

“MOXBILL25” Invitation Code Promotion (the “Promotion”) Terms and Conditions

1. These terms apply to the Promotion operated 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 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 meanings given to them in our General Terms and Conditions.
4. If you:
 - (a) during the Promotion Period, use the Invitation Code to open a Mox Account;
 - (b) during the period beginning on and from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process (you will have ‘completed’ the Mox Account opening process once you have received a welcome notification from Mox (the day on which you receive your welcome notification, your “**Joining Day**”)); and
 - (c) during the period beginning on and from the day you use the Invitation Code and the following 30 days, complete the Mox Credit Card application journey (you will have ‘completed’ the Mox Credit Card application journey once you have received a notification from Mox letting you know that your Mox Credit Card application has been either approved or rejected or that you need to provide further information),

「MOXBILL25」邀請碼推廣（「本推廣」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）進行的推廣。參加本推廣，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 應用程式及/或我們的網站找到及我們可能向您提供的任何其他條款。除本條款外，任何前述條款亦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。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與我們一般條款及細則的定義含義相同。
4. 如果您：
 - (a) 於推廣期內，使用邀請碼開立 Mox 戶口；
 - (b) 於使用該邀請碼當天及其後 15 天的期間內，完成 Mox 戶口開戶程序（當您收到 Mox 向您發出的迎新通知時，即代表您的 Mox 戶口開戶程序已「完成」（您收到該迎新通知當日為「**開戶日期**」））；及
 - (c) 於使用邀請碼當天及其後 30 天的期間內，完成 Mox 信用卡申請過程（當您收到 Mox 向您發出的一個通知，知會您有關您的 Mox 信用卡已獲批核、被拒絕或需要上載更多文件

subject to these terms, you will receive the Welcome Reward, which we will deposit into your Mox Account within 15 days, following the day you satisfy all the requirements set out in clause 4 of these terms. 5. In addition to clause 4 of these terms, if you: (a) during the period beginning on and from the day you use the Invitation Code and the following 30 days, complete the Mox Credit Card application process and be approved for Mox Credit Card (you will have 'completed' the Mox Credit Card application process and be 'approved' for Mox Credit Card once you have received a Mox Credit Card notification from Mox); and (b) during a Challenge Period, successfully make one or more Eligible HKT Autopay Switch Transaction(s) with Mox Credit Card using the 'HKT Autopay Switch' feature in the Mox app ("HKT Autopay Switch Requirement"), subject to these terms, you will receive a HKT Autopay Switch Reward in respect of that Challenge Period, which we will deposit into your Mox Account within 15 days, following settlement of the relevant Eligible HKT Autopay Switch Transaction. 6. You can only participate in the Promotion once. You can only receive one Welcome Reward and up to 4 HKT Autopay Switch Rewards for satisfying the HKT Autopay Switch Requirement pursuant to the Promotion. You can only receive 1 HKT Autopay Switch Reward for each Challenge Period irrespective of the number of Eligible HKT Autopay Switch Transaction(s) that you have successfully made. 7. We will determine whether an Eligible HKT Autopay Switch Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy). 8. The use of the Invitation Code is subject to a quota of 5000 uses. The 'Promotion Period' will end on the earlier of the last day of that	時, 即代表您的 Mox 信用卡申請過程已「完成」), 受制於本條款, 您將獲得迎新獎賞, 而我們將在您滿足本第4 條項下所有的要求後 15 天內將迎新獎賞存入您的 Mox 戶口內。 5. 在完成本條款第4 條之上, 假如您: (a) 於使用邀請碼當天及其後 30 天的期間內完成 Mox 信用卡申請程序並成功獲批核 Mox 信用卡 (當您收到 Mox 向您發出的 Mox 信用卡批核通知時, 即代表您已「完成」Mox 信用卡批核程序及已「獲批核」Mox 信用卡); 及 (b) 於一個任務期內, 透過 Mox 應用程式內的「HKT 轉賬易」功能以 Mox 信用卡成功完成至少一項合資格 HKT 轉賬易交易 (「HKT 轉賬易任務要求」), 受制於本條款, 您將就相應的任務期獲得 HKT 轉賬易任務獎賞, 而我們將在相關之合資格 HKT 轉賬易交易完成結算後 15 天內將獎賞存入您的 Mox 戶口內。 6. 您只能參加本推廣一次。您只能在本推廣內獲得迎新獎賞一次及按本推廣在滿足 HKT 轉賬易任務要求時獲得 HKT 轉賬易任務獎賞最多四次。儘管您於一個任務期內成功完成多項合資格 HKT 轉賬易交易, 您最多只能就一個任務期獲得 HKT 轉賬易任務獎賞一次。 7. 我們將根據我們持有的交易紀錄以決定一項交易是否一項合資格 HKT 轉賬易交
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period and the date on which use of the Invitation Code has been used 5,000 times. The use of the Invitation Code is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota usage or its continued availability. 9. You will receive the reward, gift or any other benefit in respect of the Promotion, only if: (a) you have not held a Mox Account in your name, at any time, in the 12 months prior to your Joining Day. You are considered to have held a Mox Account even if you haven't completed any transactions on your previous Mox Account; (b) when we attempt to give you the reward, gift or other benefit, you still have your Mox Account that you opened using the Invitation Code and your Mox Credit Card that you opened pursuant to the Promotion and none of your accounts with Mox have been suspended or are in arrears or default; and (c) you satisfy any additional requirements we may specify from time to time. 10. 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); (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: (i) if we believe your Mox Account has been opened for an improper purpose (for example, attempting to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts);	易 (如有任何差異, 我們的交易紀錄將為最終的紀錄及具決定性)。 8. 邀請碼的使用名額為 5,000 位。「推廣期」將於該期段的最後一天或當邀請碼的使用次數達 5,000 次當天結束 (以較早者為準)。邀請碼的使用以先到先得的方式提供, 我們保留絕對酌情權。我們不會通知您使用名額的最新情況。 9. 您只能在以下情況下方可獲得與本推廣有關的獎賞、禮品或任何其他利益: (a) 在您的開戶日期前 12 個月的任何時間, 您沒有以您的名義持有 Mox 戶口。儘管您未曾使用您舊有的 Mox 戶口進行任何交易, 您亦會被視為持有 Mox 戶口; (b) 當我們發放獎賞、禮品或其他利益給您時, 您仍持有您以邀請碼開立的 Mox 戶口及按本推廣批核使用的 Mox 信用卡, 且該 Mox 戶口及 Mox 信用卡並未被您本人或我們暫停或關閉, 也沒有拖欠或違約; 及 (c) 您滿足我們可能不時提出的任何其他的要求。 10. 我們保留全權酌情決定, 而不另行通知或提供理由, 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有關本推廣的任何獎賞、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;
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or (ii) for any other reason Mox deems relevant; and (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). Any such decision shall be conclusive and binding on you. 11. If you 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. 12. If any dispute arises in connection with the Promotion, our decision is final. 13. 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: (y) any such loss, damages, action, proceeding or claim is due to; and (z) where such loss, damages, action, proceeding or claim was reasonably	(c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益： (i) 如果我們認為您的 Mox 戶口是出於不當目的而開設（例如通過關閉和開立一個或多個 Mox 戶口以換取數預獎賞、禮品或其他利益）；或 (ii) 出於我們認為適當的任何其他原因；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，或決定本推廣是否可以與其他任何優惠或推廣一併使用）。 任何此等決定均該視為最終決定並對您具有約束力。 11. 如您已收到本推廣的任何獎賞、禮品或其他利益，而隨後於您開戶後的 12 個月內結束您的 Mox 戶口，我們有權在我們完成結束您的 Mox 戶口之前從您的 Mox 戶口扣除獎賞、禮品或其他利益的總價值。 12. 如就本推廣有任何爭議，我們保留最終決定權。 13. 在法律及法規允許的範圍內，就您因參與本推廣或本條款所致或相關引起的損失（包括任何拒絕向您提供獎賞、禮品或其他利益的任何決定或您未能收取任何獎賞、禮品或其他利益）： (a) Mox 及其任何任何其關聯公司、股東及合作夥伴對您遭受的任何損失或
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foreseeable and has arisen directly and solely from, Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default. This clause 13 continues after the expiry or termination of the Promotion or these terms. 14. 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. 15. 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 benefits or advantages may vary at any time and such third parties are entitled to retain any such benefit or advantages for its own account and benefit absolutely without having to make any prior disclosure to you 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. 17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 18. 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. 19. To avoid any misunderstanding, we remind	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、其關聯公司、股東及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、訴訟、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的。 本第13 條在本條款或推廣終止後繼續有效。 14. 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）及其他利益或好處。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。 15. 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，而無需事先向您披露。 16. 您就本推廣的參與權利或領取任何獎賞、禮品或其他利益的資格均不得轉讓或分配給任何其他人士，也不得交換或轉
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you that the Promotion is not operated by Hong Kong Telecommunications (HKT) Limited or any of its affiliates (“HKT Group”). 20. A person who is not a party to these terms has no rights 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. 21. 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. 22. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms. 23. To borrow or not to borrow? Borrow only if you can repay! 24. Definitions The following capitalised terms have the meanings set out below: (a) “Challenge Period” means each of the following: (i) the period beginning on and from your Joining Day and the following 60 days (both days inclusive); (ii) the period beginning on and from the 61st day after your Joining Day and the following 29 days (both days inclusive); (iii) the period beginning on and from the 91st day after your Joining Day and the following 29 days (both days inclusive); and (iv) the period beginning on and from the 121st day after your Joining Day and	換為任何其他利益或權利。 17. 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。 18. 本推廣或本條款並未視作、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。 19. 為了避免任何誤解，我們提醒您，本推廣並非由 Hong Kong Telecommunications (HKT) Limited 或任何其相關機構（「香港電訊集團」）營運。 20. 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利益。 21. 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。 22. 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。 23. 借定唔借？還得到先好借！ 24. 定義 以下定義具有以下含義： (a) 「任務期」是指以下各期間： (i) 於開戶日期當天起及其後 60 天的期間內（包括首尾兩天）；
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the following 29 days (both days inclusive). (b) “Eligible HKT Autopay Switch Transaction” means a transaction for the payment of a bill issued by a member of the HKT Group as determined by us (in our sole and absolute discretion) to be eligible to contribute towards the satisfaction of the HKT Autopay Switch Requirement. Without limiting the above: (i) for a transaction to be an ‘Eligible HKT Autopay Switch Transaction’ and contribute towards the satisfaction of the HKT Autopay Switch Requirement for a Challenge Period, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) on or before the last day of that Challenge Period; and (ii) any transaction for the payment of a bill issued by a member of the HKT Group using the ‘Pay bills’ feature in the Mox app is <u>not</u> an ‘Eligible HKT Autopay Switch Transaction’. (c) “HKT Autopay Switch Requirement” has the meaning given to it in clause 5(b) of these terms. (d) “HKT Autopay Switch Reward” means a cash reward of HKD250. (e) “HKT Group” has the meaning given to it in clause 19 of these terms. (f) “Invitation Code” means ‘MOXBILL25’. (g) “Promotion Period” means, subject to clause 8 of these terms, the period beginning on 12 May 2025 and ending on 31 December 2025 (both dates inclusive). (h) “Welcome Reward” means a cash reward of HKD200. Effective date: 12 May 2025	(ii) 於開戶日期後之第 61 天當天起及其後 29 天的期間內（包括首尾兩天）； (iii) 於開戶日期後之第 91 天當天起及其後 29 天的期間內（包括首尾兩天）；及 (iv) 於開戶日期後之第 121 天當天起及其後 29 天的期間內（包括首尾兩天）。 (b) 「合資格 HKT 轉賬易交易」是指繳付由香港電訊集團中任何一成員發出之賬單的交易，而我們按絕對酌情權決定計算在 HKT 轉賬易任務要求之內。在不限上述的情況下： (i) 一項交易要成為「合資格 HKT 轉賬易交易」及計入相關的 HKT 轉賬易任務要求，該交易須於該任務期的最後一天或之前，由該商戶完成結算（即交易狀態必須於 Mox 應用程式顯示為「完成」）；及 (ii) 使用 Mox 應用程式中「繳費」功能繳付由香港電訊集團中任何一成員發出的賬單之交易<u>不是</u>「合資格 HKT 轉賬易交易」。 (c) 「HKT 轉賬易任務要求」具有本條款第5(b)條賦予的含意。 (d) 「HKT 轉賬易任務獎賞」是指港幣 250 元的現金獎賞。 (e) 「香港電訊集團」具有本條款第19
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Last updated: 21 August 2025	條賦予的含意。 (f) 「邀請碼」是指「MOXBILL25」。 (g) 「推廣期」是指，受制於本條款第8條，2025年5月12日至2025年12月31日（包括首尾兩日）。 (h) 「迎新獎賞」是指港幣200元的現金獎賞。 生效日期：2025年5月12日 最後更新日期：2025年8月21日
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