



## 2022 Consumption Voucher Scheme Invitation Code Promotion – MOXTREAT

### 2022 年消費券計劃邀請碼推廣 – MOXTREAT

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| <p><b>2022 Consumption Voucher Scheme Invitation Code Promotion – MOXTREAT (the “Promotion”) terms and conditions</b></p> <ol style="list-style-type: none"><li>1. These terms apply to the Promotion offered by Mox Bank Limited (“<b>Mox</b>”, “<b>we</b>”, “<b>us</b>”). By participating in the Promotion, you agree to these terms.</li><li>2. You must read these terms along with Mox’s Personal Information Collection Statement (<a href="https://mox.com/legal-documents/privacy/#pics">https://mox.com/legal-documents/privacy/#pics</a>), Privacy Policy Statement (<a href="https://mox.com/legal-documents/privacy/">https://mox.com/legal-documents/privacy/</a>) General Terms and Conditions (<a href="https://mox.com/legal-documents/general-terms-and-conditions/">https://mox.com/legal-documents/general-terms-and-conditions/</a>) and any other terms we may provide to you. These terms apply in addition to any such other terms, and the use of your Mox Card and account(s) will remain subject to our other terms.</li><li>3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.</li><li>4. The dates during which the Invitation Code (as defined below) are active for use are displayed in the table in clause 20 of these terms (the “<b>Promotion Period</b>”). The Promotion Period may change depending on whether the use of the Invitation Code has reached the “<b>Quota</b>” as displayed in the table in clause 20 of these terms. Once the Quota has been reached, the Promotion Period will end (irrespective of the Promotion Period end date set out in the table in clause 20 of these terms). We will not update you on the usage of the Quota applicable to the use of the Invitation Code. We may change the dates of the Promotion Period and the Quota displayed in the table in clause 20 of these terms at any time in our absolute discretion.</li></ol> | <p><b>2022 年消費券計劃邀請碼推廣 – MOXTREAT (「推廣優惠」) 條款及細則</b></p> <ol style="list-style-type: none"><li>1. 本條款適用於由 Mox Bank Limited (「<b>Mox</b>」、「<b>我們</b>») 所提供的推廣優惠。參加本推廣優惠，即表示您同意本條款。</li><li>2. 您必須一併閱讀本條款、Mox 的個人資料收集聲明(<a href="https://mox.com/zh/legal-documents/privacy/#pics">https://mox.com/zh/legal-documents/privacy/#pics</a>)、私隱政策聲明 (<a href="https://mox.com/zh/legal-documents/privacy/">https://mox.com/zh/legal-documents/privacy/</a>)、一般條款及細則 (<a href="https://mox.com/zh/legal-documents/general-terms-and-conditions/">https://mox.com/zh/legal-documents/general-terms-and-conditions/</a>)，以及我們可能向您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，而您就 Mox Card 及 Mox 戶口的使用仍須受我們其他條款的約束。</li><li>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。</li><li>4. 邀請碼 (定義見下文) 的推廣期可見於本條款第 20 條。推廣期可能會因本條款第 20 條列表中顯示的「<b>名額</b>」是否已滿而異。當名額已滿，推廣期隨即結束，不論本條款第 20 條列表中顯示的推廣期 (「<b>推廣期</b>」) 完結日是否已到。我們不會向您更新適用於使用邀請碼名額的使用情況。我們有絕對酌情權隨時更改本條款第 20 條列表中顯示的推廣期及名額。</li><li>5. 要參加本推廣優惠，您必須：</li></ol> |
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5. To participate in the Promotion, you must:

- (a) download the Mox app and successfully open a Mox Account using the invitation code displayed in the table in clause 20 of these terms (the **"Invitation Code"**) and successfully apply for Mox Credit during the Promotion Period. The Invitation Code is not case sensitive so the letters can be entered into the Mox app in uppercase or lowercase;
- (b) during the period from when you open your Mox Account and the following 30 days, spend at least the HKD amount as displayed in the table in clause 20 of these terms (in aggregate) across one, or many, **"Successful Purchase Transaction(s)"** with Mox Credit (**"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,

(each person who has completed the steps referred to above, a **"Participant"**).

**Successful Purchase Transaction(s)** are ultimately determined by Mox in its absolute discretion based on transaction records held by Mox (which are final and conclusive in case of any discrepancy). The following are some examples of transactions that do not constitute Successful Purchase Transaction(s): any transaction made with a Mox Card linked to a Mox Account, cash advances and withdrawals, Instant Clear, money transfers via the Mox app, payments through digital wallets (except, in most cases, for payments made through Google Pay or Apple Pay) and purchases with, or reloading of, stored value cards (including but not limited to Octopus account top-up transactions via an e-wallet or any other means), and invalid, cancelled, refunded or reversed

(a) 於推廣期內下載 Mox app 並成功使用在本條款第 20 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 戶口後的三十天內，以 Mox Credit 進行一次或多次的成功購買交易（**「成功購買交易」**），累積消費總額達至本條款第 20 條列表中 Mox Credit 消費要求一欄以港元顯示的消費總額（**「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，

（每位完成以上步驟的稱為**「參加者」**）。

**成功購買交易**指由 Mox 根據其持有的交易紀錄最終決定（如有任何爭議，Mox 保留最終決定權及按其絕對酌情權作出最終決定）。以下是一些不符合成功購買交易的例子：以連結至 Mox 戶口的 Mox Card 進行的交易、現金透支及提取、卡數「即時清」、經 Mox app 進行的轉賬、利用電子錢包付款（透過 Google Pay 或 Apple Pay 付款的大部分情況除外）以及購買或充值儲值卡的交易（包括但不限於透過電子錢包或任何其他途徑充值八達通戶口之交易）及任何無效、取消、退款或撤銷的交易等。成功購買交易並不代表交易需在開戶當日起計的三十天內完成結算（即交易狀態於 Mox app 可顯示為「處理中」，而非必須顯示為「完成」）。

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| <p>transactions. Successful Purchase Transactions do not need to have been settled (i.e. appear as 'completed' in the Mox app) during the 30-day period following your Mox Account opening date (i.e. they can still appear as 'pending' in the Mox app).</p> <p>6. Subject to other requirements and conditions set out in these terms, a Participant will be eligible to receive the cash reward as displayed in the table in clause 20 of these terms (the "<b>Cash Reward</b>"). The Cash Reward will be credited into the Participant's Mox Account by Mox within 30 days of all Successful Purchase Transaction(s) that contribute to the meeting of the Mox Credit Spend Requirement having been settled (i.e. appear as 'completed' in the Mox app) as per Mox's transaction records (which are final and conclusive in case of any discrepancy). Each Participant can only receive the Cash Reward once. The provision of the Cash Reward is on a first come, first served basis and in Mox's absolute discretion.</p> <p>7. Each Participant is eligible for the Cash Reward only if:</p> <p>(a) the Participant has never held a Mox Account in his/her name at any time prior to the opening of his/her Mox Account using the Invitation Code (irrespective of whether that Participant has completed any transactions on their prior Mox Account);</p> <p>(b) the Participant holds a valid Mox Account in his/her name when Mox attempts to pay the Cash Reward, with that Mox Account not having been suspended or closed by the Participant or Mox or in arrears or default; and</p> <p>(c) the Participant meets any other requirements applicable to him/her as communicated by Mox, such as any requirements specified in</p> | <p>6. 受本條款所列的其他要求及條件所限，參加者有資格獲得在我們在本條款第 20 條列表中所列的 Mox Credit 現金獎賞「<b>現金獎賞</b>」。在達到 Mox Credit 消費要求的所有成功購買交易，及其交易狀態顯示為「已完成」後（即交易狀態於 Mox app 顯示為「完成」），Mox 將會在三十天內把相應的現金獎賞直接存入參加者的 Mox 戶口中。Mox 的紀錄將為最終及不可推翻的版本。每名參加者只能獲得現金獎賞一次。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>7. 每位參加者只在以下情況下才合資格獲得現金獎賞：</p> <p>(a) 在使用邀請碼開立 Mox 戶口前的任何時間，從來沒有用自己名義持有的 Mox 戶口（無論參加者有否透過之前的 Mox 戶口完成任何交易）；</p> <p>(b) 當 Mox 發放現金獎賞時，參加者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 Mox 或該參加者暫停或關閉，也沒有拖欠或違約；及</p> <p>(c) 符合 Mox 向參加者傳達的任何其他適用附加要求，例如與本推廣優惠或使用邀請碼有關的任何要求。</p> <p>8. 受制於本條款包括 Mox 對有關本推廣優惠或使用邀請碼的任何要求，Mox 將於推廣期結束後繼續發放現金獎賞。</p> <p>9. 您只能參加本推廣優惠一次。您就本推廣的參加資格或現金獎賞均不得轉讓或分配給任</p> |
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| <p>connection with the Promotion or use of the Invitation Code.</p> <p>8. Subject to these terms, including the satisfaction of any requirements specified by Mox in connection with the Promotion or the use of the Invitation Code, Mox will continue to pay the Cash Reward after the Promotion Period has ended.</p> <p>9. You can only participate in the Promotion once. Neither your participation in the Promotion nor your eligibility for the Cash Reward may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>10. 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 the Promotion or these terms (including the Cash Reward and its monetary value);</p> <p>(b) refuse to offer or distribute the Cash Reward to a Participant if Mox believes a Mox Account has been opened for an improper purpose (for example attempting to secure payment of the Cash Reward by closing and opening one or more Mox Accounts) or for any other reason Mox deems appropriate;</p> <p>(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</p> <p>(d) determine that the Invitation Code has been used for an improper purpose and cancel your use of the Invitation Code.</p> | <p>何其他人，也不得交換或轉換為任何其他利益或權利。</p> <p>10. Mox 保留全權酌情決定，恕不另行通知或提供理由，隨時：</p> <p>(a) 修訂、更改、暫停或終止本推廣優惠或本條款（包括任何現金獎賞及獎賞金額）；</p> <p>(b) 拒絕向參加者提供或分發現金獎賞，若 Mox 認為該 Mox 戶口存在不正當的開設目的（如試圖通過關閉和開設一個或多個 Mox 戶口以獲得現金獎賞）或任何 Mox 認為適當的理由；</p> <p>(c) 作出與本推廣優惠相關的任何決定（包括拒絕或停止您參與本推廣優惠，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</p> <p>(d) 決定任何已被使用的邀請碼是否存在不正當目的，並取消您使用邀請碼的權利。</p> <p>任何此類決定均應視為最終決定並對您具有約束力。</p> <p>11. 如就本推廣優惠有任何爭議，Mox 保留最終決定權。</p> <p><b>12. 在法律及法規允許的範圍內，就您對本推廣優惠及本條款相關的參與（包括任何不向您提供現金獎賞的決定，或您未能收取現金獎賞）：</b></p> <p><b>(a) Mox、其關聯公司及股東對您遭受的任何損失不承擔任何責任；及</b></p> |
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| <p>Any such decision shall be conclusive and binding on you.</p> <p>11. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p><b>12. To the extent permitted by laws and regulations:</b></p> <p><b>(a) Mox, its affiliates and shareholders shall not be responsible for any loss suffered by you; and</b></p> <p><b>(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,</b></p> <p><b>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 Cash Reward) or these terms, unless due to Mox's, its affiliates' or shareholders' gross negligence, fraud or wilful default and only to the extent of direct and reasonably foreseeable loss and damage arising directly and solely from such gross negligence, fraud or wilful default.</b></p> <p><b>This clause 12 continues after the termination of these terms or the expiry of the Promotion Period.</b></p> <p>13. You acknowledge that the 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</p> | <p><b>(b) 您應使 Mox、其關聯公司及股東免於由 Mox、其關聯公司及股東提出或針對 Mox、其關聯公司及股東的所有法律行動、法律程序及索償，</b></p> <p><b>惟就直接及純粹因 Mox、其關聯公司和股東的嚴重疏忽、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。</b></p> <p><b>本第 12 條在本條款終止或本推廣期完結後繼續有效。</b></p> <p>13. 您知悉任何給予您的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有關的利益。任何此類利益的性質、金額和計算方法可隨時間變化而更改。Mox 可絕對享有並有權為自身保留任何此類利益，而無需事先向您披露。Mox 亦可向 Mox 合作夥伴提供與本推廣有關的利益或優惠。</p> <p>14. 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>15. 本推廣優惠或本條款並未視作、暗示或建議推薦人（或其他任何人）代理或代表 Mox 參與任何商業行為。</p> <p>16. 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，除本條款另有列出外。</p> <p>17. 本條款在所有方面均受香港特別行政區法律的管限，並須根據香港特別行政區法律的解</p> |
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|---|------------------------------|----------|------------------|------------------------------|-------|--------|------------------------------|--------|---|-----|----------|-----|---------------------------|----|--------|-----------------|--------|-----------------|--------|
| <p>benefits or advantages to the Mox Business Partners in connection with the Promotion.</p> <p>14. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>15. 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>16. 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>17. 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>18. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>19. To borrow or not to borrow? Borrow only if you can repay!</p> <p>20.</p> <table border="1" data-bbox="304 1576 769 1975"> <tr> <td>Invitation Code</td> <td>MOXTREAT</td> </tr> <tr> <td>Promotion Period</td> <td>14 April 2022 to 31 May 2022</td> </tr> <tr> <td>Quota</td> <td>15,000</td> </tr> <tr> <td>Mox Credit Spend Requirement</td> <td>HKD500</td> </tr> </table> | Invitation Code              | MOXTREAT | Promotion Period | 14 April 2022 to 31 May 2022 | Quota | 15,000 | Mox Credit Spend Requirement | HKD500 | <p>釋。雙方得受香港特別行政區法院的專屬管轄權管轄。</p> <p>18. 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。</p> <p>19. 借定唔借？還得到先好借。</p> <p>20.</p> <table border="1" data-bbox="799 797 1337 1335"> <tr> <td>邀請碼</td> <td>MOXTREAT</td> </tr> <tr> <td>推廣期</td> <td>2022年4月14日至<br/>2022年5月31日</td> </tr> <tr> <td>名額</td> <td>15,000</td> </tr> <tr> <td>Mox Credit 消費要求</td> <td>HKD500</td> </tr> <tr> <td>Mox Credit 現金獎賞</td> <td>HKD500</td> </tr> </table> <p>最後更新日期：2022年4月13日。</p> | 邀請碼 | MOXTREAT | 推廣期 | 2022年4月14日至<br>2022年5月31日 | 名額 | 15,000 | Mox Credit 消費要求 | HKD500 | Mox Credit 現金獎賞 | HKD500 |
| Invitation Code   | MOXTREAT                     |          |                  |                              |       |        |                              |        |   |     |          |     |                           |    |        |                 |        |                 |        |
| Promotion Period  | 14 April 2022 to 31 May 2022 |          |                  |                              |       |        |                              |        |   |     |          |     |                           |    |        |                 |        |                 |        |
| Quota   | 15,000                       |          |                  |                              |       |        |                              |        |   |     |          |     |                           |    |        |                 |        |                 |        |
| Mox Credit Spend Requirement  | HKD500                       |          |                  |                              |       |        |                              |        |   |     |          |     |                           |    |        |                 |        |                 |        |
| 邀請碼   | MOXTREAT                     |          |                  |                              |       |        |                              |        |   |     |          |     |                           |    |        |                 |        |                 |        |
| 推廣期   | 2022年4月14日至<br>2022年5月31日    |          |                  |                              |       |        |                              |        |   |     |          |     |                           |    |        |                 |        |                 |        |
| 名額  | 15,000                       |          |                  |                              |       |        |                              |        |   |     |          |     |                           |    |        |                 |        |                 |        |
| Mox Credit 消費要求   | HKD500                       |          |                  |                              |       |        |                              |        |   |     |          |     |                           |    |        |                 |        |                 |        |
| Mox Credit 現金獎賞   | HKD500                       |          |                  |                              |       |        |                              |        |   |     |          |     |                           |    |        |                 |        |                 |        |



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| Cash Reward                  | HKD500 |  |
| Last updated: 13 April 2022. |        |  |