

Express Remit Promotion – Matching Guarantee (July 2025) (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 (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.
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. During the Promotion Period, if you:
 - (a) complete a transfer of up to HKD20,000 (including any fees applicable to the transaction) to another country or region using our outward remittance feature in the Mox app (an “**Eligible Express Remit Transfer**”) (you will have ‘completed’ an Eligible Express Remit Transfer once the relevant transaction appears as ‘completed’ in your Mox app); and
 - (b) within 12 hours of completing the Eligible Express Remit Transfer, find a Third Party Remittance Quote under which you could have used less money for the recipient to have received the same amount as the Eligible Express Remit Transfer,

即時匯推廣 (2025 年 7 月) (「本推廣」) 條款及細則

1. 本條款適用於由 Mox Bank Limited (「**Mox**」或「**我們**») 進行的本推廣。參與本推廣即表示您同意本條款。
 2. 您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 (包括其所有附表), 其分別可於 Mox app 及/或我們的網站找到, 及我們可能向您提供的任何其他條款, 而該等條款將繼續一併適用於您與我們的關係及您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. 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. 在推廣期內, 如您:
 - (a) 使用 Mox app 的匯出匯款功能, 向另一個國家或地區完成最高 HKD20,000 的匯款 (「**合資格即時匯交易**」) (一旦相關交易在 Mox app 中顯示為「完成」, 即表示您已「完成」了合資格即時匯交易); 和
 - (b) 在完成合資格即時匯交易後的 12 小時內, 找到一個第三方匯款報價, 而根據該報價, 您可以使用更少的錢讓收款人收到在合資格即時匯交易下所收到相同的金額,
- 受制於本條款, 我們將退還您根據合資格即時匯交易的金額與第三方匯款報價下的等值金額之間的差額, 所退還的最高金額

subject to these terms, we will rebate the difference between the amount you have sent under the Eligible Express Remit Transfer and the equivalent amount quoted under the Third Party Remittance Quote, up to the amount of the Bank Fee that we charged for the Eligible Express Remit Transfer. For example, you make an Eligible Express Remit Transfer under which you have instructed us to deduct HKD20,000 from your Mox Account for the purposes of a transfer to Singapore and, after deducting a Bank Fee of HKD140 and conducting the relevant currency exchange, we deliver SGD3,400 to the recipient. If you find a Third Party Remittance Quote under which you only needed to give to the Hong Kong Remittance Services Provider HKD19,800 in order for the recipient to receive SGD3,400, subject to these terms, we will rebate you HKD140. 5. For the avoidance of doubt, the sending currency for an Eligible Express Remit Transfer must be Hong Kong dollars. 6. To receive the rebate referred to in clause 4 of these terms, you must contact our Customer Care Team within 24 hours of when you completed your Eligible Express Remit Transfer and provide evidence of the Third Party Remittance Quote in form and substance acceptable to us. Without limiting anything in these terms, the Third Party Remittance Quote must include: (a) the date and time of the quote, which must show that the quote was provided within 12 hours of when you completed your Eligible Express Remit Transfer; (b) the total amount that you would have needed to provide to the Hong Kong Remittance Services Provider to make the relevant transfer, including the amount to be transferred and all	為我們針對合資格即時匯交易向您收取的銀行費用。 例如，您進行一筆合資格即時匯交易，指示我們從您的 Mox 戶口中扣除 HKD20,000 用於匯款至新加坡，在扣除 HKD140 的銀行費用並進行相關的貨幣兌換後，我們將 3,400 新加坡元匯給收款人。如果您找到第三方匯款報價，而根據該報價，您只需向香港匯款服務供應商支付 HKD19,800，收款人即可收到 3,400 新加坡元，在遵守這些條款的前提下，我們將向您退還 HKD140。 5. 為免生疑問，合資格即時匯交易的發出匯款貨幣必須為港元。 6. 若要取得本條款第 4 條所提及的退還金額，您必須在完成合資格即時匯交易後 24 小時內聯絡我們的顧客服務團隊，並以我們可接受的形式和內容提供第三方匯款報價證明。在不限制這些條款中的任何內容的情況下，第三方匯款報價必須包括： (a) 報價的日期和時間，必須表明報價是在您完成合資格即時匯交易後 12 小時內提供的； (b) 您為進行相關匯款而需要向香港匯款服務提供者提供的總金額，包括匯款金額以及所有適用的費用及其他成本（以港元計算）；和 (c) 收款人根據第三方匯款報價應收到的總金額，該金額和貨幣必須與您的合資格即時匯交易相同。 我們將處理您的第三方匯款報價，並在您向我們提交報價後的 7 天內告知你我們是
---	---

applicable fees and other costs, in Hong Kong dollars; and (c) the total amount the recipient would have received under the Third Party Remittance Quote, which must be the same amount and in the same currency as your Eligible Express Remit Transfer. We will process your Third Party Remittance Quote and let you know whether we accept or reject your quote within 7 days of when you submit the quote to us. We will notify you of our decision via email. If we accept your Third Party Remittance Quote, we will deposit the rebate into your Mox Account within 14 days of accepting the quote. 7. We may accept or reject any Third Party Remittance Quote in our sole and absolute discretion. Such acceptance or rejection shall be final. We will not disclose the reasons for accepting or rejecting any Third Party Remittance Quote. 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 have a Mox Account and none of your accounts with Mox has been suspended or is in arrears or default; and (b) 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);	否接受或拒絕您的報價。我們將透過電郵通知您我們的決定。如果我們接受您的第三方匯款報價，我們將在接受報價後的 14 天內將退還金額存入您的 Mox 戶口。 7. 我們保留全權酌情決定接受或拒絕任何第三方匯款報價。此類接受或拒絕應為最終決定。我們不會透露接受或拒絕任何第三方匯款報價的原因。 8. 您將僅在以下情況下獲得與本推廣相關的獎勵、禮物或任何其他福利： (a) 當我們試圖提供獎勵、禮物或其他利益時，您擁有 Mox 戶口，且您在 Mox 的任何戶口均未被暫停、欠款或違約；和 (b) 您滿足我們可能不時指定的任何額外要求。 9. 我們保留全權酌情決定，恕不另行提供通知或理由，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或與本推廣有關的任何獎賞、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； (c) 因任何我們認為適當的理由拒絕就本推廣向您提供任何獎賞，禮品或其他利益；及 (d) 作出與本推廣相關的任何決定（包括拒絕或暫停您參與本推廣）。 任何此等決定均視為最終決定並對您具有約束力。
---	--

(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,	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 和/或我們網站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、訴訟、法律程序或索償（包括任何拒絕向您提供任何獎賞、禮品或其他利益的任何決定或您未能收取任何獎賞、獎品或其他利益）： (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。
---	--

gift or other benefit) or these terms, unless: (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. 13. 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 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. 14. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) and 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. 15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 16. Neither your participation in the Promotion, nor your eligibility to receive any reward,	13. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供與本推廣有關的付款（例如津貼）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，而無需事先向您披露。 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）和其他利益或好處。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. 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. 您就本推廣的參與或獲取本推廣的任何獎賞、禮品或其他利益的資格均不得轉讓或分配給任何其他人、交換或轉換成任何其他利益或權利。 17. 本推廣或其條款並不視作、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. 貨幣兌換涉及風險。您可能會因在 Mox app 上兌換貨幣（包括因匯率波動）而蒙受損失。您確認您在 Mox app 上兌換貨幣是為按照您自己的意願並自行承擔風險。 19. 除本條款另有列出外，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
---	--

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. 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. Currency exchanges involve risks. You may incur losses as a result of carrying out currency exchanges on the Mox app (including as a result of exchange rate fluctuations). You acknowledge that you carry out currency exchanges on the Mox app entirely for your own account and at your own risk. 19. 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. 20. 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. 21. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms. 22. Definitions The following capitalised terms have the meanings set out below: (a) "Bank Fee" mean, in respect of an Eligible Express Remit Transfer, the 'Bank fee' for that Eligible Express Remit Transfer, as set out in your	利益。 20. 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。 21. 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。 22. 定義 以下定義具有以下含義： (a) 「銀行費用」就合資格即時匯交易而言，指該合資格即時匯交易的「銀行費用」，如您的交易歷史記錄或 Mox app 的「通知」頁面中所顯示。 (b) 「合資格即時匯交易」具有本條款第 4(a)條賦予的含義。 (c) 「香港匯款服務供應商」是指在香港營運的零售銀行或消費者儲值支付工具提供者。 (d) 「推廣期」是指 2025 年 7 月 1 日至 2025 年 12 月 31 日（包括首尾兩天）。 (e) 「第三方匯款報價」是指香港匯款服務供應商向您提出（而且您可接受）將錢匯至另一個國家或地區的報價，但不包括任何折扣（包括根據會員資格、忠誠度計劃和訂閱提供的折扣）、代金券、優惠券、促銷或任何其他優惠，而根據這些優惠，您可以減少向香港匯款服務供應商提供以完成匯款的金額。 生效日期：2025 年 7 月 1 日
--	--

transaction history or the 'Notifications' page in the Mox app. (b) "Eligible Express Remit Transfer" has the meaning give to it in clause 4(a) of these terms. (c) "Hong Kong Remittance Services Provider" means a retail bank or consumer stored value facility provider that operates in Hong Kong. (d) "Promotion Period" means the period beginning on 1 July 2025 and ending on 31 December 2025 (both dates inclusive). (e) "Third Party Remittance Quote" means an offer that has been made to you by a Hong Kong Remittance Services Provider, that you can accept, to transfer money to another country or region, excluding any discounts (including those offered pursuant to memberships, loyalty programs and subscriptions), vouchers, coupons, promotions or any other offers pursuant to which you may receive a reduction in the amount to need to provide to the Hong Kong Remittance Services Provider to effect the transfer. Effective date: 1 July 2025	
---	--