Zero-Fee Monthly Mox Credit Transfer Threshold Unlock Promotion (the "Promotion") Terms and Conditions	**提高每月免手續費 Mox Credit 轉賬額推廣（「本推廣」）條款及細則**
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.	1. 以下條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）所提供的本推廣。參加本推廣即表示你同意本條款。
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.	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（包括其附表），分別可於 Mox 應用程式及/或我們的網站找到，及我們可能向你提供的任何其他條款，而該等條款繼續適用於你與我們的關係及你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. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.	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. If you: (a) have received an invitation, directly from Mox, to participate in the Promotion (we reserve the right to select and invite customers to participate in the Promotion in our sole and absolute discretion); and (b) during the Promotion Period, spend at least HKD3,000 or more on one or more Eligible Transaction(s) with Mox Credit ("**Spending Requirement**"), subject to these terms, we will set your Monthly Zero-Fee Transfer Threshold to HKD30,000 which you can use for remainder of the Promotion Period.	4. 如你: (a) 直接從 Mox 收到邀請參與本推廣（我們保留權利選擇及享有絕對酌情決定權邀請客戶參與本推廣）；及 (b) 在推廣期內，以 Mox Credit 進行一項或多項合資格交易，金額合共 HKD3,000 或以上（「**消費要求**」）， 受制於本條款，我們將會調整你於餘下的推廣期內當中可使用 Mox Credit 轉賬的每月免手續費轉賬額至 HKD30,000，並顯示在你的 Mox app 內。
5. Your new Monthly Zero-Fee Threshold of HKD30,000 will apply once all Eligible Transactions contributing to the satisfaction of the Spending Requirement have been settled by the merchant (i.e. appear as 'completed' in the Mox app). We	5. 你的新每月免手續費轉賬額將會於所有用以滿足消費要求之合資格交易均已完成結算（即交易狀態於 Mox app 顯示為「已完成」）後更新。當你進行相關轉賬時，我

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will display the Monthly Zero-Fee Transfer Threshold applicable to a Mox Credit Fund Transfer in your Mox app at the time of you make the relevant transfer.

6. We will determine whether an Eligible Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).

7. If you have received any reward, gift or other benefit in respect of the Promotion, and any of the transaction(s) that contributed to the satisfaction of the Spending Requirement is subsequently reversed, cancelled or refunded such that the Spending Requirement is no longer satisfied, we reserve the right to adjust your Monthly Zero-Fee Transfer Threshold accordingly (including to decrease the threshold to HKD0).

8. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:

   (a) when we attempt to deliver the reward, gift or other benefit, you hold a valid Mox Account and Mox Credit in your name and none of your accounts with Mox having been suspended or is in arrears or default;

   (b) you remain eligible to make payments using Mox Credit Fund Transfer (i.e. you can continue to select Mox Credit as the source of funds for your transfer); and

   (c) you satisfy any additional requirements we may specify from time to time.

9. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:

   (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);

們將於 Mox app 內顯示你的每月免手續費轉賬額。

6. 我們將根據我們持有的交易記決定一項交易是否為合資格交易（如有任何差異，我們保留最終決定權）。

7. 如你已收到與本推廣相關的任何獎賞、禮品或其他利益，而隨後撤銷或取消任何計入消費要求之簽賬交易或就其退款，導致你不再滿足消費要求，我們有權調整你的每月免手續費轉賬額（包括將額度下降至 HKD0）。

8. 你只能於以下情況有資格獲得本推廣的任何獎賞、禮品或任何其他利益：

   (a) 當我們向您發放獎賞、禮品或其他利益時，您必須持有有效並以自己名義開立的 Mox 戶口及 Mox Credit，且您的於 Mox 的任何戶口並沒有被暫停、拖欠或違約的狀態；

   (b) 你繼續有資格選取 Mox Credit 作為轉賬之扣賬戶口（即你可繼續選擇 Mox Credit 作為轉賬的資金來源）；及

   (c) 滿足我們不時指定的任何其他要求。

9. 我們保留全權酌情決定，而無需通知或提供理由的情況下，隨時：

   (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、有關本推廣的指定商戶或任何獎賞、禮品或其他利益及/或其現金價值）；

   (b) 暫停或終止本推廣或本條款；

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(b) suspend or terminate the Promotion or these terms;

(c) refuse to give you any reward, gift or other benefit in respect of the Promotion for any reason we deem appropriate; and

(d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion).

Any such decision shall be conclusive and binding on you.

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 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.

11. If any dispute arises in connection with the Promotion, our decision is final.

12. **To the extent permitted by laws and regulations:**

(a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and

(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 reward, gift or other benefit) or these terms, unless:

(c) 根據任何 Mox 認為適當的理由，拒絕給你本推廣的任何獎賞、禮品或其他利益; 及

(d) 作出與本推廣相關的任何決定（包括拒絕或暫停本推廣之你的參加資格）。

任何此等決定均該視為最終決定並對你具有約束力。

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 app 及/或我們網站上或透過我們不時鑒定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。

11. 如有任何有關本推廣的爭議，我們保留最終決定權。

12. **在法律及法規允許的範圍內，就您因參與本推廣或因本條款所致或引起的相關損失、損害賠償、法律行動、法律程序或索償（包括任何拒絕向您提供或分發任何獎賞、禮品或其他利益的任何決定或您未能獲得任何獎賞、禮品或其他利益）：**

(a) Mox 或其任何關聯公司、股東或合作夥伴對您遭受的任何損失或損害賠償均不承擔任何責任；及

(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，

除非該等損失、損害賠償、法律行動、法律程序或索償是：

(y) 因 Mox、其關聯公司、股東或合作夥

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(y) any such loss, damages, action, proceeding or claim is due to; and **(z) 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.** **This clause 12 continues after the expiry or termination of the Promotion or these terms.**	**伴的疏忽、欺詐行為或故意失責而引致；及** **(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而引致。** **本第 12 條在本推廣或本條款到期或終止後繼續有效。**
13. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time. We are entitled to retain any such benefit or advantage for our own account and benefit, absolutely, without having to make any prior disclosure to you.	13. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供任何與本推廣有關的付款（例如津貼）或其他利益或好處。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，而無需事先向您披露。
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 benefit or advantage may vary from time to time and such third parties are entitled to retain any such benefit or advantage for its own account and benefit absolutely without having to make any prior disclosure to you.	14. 您知悉第三方可能會直接或間接從我們獲得與本推廣有關的付款（例如報酬、佣金及回扣）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。
15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.	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。
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.	16. 你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，或交換或轉換為任何其他利益或權利。
	17. 本推廣或本條款並不視作、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。
	18. 除本條款另有所指，非本條款的協議一方人士無權按《合約（第三者權利）條例》

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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.

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.

19. 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.

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

21. To borrow or not to borrow? Borrow only if you can repay!

22. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Eligible Transaction(s)**" means transactions for the purchase of goods or services, as determined by us (in our sole and absolute discretion) from time to time. Without limiting the above:

(i) for the transaction to be an 'Eligible Transaction', the transaction must have been settled by the merchant (i.e. appear as 'completed' in the Mox app); and

(ii) transactions that are ineligible for Mox Card Rewards are *not* Eligible Transaction(s) (see clause 2 of Rewards for Cards Schedule for transactions that are ineligible for Mox Card Rewards, which include e-wallet top-ups and Octopus top-

（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。

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。

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. 借定唔借？還得到先好借！

22. 定義

以下定義於本條款內具有以下的含義：

(a) 「**合資格交易**」是指購買商品或服務的交易，並不時按我們絕對酌情權作出最終決定。在不限制以上條款的情況下：

(i) 該些交易須於推廣期完結日或之前已完成結算（即交易狀態於 Mox 應用程式顯示為「已完成」）；及

(ii) 不合資格賺取 Mox 卡獎賞的交易*不*被視為合資格交易（見卡獎賞附表第 2 條中列明不合資格賺取 Mox 卡獎賞的交易，包括電子錢包充值，如通過 Apple Pay 增值八達通卡的交易）。

(b) 「**超出轉賬限額手續費**」為可於 Mox app 及 / 或我們的網站找到的「收費及手續費」中之「超出轉賬限額手續費」。

ups conducted via Apple Pay). (b) "**Excess Fund Transfer Handling Fee**" means the 'Excess Fund Transfer Handling Fee' as described in our 'Fees and Charges' section which can be found in the Mox app and/or on our website. (c) "**Monthly Zero-Fee Transfer Threshold**" means the amount of Mox Credit Fund Transfer which we allow you to make without charging you the Excess Fund Transfer Handling Fee. (d) "**Mox Credit Fund Transfer**" means payments (including automatic payments and other recurring arrangements) from Mox Credit, to another Mox user or any other non-Mox Hong Kong bank account or other FPS Participants, using FPS. (e) "**Promotion Period**" means the period beginning on 1 November 2025 and ending on 30 November 2025 (both dates inclusive). (f) "**Spending Requirement**" has the meaning given in clause 4(b) of these terms. Effective date: 1 November 2025	(c) 「**每月免手續費轉賬額**」為我們允許你使用而不會收取超出轉賬限額手續費的 Mox Credit 轉賬金額。 (d) 「**Mox Credit 轉賬**」指在 Mox app 上使用 Mox Credit（包括自動還款及定期轉賬指示）以轉數快向另一 Mox 用戶或任何其他非 Mox 的香港銀行戶口及其他快速支付系統參與機構。 (i)「**推廣期**」是指 2025 年 11 月 1 日至 2025 年 11 月 30 日（包括首尾兩日）。 (e) 「**消費要求**」具有本條款第 4(b)條賦予的含義。 生效日期：2025 年 11 月 1 日

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