

**“MOXVIBES” Invitation Code Promotion (the “Promotion”) Terms and Conditions**

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. To participate in the Promotion, you must:
  - (a) download the Mox app, successfully open a Mox Account and successfully apply for Mox Credit using the invitation code displayed in the table in clause 22 of these terms (the “**Invitation Code**”) during the period displayed in the table in clause 22 of these terms (the “**Promotion Period**”). The Invitation Code is not case sensitive and so its letters can be entered into the Mox app in uppercase or lowercase;
  - (b) spend at least a total of the HKD amount displayed in the table in clause 22 of these terms next to the words ‘Mox Credit Spend Requirement’ across one, or more, Eligible Card Transaction(s) (as described below) with Mox Credit on the day you successfully opened your Mox Account and the following 45 days (“**Mox Credit Spend Requirement**”); and
  - (c) comply with any other requirements that we may specify in connection with the Promotion or use of the Invitation Code.

“**Eligible Card Transaction(s)**” are

**「MOXVIBES」邀請碼推廣（「推廣優惠」）條款及細則**

1. 本條款適用於由 Mox Bank Limited（「**Mox**」、「**我們**」）所提供的推廣優惠。參加本推廣優惠，即表示你同意本條款。
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。
4. 要參與本推廣優惠，你必須：
  - (a) 於本條款第條列表中顯示的期限（「**推廣期**」）內下載 Mox app 並成功使用在本條款第 22 條列表中顯示的邀請碼（「**邀請碼**」）開立 Mox 戶口及成功申請 Mox Credit。邀請碼不區分大小寫，因此可以將其字母以大寫或小寫形式輸入到 Mox app 內；
  - (b) 於開立 Mox 戶口後的 45 日內，以 Mox Credit 完成一個或以上的（於下文詳述），而交易金額合共不少於本條款第 22 條列表中「Mox Credit 消費要求」旁以港元顯示的消費金額（「**Mox Credit 消費要求**」）；及
  - (c) 遵守我們所有其他有關參與本推廣優惠及使用邀請碼的要求。

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).

For a transaction to be an ‘Eligible Card Transaction’ and contribute towards the Mox Credit Spend Requirement, it does not need to have settled (i.e. appear as ‘completed’ in the Mox app) (i.e. they can still appear as ‘pending’ in the Mox app) during the Promotion Period but an Eligible Card Transaction must have settled (based on transaction records held by Mox (which are final and conclusive in case of any discrepancy)) on or before 31 October 2022 in order for it to be counted towards your eligibility to receive the Mox Credit Cash Reward (as defined below).

5. We may change the dates of the Promotion Period at any time in our absolute discretion. Furthermore, if there is a quota displayed in the table in clause 22 of these terms (the “**Quota**”), the Promotion Period will end on the earlier of the last day of the Promotion Period and the date on which the use of the Invitation Code has reached the Quota. We will not update you on the use of the Quota (if any).
6. Subject to the eligibility requirements set out in clause 7 of these terms, you will receive the cash reward displayed in the table in clause 22 of these terms next to the words ‘Mox Credit Cash Reward’ (the “**Mox Credit Cash Reward**”) from Mox within 30 days of:
  - (a) you completing the steps in clause 4 of

「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（如有任何差異，Mox 保留最終決定權）。不被視為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，以及電子錢包充值，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。

一項交易要成為「合資格卡交易」及計入 Mox Credit 消費要求並不代表該交易需在推廣期內完成結算（即交易狀態於 Mox app 可顯示為「處理中」，而非必須顯示為「已完成」）但要符合資格獲得 Mox Credit 現金獎賞（定義見下文），這些交易須於 2022 年 10 月 31 日或之前已完成結算（基於 Mox 持有的交易記錄（如有任何差異，該紀錄為最終和決定性的））。

5. 我們有絕對酌情權隨時更改推廣期。此外，如本條款第 22 條有顯示適用名額（「**名額**」），推廣期將於推廣期最後一天或名額已滿當天（以較早者為準）結束。我們不會通知你使用該名額（如有）的最新情況。
6. 在符合本條款第 7 條所列資格要求的前提下，你將會在以下起計 30 日內收到本條款第 22 條列表中「Mox Credit 現金獎賞」旁所列的現金獎賞（「**Mox Credit 現金獎賞**」）：
  - (a) 你完成本條款第 4 條的步驟；及

<p>these terms; and</p> <p>(b) the settlement of the Eligible Card Transactions that contribute towards the Mox Credit Spend Requirement (i.e. the Eligible Card Transactions appear as 'completed' in the Mox app) per Mox's transaction records (which are final and conclusive in case of any discrepancy).</p> <p>7. You are eligible for the Mox Credit Cash Reward only if:</p> <p>(a) you have never held a Mox Account in your name at any time prior to the opening of the Mox Account using the Invitation Code. You are considered to have held a Mox Account even if you haven't completed any transactions on your prior Mox Account;</p> <p>(b) you hold a valid Mox Account in your name when Mox attempts to pay the Mox Credit Cash Reward, with that Mox Account not having been suspended or closed by you or Mox or in arrears or default; and</p> <p>(c) you meet any additional requirements communicated by Mox.</p> <p>8. Subject to these terms, including satisfaction of any other requirements specified by Mox in connection with the Promotion or use of the Invitation Code, Mox will continue to pay you the Mox Credit Cash Reward after the Promotion Period has ended.</p> <p>9. You can only participate in the Promotion once. If there is a Quota, the provision of the Mox Credit Cash Reward is on a first come, first served basis and in Mox's absolute discretion.</p> <p>10. Neither your participation in the Promotion nor your eligibility for the Mox Credit Cash Reward may be transferred or assigned to any other person or exchanged or</p>	<p>(b) 計入 Mox Credit 消費要求的合資格卡交易已結算（即交易狀態於 Mox app 顯示為「完成」）（如有任何差異，Mox 的交易紀錄將為最終及確實的紀錄）。</p> <p>7. 你只在以下情況下才合資格獲得 Mox Credit 現金獎賞：</p> <p>(a) 在使用邀請碼開 Mox 戶口前的任何時間，你從未以自己名義持有 Mox 戶口。如你已有 Mox 戶口但尚未完成任何交易，你亦被視為已持有 Mox 戶口；</p> <p>(b) 當 Mox 發放 Mox Credit 現金獎賞時，你必須持有有效並以自己名義開立的 Mox 戶口，且該 Mox 戶口並未被你或 Mox 暫停或關閉，也沒有拖欠或違約；及</p> <p>(c) 符合 Mox 向你傳達的其他附加要求。</p> <p>8. 受制於本條款，包括符合 Mox 對有關本推廣優惠或其他使用邀請碼的任何要求，Mox 將於推廣期結束後繼續向你發放 Mox Credit 現金獎賞。</p> <p>9. 你只能參加本推廣優惠一次。如名額適用，Mox Credit 現金獎賞以先到先得的方式提供，送完即止，並由 Mox 保留絕對酌情權。</p> <p>10. 你就本推廣優惠的參與或領取 Mox Credit 現金獎賞的資格均不得轉讓或分配給任何其他人士，也不得交換或轉換為任何其他利益或權利。</p>
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<p>converted into any other benefit or right.</p> <p>11. Mox reserves the right at any time, without notice or reason and in its sole discretion, to:</p> <ul style="list-style-type: none"> <li>(a) change, modify, suspend or terminate the Promotion or these terms (including the Mox Credit Cash Reward and its respective monetary values);</li> <li>(b) refuse to offer or distribute the Cash Credit Cash Reward to you if Mox believes your Mox Account has been opened for an improper purpose (for example, attempting to secure payment of the Mox Credit Cash Reward by closing and opening one or more Mox Accounts) or for any other reason Mox deems relevant;</li> <li>(c) 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); and</li> <li>(d) determine that the Invitation Code has been used for an improper purpose and cancel your use of the Invitation Code.</li> </ul> <p>Any such decision shall be conclusive and binding on you.</p> <p>12. If you received the Mox Credit Cash Reward 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 Mox Credit Cash Reward from your Mox Account prior to us completing the closure of your Mox Account.</p> <p>13. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p><b>14. To the extent permitted by laws and regulations:</b></p> <ul style="list-style-type: none"> <li><b>(a) Mox, its affiliates and shareholders</b></li> </ul>	<p>11. Mox 保留全權酌情決定，而不另行通知或提供理由，隨時：</p> <ul style="list-style-type: none"> <li>(a) 修訂、更改、暫停或終止本推廣優惠或本條款（包括 Mox Credit 現金獎賞及其獎賞金額）；</li> <li>(b) 拒絕向你提供或分發 Mox Credit 現金獎賞，若 Mox 認為你 Mox 戶口的開立存在不正當的目的（如試圖通過關閉和開立一個或多個 Mox 戶口以獲得 Mox Credit 現金獎賞）或任何 Mox 認為相關的理由；</li> <li>(c) 作出與本推廣優惠相關的任何決定（包括拒絕或停止你參與本推廣優惠，決定本推廣優惠是否可以與其他任何優惠或推廣優惠結合使用）；和</li> <li>(d) 決定邀請碼是否以不正當目的被使用，並取消你對邀請碼的使用。</li> </ul> <p>任何此等決定均該視為最終決定並對你具有約束力。</p> <p>12. 你如收到 Mox Credit 現金獎賞，而隨後於你開戶後的 12 個月內結束你的 Mox 戶口，我們有權在我們完成結束你的 Mox 戶口之前從你的 Mox 戶口扣除 Mox Credit 現金獎賞的總價值。</p> <p>13. 如就本推廣優惠有任何爭議，Mox 保留最終決定權。</p> <p><b>14. 在法律及法規允許的範圍內，就你對本推廣優惠的參與或本條款所致或相關引起的損失（包括任何不向你提供 Mox Credit 現金獎賞的決定，或你未能收取現金獎賞）：</b></p>
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<p>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 you, or your failure to receive, the Mox Credit Cash 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><b>This clause 14 continues after the termination of these terms or the expiry of the Promotion Period.</b></p> <p>15. You acknowledge that the Mox Credit Cash Reward distributed to you pursuant to these terms may be subsidised by a third party (including direct or indirect shareholders of Mox) (collectively, the “<b>Mox Business Partners</b>”). As a result, Mox may receive benefits from the Mox Business Partners directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefits may be varied at any time. Mox is entitled to retain any such benefits for its own account and benefit absolutely without having to make any prior disclosure to you. Mox may also offer benefits or advantages to the Mox Business Partners in connection with the Promotion.</p> <p>16. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>17. Nothing under these terms or the Promotion will deem, imply or suggest that a person or entity is acting as an agent or</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合理可預見之損失除外。</p> <p><b>第 14 條在本條款或推廣期終止後繼續有效。</b></p> <p>15. 你知悉任何給予你的 Mox Credit 現金獎賞可能是由第三方（包括但不限於 Mox 的直接或間接股東）（統稱為「<b>Mox 合作夥伴</b>」）補貼。因此，Mox 可直接或間接從 Mox 合作夥伴獲得與本推廣優惠有關的利益。任何此等利益的性質、金額和計算方法可隨時間而更改。Mox 可絕對享有並有權為自身保留任何此等利益，而無需事先向你披露。Mox 亦可向 Mox 合作夥伴提供與本推廣優惠有關的利益或優惠。</p> <p>16. 本推廣優惠並不構成對任何人進行任何交易的要約、邀請或推薦。</p> <p>17. 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>18. 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，除本條</p>
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representative of Mox or otherwise soliciting business on behalf of Mox.

18. 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.
19. 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.
20. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.
21. To borrow or not to borrow? Borrow only if you can repay!
- 22.

<b>Invitation Code</b>	MOXVIBES
<b>Promotion Period</b>	23 August 2022 to 30 September 2022
<b>Quota</b>	15,000
<b>Mox Credit Spend Requirement</b>	HKD2,000
<b>Mox Credit Cash Reward</b>	HKD600

Last updated: 23 August 2022

款另有列出外。

19. 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。
20. 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。
21. 借定唔借？還得到先好借。
- 22.

<b>邀請碼</b>	MOXVIBES
<b>推廣期</b>	2022年8月23日至 2022年9月30日
<b>名額</b>	15,000
<b>Mox Credit 消費要求</b>	HKD2,000
<b>Mox Credit 現金獎賞</b>	HKD600

最後更新日期：2022年8月23日