any additional requirements we may specify from time to time.</p> <p>7. 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 or other benefit in respect of the Promotion and/or its monetary value);</p>	<p>(a) 你不會就你的定期存款戶口中的存款獲得迎新額外利息；及</p> <p>(b) 你將在基本利率計算的利息（即在你沒有參與本推廣時的基本利率）之上，額外獲得迎新額外利息。</p> <p>5. 我們會以 365 日為計算基礎計算迎新額外利息，並將於翌日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>6. 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，你以你的名義持有有效的 Mox 戶口；</p> <p>(c) 你所有於 Mox 的戶口並沒有處於暫停、關閉、拖欠或違約的狀態；及</p> <p>(d) 你滿足我們可能不時指定的任何額外要求。</p> <p>7. 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/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>
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<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 any of your accounts with Mox 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 the proceeds in any of 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>8. 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>9. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>10. To the extent permitted by laws and regulations:</p> <p>(a) neither Mox nor any of its affiliates, shareholders or partners shall be</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) 如果我們認為你於 Mox 的任何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 的任何戶口中的收益是任何非法、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>8. 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>9. 如有任何有關本推廣的爭議，我們的決定為最終決定。</p> <p>10. 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或損害（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>
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<p>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 against Mox or its affiliates, shareholders or partners, 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:</p> <p>(i) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(ii) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from, Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 10 continues after the expiry or termination of the Promotion or these terms.</p> <p>11. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with 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>12. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) and other benefits or advantages from us directly or</p>	<p>(a) Mox 及其關聯公司、股東或合作夥伴對你蒙受的任何損失或損害不承擔任何責任；及</p> <p>(b) 你須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox、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、訴訟、法律程序或索賠是：</p> <p>(i) 因 Mox 及其關聯公司、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>(ii) 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。</p> <p>本第 10 條在本條款或本推廣終止後仍會繼續有效。</p> <p>11. 你知悉第三方（包括我們的直接或間接股東）可能會向我們提供與本推廣相關的付款（例如補貼）和其他利益或好處。任何此等利益或好處的性質、金額和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，而無需事先向你披露。</p> <p>12. 你知悉第三方可能會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，而無需事先向你披露。</p>
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<p>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>13. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>14. 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>15. 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>16. 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>17. 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>18. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>19. Definitions</p> <p>The following capitalised terms have the</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. 你參與本推廣的權利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>15. 本推廣或其條款並未視作、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>16. 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>17. 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>18. 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>19. 定義</p> <p>以下定義具有以下含義：</p> <p>(a) 「開戶日期」擁有本條款第 4 條所述的定義。</p> <p>(b) 「推廣期」是指 2024 年 2 月 1 日至 2024 年 3 月 31 日（包括首尾兩天）。</p> <p>(c) 「迎新額外利息」擁有本條款第 4 條所述的定義。</p>
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<p>meanings set out below:</p> <p>(a) “Joining Day” has the meaning given to it in clause 4 of these terms.</p> <p>(b) “Promotion Period” means the period between 1 February 2024 and 31 March 2024 (both dates inclusive).</p> <p>(c) “Welcome Bonus Interest” has the meaning given to is in clause 4 of these terms.</p> <p>Last updated: 31 January 2024</p>	<p>最後更新日期：2024年1月31日</p>
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