

Instant Loan Cash Reward 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. The Promotion runs from 5 October 2022 until 30 November 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 the Promotion, you must be one our first 5,000 customers who apply for an Instant Loan on Mox Credit, of an amount and with a repayment period which falls within one of the eight "Options" as displayed in the table in clause 20 of these terms, during the Promotion Period (an "**Eligible Instant Loan**").

Please note: we will not update you on whether the 5,000 quota of the Promotion has been reached.

6. If your application for an Eligible Instant Loan is approved by us on or before 1 December 2022 (a "**Successful Instant Loan**"), you will be eligible to receive the cash reward ("**Reward**") corresponding to the "Option" that Successful Instant Loan falls within, as displayed in the table in clause 20 of these terms.

Instant Loan applications are ultimately determined by Mox in its absolute

「即時借」現金獎賞推廣「本推廣」- 條款及細則

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. 本推廣由 2022 年 10 月 5 日開始至 2022 年 11 月 30 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的日子。
5. 要符合參加本推廣的資格，你必須在推廣期期間是首 5,000 位客戶以 Mox Credit 申請符合條件的「**即時借**」。「**符合條件的「即時借」申請**」為金額和還款期必須符合本條款第 20 條列表中顯示的八個「**選項**」其中之一。

請注意：我們不會向你更新本推廣的 5,000 名額之使用情況。

6. 如你的「即時借」申請於 2022 年 12 月 1 日或之前經我們成功批核且是符合條件的「**即時借**」申請 (「**成功批核「即時借**」」)，你將有資格獲得如本條款第 20 條列表所示與成功批核「**即時借**」所在的

<p>discretion based on Instant Loan application records held by Mox (which are final and conclusive in case of any discrepancy).</p> <p>7. Mox will credit the Reward to your Mox Account on or before 31 January 2023. Mox retains the discretion as to whether to credit the Reward to your Mox Account.</p> <p>8. You can only participate in the Promotion once. You can only receive the Reward once. During the Promotion Period, if you have been selected by Mox and received an invitation email or push notification by Mox – inviting you to participate in another Instant Loan promotion, your participation in such promotion cannot be combined with the Promotion.</p> <p>9. Neither your participation in the Promotion nor your eligibility to receive the Reward may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>10. You are eligible for the Reward only if:</p> <p>(a) you hold a valid Mox Account in your name when Mox attempts to pay the Reward, with that Mox Account not having been suspended or closed by you or Mox or in arrears or default;</p> <p>(b) your Successful Instant Loan is still valid and active and has not been repaid or closed when Mox attempts to pay the Reward; and</p> <p>(c) you meet any additional requirements communicated by Mox.</p> <p>11. 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 Reward and its monetary value);</p>	<p>「選項」相對應的現金獎賞（「獎賞」）。</p> <p>「即時借」申請由 Mox 根據其持有的「即時借」申請紀錄（如有任何差異，以 Mox 的紀錄為準）按其絕對酌情權而作出最終決定。</p> <p>7. Mox 將於 2023 年 1 月 31 日或之前把獎賞存入你的 Mox 戶口內。Mox 保留全權酌情決定是否將獎賞存入你的 Mox 戶口。</p> <p>8. 你只可參加本推廣 1 次。你只能獲得獎賞 1 次。於推廣期內，如你被 Mox 選中並收到一封由 Mox 發出的邀請電郵或推送通知 – 邀請你參與另一「即時借」推廣，你不得在參與該推廣的同時獲得本推廣的優惠。</p> <p>9. 你不得將本推廣的參與資格或獲得獎賞的資格轉讓或分配給任何其他人，或交換或轉換作其他利益或權利。</p> <p>10. 你只有在以下情況才有資格獲得獎賞：</p> <p>(a) 如在 Mox 試圖存入獎賞之時，你持有一個有效並以自己名義開立且並非處於被你或 Mox 暫停或終止或在後備或默認的狀態的 Mox 戶口；</p> <p>(b) 你的成功批核「即時借」仍然有效和活躍，並且你的「即時借」貸款在 Mox 試圖存入獎賞之時未有償還或關閉；及</p> <p>(c) 你符合 Mox 的其他附加要求。</p>
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<p>(b) refuse to offer or distribute the Reward to you for any reason Mox deems appropriate; and</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).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>12. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p>13. To the extent permitted by laws and regulations:</p> <p>(a) Mox, its affiliates and shareholders shall not be responsible for any loss, action, proceedings or claim 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, action, proceeding or claim is due to Mox's, its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss, action, proceedings or claim is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p> <p>This clause 13 continues after the termination of these terms or the expiry of the Promotion Period.</p>	<p>11. 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，拒絕向你提供或發放獎賞；及</p> <p>(c) 做出與本推廣相關的任何決定（包括拒絕或暫停你的參加資格或決定本推廣是否可與其他 Mox 優惠或推廣結合使用）。</p> <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. 如有任何有關本推廣的爭議，Mox 保留最終決定權。</p> <p>13. 在法律及法規允許的範圍內，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、法律行動、法律程序或索償不承擔任何責任；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疏忽、欺詐行為或故意失責而引致該損失、法律行動、法律程序或索償是合理可預見的及直接及完全由該疏忽、欺詐行為、或故意失責而引致則除外。</p>
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<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 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.</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>本第 13 條在本條款或本推廣期終止後繼續有效。</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>16. 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中華人民共和國香港特別行政區法律管限，並根據中華人民共和國香港特別行政區法律的詮釋。各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。</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>
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<u>Option</u>	<u>Instant Loan amount</u>	<u>Repayment period</u>	<u>Reward</u>	<u>選項</u>	<u>「即時借」金額</u>	<u>還款期</u>	<u>獎賞</u>
1	HKD50,000 to HKD99,000 (inclusive)	36 to 59 months (inclusive)	HKD300	1	HKD50,000 至 HKD99,000 (包括首尾兩個金額)	36 至 59 個月 (包括首尾兩個月)	HKD300
2		60 months or above	HKD500			60 個月以上	
3	HKD100,000 to HKD349,000 (inclusive)	36 to 59 months (inclusive)	HKD800	2	HKD100,000 至 HKD349,000 (包括首尾兩個金額)	36 至 59 個月 (包括首尾兩個月)	HKD800
4		60 months or above	HKD1,500			60 個月以上	
5	HKD350,000 to HKD499,000 (inclusive)	36 to 59 months (inclusive)	HKD1,800	3	HKD350,000 至 HKD499,000 (包括首尾兩個金額)	36 至 59 個月 (包括首尾兩個月)	HKD1,800
6		60 months or above	HKD3,500			60 個月以上	
7	HKD500,000 or above	36 to 59 months (inclusive)	HKD3,000	4	HKD500,000 或以上	36 至 59 個月 (包括首尾兩個月)	HKD3,000
8		60 months or above	HKD5,500			60 個月以上	
Last updated: 5 October 2022				最後更新日期: 2022 年 10 月 5 日			