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TRIP200 Lucky Draw 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 (<https://mox.com/legal-documents/privacy/#pics>), Privacy Policy Statement (<https://mox.com/legal-documents/privacy/>), General Terms and Conditions (<https://mox.com/legal-documents/general-terms-and-conditions/>) 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.
3. If there is any inconsistency between these Promotion terms and any of our other terms, these Promotion terms will prevail.
4. The Promotion involves four “**Lucky Draws**”, each of which will be conducted on the “**Lucky Draw Dates**”, and have the corresponding “**Prizes**”, as set out below:

Lucky Draw Number	Lucky Draw Date*	Prize	Number of Prizes for corresponding Lucky Draw	Eligibility for entry into corresponding Lucky Draw
1	29 December 2021	Overnight staycation package at The Murray Hong Kong (22 Cotton Tree Drive, Central, Hong Kong). Room type: N1 Deluxe. Including: <ul style="list-style-type: none">• daily breakfast for 2;• daily three-course dinner for 2; and	5	Complete Action 1 (as defined in Clause 5) at or before 23:59 on 27 December 2021.

		<ul style="list-style-type: none"> overnight parking for one vehicle per stay. <p>Prize is valid until 31 March 2022. Black-out dates: 30 to 31 December 2021 (inclusive), 1 and 29 to 31 January 2022 and 1 to 5 February 2022 (inclusive).</p>			
2	12 January 2022	<p>Overnight staycation package at Conrad Hong Kong (88 Queensway, Admiralty, Hong Kong).</p> <p>Room type: Deluxe Harbour View Room.</p> <p>Including:</p> <ul style="list-style-type: none"> executive Lounge access for two persons for breakfast, afternoon refreshment and evening cocktail; and brasserie 4-Course Set Dinner for two persons on check-in date. <p>Prize is valid until 31 March 2022. Black-out dates: 1 to 6 February 2022 (inclusive).</p>	5	Complete Action 1 at or before 23:59 on 10 January 2022.	
3	26 January 2022	<p>Overnight staycation package at Four Seasons Hotel (8 Finance Street, Central, Hong Kong).</p> <p>Room type: Deluxe Peak View Room.</p>	5	Complete Action 1 at or before 23:59 on 24 January 2022.	



		<p>Including:</p> <ul style="list-style-type: none">• daily breakfast for 2 persons; and• dining credit of HKD800 per stay at The Lounge or Room Service. <p>Prize is valid until 30 April 2022. Black-out dates: 1 to 3 February 2022 (inclusive), 4-5 April 2022 (inclusive), 14-18 April 2022 (inclusive) & 30 April 2022 .</p>			
4	9 February 2022	<p>Overnight staycation package at Rosewood Hong Kong (Victoria Dockside, 18 Salisbury Road, Tsim Sha Tsui, Kowloon, Hong Kong).</p> <p>Room type: Harbour View Room.</p> <p>Including:</p> <ul style="list-style-type: none">• daily breakfast for 2 persons; and• dining credit of HKD500 per stay. <p>Prize is valid until 30 April 2022. Black-out dates: 14 February 2022 (inclusive) & 14-17 April 2022 (inclusive).</p>	5	Complete Action 1 at or before 23:59 on 7 February 2022.	

Lucky Draws

5. To be eligible for entry into a Lucky Draw, you must download the Mox app and successfully open a Mox Account using the invitation code “TRIP200” in accordance with the TRIP200 Invitation Code Promotion terms and conditions



https://assets.ctfassets.net/sytia6db7tt6/3gJcktT4ysKhl3yQsV1OH1/8ad19c3129ed2b09328596e84ae1b17b/211104-TRIP200_Promotion_-_TnC_-_English_Chinese_-_FINAL.pdf (“**Action 1**”) on or before the time and date corresponding to that Lucky Draw as set out in the table in Clause 4 of these terms and comply with any other requirements that we may specify in connection with the Promotion (each, a “**Successful Lucky Draw Participant**”). For the avoidance of doubt, completion of Action 1 does not include meeting the Spend Requirement or being rewarded the Cash Reward in accordance with the TRIP200 Invitation Code Promotion terms and conditions.

6. Each Successful Lucky Draw Participant’s completion of Action 1 in accordance with the timing as set out in the table in Clause 4 of these terms (or such other dates as designated by Mox in its absolute discretion) will entitle them to one automatic entry (with one chance) into the corresponding and (if applicable) each subsequent Lucky Draw as set out in Clause 4 of these terms by Mox, without further registration, provided each such Successful Lucky Draw Participant has not already been a Winner (as defined below).
7. The winners of each Lucky Draw will be selected at random by Mox on each corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms) (each a “**Winner**”). Each Winner of a Lucky Draw can only win one corresponding Prize. Mox will notify each Winner via email within 2 business days of each corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms), at the email address of each Winner per Mox’s records. Each Winner will be required to (i) declare if they are an immediate family member of a Mox staff member (which for the purposes of these terms includes a parent, sibling, spouse or child of a Mox staff member); and (ii) update and/or verify their correspondence address within the Mox app before a date as specified by Mox. Each Winner, provided these terms have been complied with, will receive a redemption letter for their Prize (“**Redemption Letter**”), which will be physically mailed from Mox to their correspondence address per Mox’s records within 30 business days of the corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms). The results of each Lucky Draw will also be announced on Mox’s website within 15 business days of the corresponding Lucky Draw Date (as set out in the table in Clause 4 of these terms). The provision of a Prize is at Mox’s absolute discretion.
8. Each Winner will need to follow the instructions as set out in the Redemption Letter in order to redeem a Prize, and comply with any terms and conditions applicable to the redemption or use of a Prize (which may be specified in the Redemption Letter or otherwise), in order to successfully redeem a Prize. Mox is not the supplier of any Prize. Any disputes arising in connection with a Prize shall be resolved between a Winner and the hotel supplying the Prize (as set out in Clause 4) directly.



9. Although a Successful Lucky Draw Participant's completion of Action 1 may entitle them to be entered into multiple Lucky Draws, each Successful Lucky Draw Participant is only able to be designated a Winner once and receive one Prize. Once a Successful Lucky Draw Participant has been designated a Winner by Mox, they will not be eligible for entry into subsequent Lucky Draws. This means for example that if a Successful Lucky Draw Participant is eligible for entry into the first Lucky Draw but does not win a Prize in the first Lucky Draw, their lucky draw chance earned will be passed on and they will be automatically entered into the subsequent Lucky Draws, but if they do win a Prize in the second Lucky Draw, they will not automatically be entered into the subsequent Lucky Draws. Mox has no obligation to notify a Successful Lucky Draw Participant whether they will or will not be, or have or have not been, entered into a Lucky Draw.
10. Each Successful Lucky Draw Participant is only eligible for a Prize if:
 - (a) they have never held a Mox Account in their name at any time prior to the opening of their Mox Account using the invitation code "TRIP200" (irrespective of whether they completed any transactions on their prior Mox Account);
 - (b) they hold a valid Mox Account in their name which is in good standing, with that Mox Account not having been suspended or closed by them or Mox or in arrears or default, when Mox attempts to notify them they have been designated a Winner; and
 - (c) they meet any additional requirements communicated by Mox such as any requirements specified in connection with the Promotion or the redemption of a Prize, such as those specified in a Redemption Letter).
11. Mox staff members or immediate family members of Mox staff members (which for the purposes of these terms includes a parent, sibling, spouse or child of a Mox staff member) are not eligible to participate in this Promotion (including to be entered into a Lucky Draw or be designated a Winner).
12. Subject to these terms, including satisfaction of any requirements specified by Mox in connection with the Promotion or the redemption of a Prize, Mox will continue to reward Prizes after the final Lucky Draw Date.
13. You can only participate in the Promotion once. Your participation in the Promotion cannot be transferred or assigned to any other person or exchanged or converted into any other benefit or right.



14. Mox reserves the right at any time, without notice or reason and in its sole discretion, to:

- (a) change, modify, suspend or terminate the Promotion or these terms (including any Prize and their monetary value);
- (b) refuse to offer or distribute to, or claw back from a Successful Lucky Draw Participant a Prize , including, without limitation, for reasons such as their Mox Account not being in good standing at the time of such distribution, them being in breach of these terms or any applicable laws or regulations, them being a Mox staff member or an immediate family member of a Mox staff member (which for the purposes of these terms includes a parent, sibling, spouse or child of a Mox staff member), them failing to comply with any other requirements communicated by Mox in connection with the Promotion and/or the redemption of a Prize, if Mox believes their Mox Account has been opened for an improper purpose (for example attempting to increase chances of winning Prizes by closing and opening one or more Mox Account(s)) or for any other reason Mox deems appropriate;
- (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
- (d) determine that the “TRIP200” invitation code has been used for an improper purpose and cancel your use of it.

Any such decision shall be conclusive and binding on you.

15. We reserve the right to make changes to the Promotion, including each Lucky Draw Date, Prize (including the number of Prizes for each Lucky Draw) and the eligibility criteria for entry into a Lucky Draw, at any time in our absolute discretion. If any dispute arises in connection with the Promotion, Mox’s decision is final.
16. To the extent permitted by laws and regulations, 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 arising from or in connection with your participation in the Promotion or redemption or use of a Prize (including any decision not to offer or distribute you, or your failure to receive, a Prize or Redemption Letter, or the availability or quality of a Prize) 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. This release continues after the termination of these terms or the final Lucky Draw Date.

17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction described in these terms or any similar transaction. 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.
18. You acknowledge that a Prize distributed to you pursuant to these terms may be subsidised by a third party (including direct or indirect shareholders of Mox) (collectively, the “**Mox Business Partners**”). 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.
19. 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.
20. 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.
21. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.
22. To borrow or not to borrow? Borrow only if you can repay!

Last updated: 14 December 2021