

<p>Split Purchase Cash Rewards Promotion (the “Promotion”) - Terms and Conditions</p> <ol style="list-style-type: none"> 1. These terms apply to the Promotion offered by Mox Bank Limited (“Mox”, “we”, “us”). 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, General Terms and Conditions and any other terms we may provide to you. These terms apply in addition to any such other terms, and your use of any of our products and services remains subject to such other terms. 3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail. 4. Unless otherwise specified in these terms, the Promotion will begin on 13 July 2022 and end on 10 August 2022, both dates inclusive (the “Promotion Period”). We may change the dates of the Promotion Period at any time in our absolute discretion. 5. To be eligible to participate in this Promotion, you must: <ol style="list-style-type: none"> (a) be the first 2,000 customers who apply for a single Split Purchase or a Group Split Purchase which fulfils the total amount and repayment period criteria of any of the two ‘Options’ as displayed in the table in clause 21 of these terms (an “Eligible Split Purchase”) during the Promotion Period; (b) such Eligible Split Purchase must be an “Eligible Card Transaction” (as defined below); and (c) such application must be approved by Mox on or before 11 August 2022 (a “Successful Split Purchase”). 	<p>簽賬分期現金獎賞推廣（「本推廣」）- 條款及細則</p> <ol style="list-style-type: none"> 1. 本條款適用於 Mox Bank Limited（「Mox」、「我們」）進行的推廣。參與本推廣即表示你同意接受本條款。 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、一般條款及細則，以及我們可能向你提供的任何其他條款。除本條款外，任何該等條款亦一併適用，而你就使用任何我們的產品及服務仍須受該等其他條款的約束。 3. 本推廣條款與我們任何其他的條款如有任何不一致，概以本推廣條款為準。 4. 除非在本條款另有訂明，本推廣由 2022 年 7 月 13 日開始至 2022 年 8 月 10 日結束（「推廣期」），包括首尾兩天。Mox 可按其絕對酌情權隨時更改推廣期之日期。 5. 要參與本推廣優惠，你必須： <ol style="list-style-type: none"> (a) 在推廣期內是首 2,000 位客戶申請一項「簽賬分期」或「合併簽賬分期」，而該申請之總金額及還款期符合本條款第 21 條列表中顯示的兩個「選項」其中之一（「符合條件的簽賬分期申請」）； (b) 該符合條件的簽賬分期申請必須為一項「合資格卡交易」（定義如下）；及
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<p>(each person who has met all of the above (a), (b) and (c) requirements, a “Participant”). Each “Participant” shall be determined by Mox in its absolute discretion based on the records held by Mox (which are final and conclusive in case of any discrepancy).</p> <p>“Eligible Card Transaction(s)” are transactions for the purchase of goods and services which are determined by Mox in its absolute discretion based on transaction records held by Mox (which are final and conclusive in case of any discrepancy). Some examples of transactions that are not Eligible Card Transaction(s) are those that are not eligible for CashBack – see clause 7.5(b) of Schedule 1 to the General Terms and Conditions (Terms and conditions for accounts and card management), and e-wallet top-ups including, but not limited to, transactions conducted via WeChat Pay and Octopus top-ups conducted via Apple Pay.</p> <p>6. Please note:</p> <p>(a) any cancelled, refunded or reversed transactions do not constitute a Successful Split Purchase; and</p> <p>(b) we will not update you on whether the 2,000 quota of the Successful Split Purchase has been reached.</p> <p>7. Mox will credit all applicable rewards (the “Reward”) to each Participant’s Mox Account on or before 31 October 2022.</p> <p>8. Each Participant is only eligible for the Reward if:</p> <p>(a) the Participant holds a valid Mox Account in their name when Mox attempts to distribute the Reward;</p> <p>(b) such Mox Account has not been suspended or closed by the Participant or Mox or in arrears or</p>	<p>(c) 該符合條件的簽賬分期申請於 2022 年 8 月 11 日或之前經 Mox 成功批核 (「成功簽賬分期」)。</p> <p>(每位達到以上(a)、(b)及(c)要求的稱為「參加者」)。每位「參加者」是由 Mox 根據其持有的紀錄及按其絕對酌情權而作出最終決定 (如有任何爭議, Mox 保留最終決定權)。</p> <p>「合資格卡交易」由 Mox 根據其持有的交易紀錄及按其絕對酌情權而作出最終決定的購買商品和服務的交易 (如有任何爭議, Mox 保留最終決定權)。不合資格卡交易的例子包括戶口及卡管理條款及細則 (一般條款及細則附表 1) 第 7.5(b)條中列明不合資格賺取現金回贈的例子, 以及電子錢包交易, 包括但不限於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。</p> <p>6. 請注意:</p> <p>(a) 任何無效、取消、退款或撤銷等交易並不構成「成功簽賬分期」; 以及</p> <p>(b) 我們不會向你更新「成功簽賬分期」的 2,000 名額之使用情況。</p> <p>7. Mox 將於 2022 年 10 月 31 日或之前把所有適用獎賞 (「獎賞」) 存入每位參加者之 Mox 戶口內。</p> <p>8. 每位參加者只有在以下情況才有資格獲得獎賞:</p>
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<p>default;</p> <p>(c) the Participant's Successful Split Purchase is still valid and active when Mox attempts to distribute the Reward; and</p> <p>(d) the Participant meets any additional requirements communicated by Mox.</p> <p>9. Each Participant can only participate in the Promotion once and receive one Reward.</p> <p>10. Each Participant's participation in the Promotion, or eligibility to receive the Reward, may not be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>11. Subject to these terms, including satisfaction of any requirements specified by Mox in connection with the Promotion, Mox will continue to distribute the Rewards to the Participants after the Promotion Period has ended.</p> <p>12. Mox reserves the right at any time, without notice or reason and in its sole discretion, to:</p> <p>(a) change, modify, suspend or terminate these terms (including the the Reward and their respective monetary values);</p> <p>(b) refuse to offer or distribute the Reward to a Participant for any reason Mox deems appropriate; and</p> <p>(c) make any decision in connection with the Promotion (including to refuse or suspend a Participant's participation in the Promotion or determine whether the Promotion can or cannot be combined with any other offer or promotion).</p>	<p>(a) 參加者在 Mox 發放獎賞之時，持有一個有效並以自己名義開立的 Mox 戶口；</p> <p>(b) 該 Mox 戶口並未被 Mox 或該參加者暫停或關閉，也沒有拖欠或違約；</p> <p>(c) 參加者在 Mox 發放獎賞之時，「成功簽賬分期」仍然有效，也未被清還；及</p> <p>(d) 參加者符合 Mox 向他們傳遞的其他附加要求。</p> <p>9. 每位參加者只可參加本推廣一次及獲得獎賞一次。</p> <p>10. 本推廣的參與資格或獲得獎賞的資格不得轉讓或分配給其他人，或交換或轉換作其他利益或權利。</p> <p>11. 受制於本條款，包括符合本推廣的任何要求，Mox 會在推廣期結束後繼續向參加者發放獎賞。</p> <p>12. Mox 保留全權酌情決定，在隨時而無需通知或解釋的情況下：</p> <p>(a) 更改、修訂、暫停或終止本推廣或其條款（包括任何獎賞及其現金價值）；</p> <p>(b) 根據任何 Mox 認為適當的理由，拒絕向參加者提供或發放任何獎賞；及</p> <p>(c) 做出與本推廣相關的任何決定（包括拒絕或暫停本推廣之參加者的參加資格或決定本推廣是否可與其他 Mox 優惠或促銷一併使用）。</p>
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<p>Any such decision shall be conclusive and binding on the Participant.</p> <p>13. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p>14. To the extent permitted by laws and regulations:</p> <p>(a) Mox, its affiliates and shareholders shall not be responsible for any loss suffered by you; and</p> <p>(b) you shall release Mox, its affiliates and shareholders from all actions, proceedings and claims which may be brought by or against Mox, its affiliates or shareholders,</p> <p>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, the Reward) or these terms, unless any such loss is due to Mox's, its affiliates' or shareholders' gross negligence, fraud or wilful default and only to the extent such loss is reasonably foreseeable and has arisen directly and solely from such gross negligence, fraud or wilful default.</p> <p>This clause 14 continues after the termination of these terms or the expiry of the Promotion Period.</p> <p>15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>16. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as an agent or representative of Mox or otherwise soliciting business on behalf of Mox.</p>	<p>Mox 擁有最終決策權及對參加者具有約束力。</p> <p>13. 如有任何有關本推廣的爭議，Mox 保留最終決定權。</p> <p>14. 在法律及法規允許的範圍內：</p> <p>就本條款或你參與本推廣引起或相關之損失（包括不向你提供獎賞的決定，或你未能收取獎賞），</p> <p>(a) Mox、其關聯公司及股東對你遭受的任何損失不承擔任何責任；及</p> <p>(b) 你須使 Mox、其關聯公司及股東免於由 Mox、其關聯公司或股東提出或針對 Mox、其關聯公司或股東的所有法律行動、法律程序及索償。</p> <p>惟就直接及純粹因 Mox、其關聯公司或股東的嚴重疏忽、欺詐行為或故意失責所引致的直接及合理可預見的損失除外。</p> <p>本第 14 條在本條款或本推廣終止後繼續有效。</p> <p>15. 本推廣並不構成任何要約、邀請或建議任何人進行任何交易。</p> <p>16. 本推廣優惠或本條款並未視作、暗示或表示任何人或實體為 Mox 的代理或代表，或以其他方式代表 Mox 招攬業務。</p> <p>17. 並非本條款的協議一方人士無權按《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</p>
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<p>17. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) other than as set out in these terms.</p> <p>18. These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The parties submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.</p> <p>19. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>20. To borrow or not to borrow? Borrow only if you can repay!</p> <p>21.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Option</th> <th style="width: 30%;">Total Amount of Split Purchase/ Group Split Purchase*</th> <th style="width: 20%;">Repayment Period</th> <th style="width: 40%;">Reward You'll Get</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>HKD20,000 to less than HKD50,000</td> <td style="text-align: center;">6 months or above</td> <td style="text-align: center;">HKD150</td> </tr> <tr> <td style="text-align: center;">2</td> <td>HKD50,000 or above</td> <td style="text-align: center;">6 months or above</td> <td style="text-align: center;">HKD300</td> </tr> </tbody> </table> <p>*Each transaction of a Group Split Purchase must be at least HKD400.</p> <p>Last updated: 13 July 2022.</p>	Option	Total Amount of Split Purchase/ Group Split Purchase*	Repayment Period	Reward You'll Get	1	HKD20,000 to less than HKD50,000	6 months or above	HKD150	2	HKD50,000 or above	6 months or above	HKD300	<p>有本條款的任何條文下的利益，除本條款另有列出外。</p> <p>18. 本條款在所有方面均受香港特別行政區法律的管限，並根據香港特別行政區法律的詮釋。雙方得受香港特別行政區法院的專屬管轄權管轄。</p> <p>19. 本推廣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。</p> <p>20. 借定唔借？還得到先好借！</p> <p>21.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">選項</th> <th style="width: 30%;">「簽賬分期」或「合併簽賬分期」總金額*</th> <th style="width: 20%;">還款期</th> <th style="width: 40%;">可得現金獎賞</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>HKD20,000 至 HKD50,000 以下</td> <td style="text-align: center;">6 個月或以上</td> <td style="text-align: center;">HKD150</td> </tr> <tr> <td style="text-align: center;">2</td> <td>HKD50,000 或以上</td> <td style="text-align: center;">6 個月或以上</td> <td style="text-align: center;">HKD300</td> </tr> </tbody> </table> <p>*「合併簽賬分期」內的每項交易需為 HKD400 或以上。</p> <p>最後更新日期：2022 年 7 月 13 日。</p>	選項	「簽賬分期」或「合併簽賬分期」總金額*	還款期	可得現金獎賞	1	HKD20,000 至 HKD50,000 以下	6 個月或以上	HKD150	2	HKD50,000 或以上	6 個月或以上	HKD300
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