

**“MOXCLUB24” 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 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 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 application journey (you will have ‘completed’ the Mox Credit application journey once you have received a notification from Mox letting you know that your Mox Credit application has been either

「MOXCLUB24」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 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. 除非另有定義或文意另有所指，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 Credit 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 Credit 已獲批核、被拒絕或需要上載更多文件時，即代表您的

approved or rejected or that you need to provide further information), 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 in this clause 4. 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 application process and be approved for Mox Credit (you will have 'completed' the Mox Credit application process and be 'approved' for Mox Credit once you have received a Mox Credit approval notification from Mox (the day on which you receive your approval notification, your "Approval Day")); and (b) during the period beginning on and from your Approval Day and the following 30 days, spend at least HKD1,000 on one single Eligible Transaction with Mox Credit, ("Spending Requirement"), subject to these terms, you will receive the Spending Reward, which we will deposit into your Mox Account within 45 days, following settlement of the relevant Eligible Transaction. 6. You can only participate in the Promotion once. You can only receive one Welcome Reward and one Spending Reward pursuant to the Promotion. 7. The use of the Invitation Code is subject to a quota of 7,500 uses. The 'Promotion Period' will end on the earlier of the last day of that period and the day on which the Invitation Code has been used 7,500 times. The use of the Invitation Code is on a first come, first served basis (as determined by us in our absolute	Mox Credit 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 Credit 申請程序並成功獲批核 Mox Credit (當您收到 Mox 向您發出的 Mox Credit 批核通知時, 即代表您已「完成」Mox Credit 批核程序及已「獲批核」Mox Credit (而您收到該批核通知當日為「批核日期」)); 及 (b) 於批核日期當天及其後 30 天的期間內, 以 Mox Credit 完成一項單一合資格交易, 而該交易金額不少於港幣 1,000 元, . (「消費要求」), 受制於本條款, 您將獲得消費獎賞, 而我們將於相關合資格交易完成結算後 45 天內將該消費獎賞存入您的 Mox 戶口內。 6. 您只能參加本推廣一次。您只能根據本推廣獲得迎新獎賞一次及消費獎賞一次。 7. 邀請碼的使用名額為 7,500 位。「推廣期」將於該期間的最後一天或當邀請碼的使用次數達 7,500 次當天結束 (以較早者為準)。邀請碼的使用, 按我們絕對酌情權, 以先到先得的方式提供。我們不會通知您任何名額使用或供應的最新情況。 8. 我們將根據我們持有的交易紀錄決定一項交易是否為合資格交易 (如有任何差異,
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discretion). We will not update you on the quota usage or its continued availability. 8. 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). 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 Welcome Reward, the Mox Account that you opened using the Invitation Code remains open and has not been suspended or closed by or us or is in arrears or default; (c) when we attempt to give you the Spending Reward, the Mox Account that you opened using the Invitation Code and your Mox Credit that was approved and opened in connection with the Promotion, each remain open and have not been suspended or closed and are not in arrears or default; and (d) 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);	我們的交易紀錄將為最終的紀錄及具決定性)。 9. 您只能於以下情況下獲得與本推廣的任何獎賞、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) 當我們發放迎新獎賞給您時，您必須仍持有您以邀請碼開立的 Mox 戶口及該 Mox 戶口並未被您本人或我們暫停或關閉，也沒有拖欠或違約； (c) 當我們發放消費獎賞給您時，您必須仍持有您以邀請碼開立的 Mox 戶口及按本推廣獲批核及開立的 Mox Credit，且該 Mox 戶口及 Mox Credit 並未被您本人或我們暫停或關閉，也沒有拖欠或違約；及 (d) 您滿足我們可能不時指定的任何額外其他要求。 10. 我們保留絕對酌情權決定，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； (c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益：
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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: (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 (ii) for any other reason we deem appropriate; 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 and 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 or claims which may be brought against Mox or its	(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 戶口以換取數項獎賞、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）。 任何此等決定均視為最終決定並對您具有約束力。 11. 如您已收到與本推廣相關的任何獎賞、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. 如有任何有關本推廣的爭議，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或損害賠償（包括任何不向您提供獎賞、禮品或其他利益的決定或您未能獲得任何獎賞、禮品或其他利益）： (a) Mox、其關聯公司、股東及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、其關聯公司、股東及合作夥伴免於針對 Mox、其關聯公司、
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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 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 from time to 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 participation in the Promotion, nor your eligibility to receive any reward,	股東或合作夥伴的所有訴訟、法律程序或索償， 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 條在本條款或本推廣終止後仍繼續有效。 14. 您知悉第三方（包括我們的直接或間接股東）可能向我們提供任何與本推廣有關的付款（例如津貼）、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。 16. 您參與本推廣的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，也不得交換或轉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。
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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 you that: (a) the Promotion is not run or operated by The Club or Club Travel and, accordingly, the reward, gift or other benefit in respect of the Promotion are not awarded by The Club or Club Travel; and (b) any travel products and/or services purchased through Club Travel or the Club Travel Flight & Accommodation Booking Platform are arranged by Club Travel. Neither Mox nor The Club is a supplier of any such travel products and/or services. 20 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. 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.	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： (a) 本推廣並非由 The Club 或 Club Travel 營運，因此關於本推廣的獎賞、獎品或其他利益並非由 The Club 或 Club Travel 授予；及 (b) 任何透過 Club Travel 或 Club Travel 機票及酒店預訂平台購買的旅遊產品及/或服務均由 Club Travel 提供。Mox 或 The Club 均並非該等旅遊產品及/或服務的供應商。 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) 「批核日期」具有本條款第5(a)條賦予的含義。
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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) “Approval Day” has the meaning given in clause 5(a) of these terms. (b) “Club Travel” means The Club Travel Services Limited, a licensed travel agent (license number 350873). (c) “Club Travel Flight & Accommodation Booking Platform” means an online platform for purchase of flight tickets and hotel accommodation operated by Club Travel. (d) “Eligible Transaction” means a transaction for the purchase of goods or services on: (i) The Club’s website or ‘The Club’ mobile app; or (ii) the Club Travel Flight & Accommodation Booking Platform or the purchase of packages listed on the ‘Experiential Travel’ or ‘Sports Travel’ section on Club Travel’s website, excluding the purchase of any goods or services offered by HKT Financial Services (IA) Limited under the service brand ‘Club Care’ or goods or services under the tab of ‘HKT’ on The Club’s website, as determined by Mox (in its sole and absolute discretion) to be eligible to contribute towards the Spending Requirement. Without limiting the above: (y) for a transaction to be an ‘Eligible Transaction’ and contribute towards the Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as	(b) 「Club Travel」是指 The Club Travel Services Limited, 為一持牌旅行代理商 (牌照號碼為 350873) 。 (c) 「Club Travel 機票及酒店預訂平台」是指由 Club Travel 營運的網上機票及酒店預訂平台。 (d) 「合資格交易」是指在以下渠道購買商品或服務的交易： (i) The Club 網站或「The Club」手機應用程式；或 (ii) Club Travel 機票及酒店預訂平台，或購買列在 Club Travel 網站的「特式旅遊體驗」或「海外賽事套票」頁面上的體驗或套票的交易， 不包括購買由 HKT Financial Services (IA) Limited 所經營的一個服務品牌「Club Care」提供的商品或服務或購買在 The Club 網站內「HKT」版面上的商品或服務的交易，而 Mox 按絕對酌情權決定計入消費要求的交易。在不限制以上條款的情況下： (y) 一項交易要成為「合資格交易」及計入相關的消費要求，該交易須在 2025 年 11 月 6 日或之前，由商戶完成結算（即交易狀態必須於 Mox 應用程式顯示為「完成」）；及 (z) 不合資格賺取 CashBack 的交易不被視為適用於任何消費要求的合資格交易（見一般條款及細則的卡獎賞附表（卡之獎賞條款及細則）第 2(b) 條中列明不合資格賺取
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'completed' in the Mox app) on or before 6 November 2025; and (z) transactions that are ineligible for CashBack are <i>not</i> Eligible Transaction(s) (see clause 2(b) of Rewards for Cards Schedule (Term and Conditions for Rewards for Cards) to the General Terms and Conditions for transactions that are ineligible for CashBack, which include e-wallet top-ups such as transactions conducted through WeChat Pay and Octopus top-ups using Apple Pay). (e) "Invitation Code" means 'MOXCLUB24'. (f) "Joining Day" has the meaning given in clause 4(b) of these terms. (g) "Promotion Period" means, subject to clause 7 of these terms, the period beginning on 6 March 2024 and ending on 31 October 2025 (both dates inclusive). (h) "Spending Requirement" has the meaning given in clause 5 of these terms. (i) "Spending Reward" means a cash reward of HKD1,000. (j) "The Club" means 'The Club' loyalty programme operated by Club HKT Limited. For details, please visit The Club's website. (k) "Welcome Reward" means a cash reward of HKD200. Effective date: 6 March 2024 Last updated: 3 September 2025	CashBack 的交易，包括電子錢包充值，如通過微信支付進行的交易，以及通過 Apple Pay 增值八達通卡的交易)。 (e) 「邀請碼」是指「MOXCLUB24」。 (f) 「開戶日期」具有本條款第4(b)條賦予的含義。 (g) 「推廣期」是指受制於本條款第7 條，2024 年 3 月 6 日至 2025 年 10 月 31 日（包括首尾兩日）。 (h) 「消費要求」具有本條款第5 條賦予的含義。 (i) 「消費獎賞」是指港幣 1,000 元的現金獎賞。 (j) 「The Club」是指由 Club HKT Limited 營運的「The Club」會員獎賞計劃。請瀏覽 The Club 網站以了解詳情。 (k) 「迎新獎賞」是指港幣 200 元的現金獎賞。 生效日期：2024 年 3 月 6 日 最後更新日期：2025 年 9 月 3 日
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