

**“MOXTRIP25” Invitation Code Promotion
(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.
3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
4. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.
5. If you:
 - (a) during the Promotion Period, use the Invitation Code to open a Mox Account; and
 - (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 and receive a welcome notification from Mox (the day on which you receive the welcome notification, your “**Joining Day**”),
 subject to these terms, you will receive the Welcome Reward, which we will deposit into your Mox Account within 15 days after you satisfy all the requirements in this clause 5.
6. In addition to clause 5 of these terms, if you:

**「MOXTRIP25」邀請碼推廣（「本推廣」）
條款及細則**

1. 本條款適用於 Mox Bank Limited（「**Mox**」或「**我們**」）進行的本推廣。參與本推廣即表示您同意接受本條款。
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 / 或我們的網站上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。
3. 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。
4. 除非本條款另有定義或另有所指，否則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。
5. 如果您：
 - (a) 於推廣期內，使用邀請碼開立 Mox 戶口；及
 - (b) 於使用該邀請碼當天及其後 15 天的期間內，完成開立 Mox 戶口開戶程序及收到 Mox 向您發出的迎新通知（您收到該迎新通知當日為「**開戶日期**」），
 受制於本條款，您將獲得迎新獎賞，而我們將在您滿足本條款第5條的要求後 15 天內將迎新獎賞存入您的 Mox 戶口內。
6. 在完成本條款第5條之上，假如您：
 - (a) 於使用該邀請碼當天開始起計及隨後

(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 receive a Mox Credit approval notification from Mox (the day on which you receive the approval notification, your "Approval Day"); and (b) during the period beginning on and from your Approval Day and the following 60 days, spend at least HKD1,000 on one or more Eligible Mox Credit Card Transaction(s) with your Mox Credit Card ("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 last Eligible Mox Credit Card Transaction to contribute towards the satisfaction of the Spending Requirement. 7. If you: (a) complete the Mox Account opening process in accordance with clause 5 of these terms; and (b) during the period beginning on and from your Joining Day and the following 7 days ("Fund-in Period"): (i) deposit at least HKD50,000 in your Mox Account, and maintain a HKD Savings Account Balance of at least HKD50,000 on each calendar day during the Hold Fund Period, subject to these terms, you will receive the First Savings Reward; or (ii) deposit at least HKD100,000 in your Mox Account, and maintain a HKD Savings Account Balance of at least HKD100,000 on each calendar day during the Hold Fund Period, you will receive the First	30 天的期間內，完成 Mox Credit 申請程序並收到 Mox 向您發出的 Mox Credit 批核通知（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 60 天的期間內，以 Mox 信用卡完成一項或以上的合資格 Mox 信用卡交易，而該交易金額合共不少於 HKD1,000（「消費要求」）， 受制於本條款，您將獲得消費獎賞，而我們將於計入滿足消費要求的最後一筆合資格 Mox 信用卡交易完成結算後 45 天內將該消費獎賞存入你的 Mox 戶口內。 7. 如您: (a) 滿足以本條款第 5 條的要求完成 Mox 戶口開戶程序; (b) 於開戶日期及其後 7 天的期間內（「資金存入期」）: (i) 存款至少 HKD50,000 入您於 Mox 戶口，並於資金計算期內的每一個曆日您的港元活期存款戶口結餘維持不少於 HKD50,000，受制於本條款，您將獲得第一份獎賞；或 (ii) 存款至少 HKD100,000 入您於 Mox 戶口，並於資金計算期內的每一個曆日您的港元活期存款戶口結餘維持不少於 HKD100,000，您將獲得第一份獎賞及第二份獎賞； 第一份存款獎賞及第二份存款獎賞將於 2026 年 2 月 28 日或之前存入您的 Mox 戶
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Savings Reward and Second Savings Reward. We will deposit the First Savings Reward and Second Savings Reward into your Mox Account on or before 28 February 2026. 8. You can only participate in the Promotion once. You can only receive one Welcome Reward, one Spending Reward, one First Savings Reward and one Second Savings Reward. 9. The use of the Invitation Code is subject to a quota of 1,200 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 1,200 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. 10. We will determine whether an Eligible Mox Credit Card Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy). 11. 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 deliver the reward, gift or other benefit, you still have your Mox Account that you opened using the Invitation Code and Mox Credit that you opened pursuant to the Promotion and none of your accounts with Mox has been suspended or is in arrears or default; and	口內。 8. 您只能參與本推廣一次。您只能獲得一個迎新獎賞及一個消費獎賞。 9. 邀請碼的使用名額為 1,200 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 1,200 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。我們不會通知您使用任何名額使用或供應的最新情況。 10. 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 Mox 信用卡交易（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）。 11. 您只能於以下情況下獲得本推廣的任何獎賞、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) 當我們向您發放獎賞、禮品或其他利益時，您仍持有您以邀請碼開立的 Mox 戶口及按本推廣開立的 Mox Credit，且您的 Mox 戶口均並未被暫停，也沒有拖欠或違約的情況； (c) 當我們發放消費獎賞給您時，您必須仍持有按本推廣獲批核及開立的 Mox Credit，且該 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
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(c) when we attempt to give you the Spending Reward, your Mox Credit that was approved and opened in connection with the Promotion remain open; and (d) you satisfy any additional requirements we may specify from time to time. 12. 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 any of your accounts with Mox have 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); (ii) if we believe that any proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or (iii) 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). Any such decision shall be conclusive and binding on you. 13. Without limiting anything in these terms,	(d) 您滿足我們可能不時指定的任何額外其他要求。 12. 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於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) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益： (i) 如果我們認為您於 Mox 的任何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）； (ii) 如我們認為您於 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 (iii) 出於我們認為適當的任何其他理由；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。 13. 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
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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. 14. If you have received any reward, gift or other benefit under these terms 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. 15. If any dispute arises in connection with the Promotion, our decision is final. 16. 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 damage 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 offer or distribute to you, or your failure to receive, any reward, gift or other benefit) or these terms, unless: (y) any such loss, damage, action, proceeding or claim is due to; and (z) where such loss, damage, action, proceeding or claim was	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。 14. 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。 15. 如有任何有關本推廣的爭議，我們保留最終決定權。 16. 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。
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reasonably foreseeable and has arisen directly and solely from, Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default. This clause 16 continues after the expiry or termination of the Promotion or these terms. 17. 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.. 18. 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. 19. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction. 20. 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. 21. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as our agent or	本第16 條在本推廣或本條款到期或終止後繼續有效。 17. 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。 18. 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。 19. 本推廣並不構成對任何人進行任何交易的任何要約、邀請或推薦。 20. 您不得將參與本推廣的資格或獲得本推廣的任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。 21. 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。 22. 除本條款另有所指，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。 23. 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
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representative or otherwise soliciting business on our behalf. 22. 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. 23. 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. 24. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms. 25. To borrow or not to borrow? Borrow only if you can repay! 26. Definitions The following capitalised terms have the meanings set out below: (a) "Approval Day" has the meaning given in clause 6(a) of these terms. (b) "Eligible Mox Credit Card Transaction" means a transaction for the purchase of goods or services on the Trip.com platform, as determined by Mox (in its sole and absolute discretion) to be eligible to contribute towards the Spending Requirement. Without limiting the above: (i) for a transaction to contribute towards the Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as 'completed' in the Mox app) by the end of the period specified in clause 6(b) of these terms; and	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。 24. 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。 25. 借定唔借？還得到先好借！ 26. 定義 以下定義具有以下含義： (a) 「批核日期」具有本條款第6(a)條賦予的含義。 (b) 「合資格 Mox 信用卡交易」是指於 Trip.com 平台購買商品或服務的交易而我們按絕對酌情權決定計入消費要求。在不限制上述的情況下： (i) 要使一項交易計入消費要求，該交易必須在本條款第6(b)條規定的期限內獲相關商戶結算（即交易狀態必須於 Mox app 上顯示為「完成」）；及 (ii) 不合資格獲得 Mox 卡獎賞的交易均不被屬於合資格 Mox 信用卡交易（請參閱 Mox Card 獎賞附表第 2 條，以了解不合資格獲得 Mox Card 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）。 (c) 「第一份存款獎賞」是指 HKD250。 (d) 「資金存入期」具有本條款第7(b)條賦予的含義。
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(ii) transactions that are ineligible for Mox Card Rewards are <i>not</i> Eligible Mox Credit Card Transaction(s) (see clause 2 of the Rewards for Cards Schedule for transactions that are ineligible for Mox Card Rewards, which include e-wallet top-ups such as Octopus top-ups conducted using Apple Pay). (c) “First Savings Reward” means HKD250. (d) “Fund-in Period” has the meaning given in clause 7(b) of these terms. (e) “HKD Savings Account Balance” means, in respect of a calendar day, the Hong Kong denominated deposits held in all your savings accounts with Mox, excluding all ‘cash on hold’ in your Mox Invest Account originating from unsettled proceeds from the sale of Funds or Securities, as at 23:59:59 (Hong Kong time) on that calendar day. For the avoidance of doubt, any deposits held in your Time Deposit Account(s) will not count towards your HKD Savings Account Balance. (f) “Hold Fund Period” means the period beginning on and from the last day of the Fund-in Period and the following 59 calendar days (both days inclusive). For example, if you opened your Mox Account on 21 July 2025, your Hold Fund Period is the period beginning on 28 July 2025 and ending on 25 September 2025 (both dates inclusive). (g) “Invitation Code” means ‘MOXTRIP25’. (h) “Joining Day” has the meaning given in clause 5(b) of these terms. (i) “Promotion Period” means, subject to clause 9 of these terms, the period	(e) 「港元活期存款戶口結餘」是指於該曆日香港時間 23 時 59 分 59 秒您於 Mox 的活期存款戶口內所持有的港元存款，但不包括您的 Mox Invest 戶口中所有來自出售基金或股票的未結算收益的「已用資金」。 為免存疑，任何於您的定期存款戶口內的存款將不會計入您的港元活期存款戶口結餘。 (f) 「資金計算期」是指資金存入期的最後一日起計及隨後 59 個曆日的期間（包括首尾兩天）。 例如您的開戶日期為 2025 年 7 月 21 日，您的資金計算期為 2025 年 7 月 28 日至 2025 年 9 月 25 日期間（包括首尾兩日）。 (g) 「邀請碼」是指「MOXTRIP25」。 (h) 「開戶日期」具有本條款第5(b)條賦予的含義。 (i) 「推廣期」是指受制於本條款第9 條，2025 年 7 月 21 日至 2025 年 12 月 31 日（包括首尾兩日）。 (j) 「消費要求」具有本條款第6(b)條賦予的含義。 (k) 「消費獎賞」是指 HKD1,000 的現金獎賞。 (l) 「Trip.com 平台」是指在香港的 Trip.com 平台，包括手機應用程式及網站。
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beginning on 21 July 2025 and ending on 31 December 2025 (both dates inclusive). (j) “Spending Requirement” has the meaning given in clause 6(b) of these terms. (k) “Spending Reward” means a cash reward of HKD1,000 (l) “Second Savings Reward” means HKD250. (m) “Trip.com platform” means Trip.com’s Hong Kong platform, which includes a mobile app and website. (n) “Welcome Reward” means a cash reward of HKD200. Effective date: 21 July 2025 Last update date: 20 October 2025	(m) 「第二份存款獎賞」是指 HKD250。 (n) 「迎新獎賞」是指 HKD200 的現金獎賞。 生效日期：2025 年 7 月 21 日 最後更新日期：2025 年 10 月 20 日
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