

**“SCMOXJAN” 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. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
3. Unless the context specifies otherwise, capitalised terms used in these terms have the same meanings as those defined in our General Terms and Conditions.
4. To participate in the Promotion, you must:
  - (a) download the Mox app and open a Mox Account using the invitation code displayed in the table in 23 of these terms (the “**Invitation Code**”) during period displayed in the table in clause 23 of these terms (the “**Promotion Period**”);
  - (b) during the period from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process so that your Mox Account is ready for use;
  - (c) during the period from the day your Mox Account is ready for use and the following 45 days, spend at least the HKD amount displayed in the table in clause 23 of these terms next to the words ‘Mox Credit Spend Requirement’, across one, or more, Eligible Transaction(s), as described in clause 5 of these terms (“**Mox Credit Spend Requirement**”); and
  - (d) comply with any other requirements that we may specify in connection with the

**「SCMOXJAN」邀請碼推廣（「推廣」）  
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。參加本推廣，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。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。
3. 除非本條款另有所指，否則本條款中使用的定義與我們一般條款及細則的定義含義相同。
4. 要參與本推廣，你必須：
  - (a) 於本條款第 23 條列表中顯示的期限（「**推廣期**」）內下載 Mox 應用程式並成功使用在本條款第 23 條列表中顯示的邀請碼（「**邀請碼**」）開立 Mox 戶口；
  - (b) 以邀請碼申請開立 Mox 戶口起及其後 15 天內，完成 Mox 戶口申請程序，以使你的 Mox 戶口已開立及可使用；
  - (c) 於你成功開立及可使用 Mox 戶口當日起及其後 45 日內完成一個或以上的合資格交易（於本條款第 5 條詳述），而交易金額合共不少於本條款第 23 條列表中「Mox Credit 消費

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| <p>Promotion or use of the Invitation Code.</p> <p>5. “<b>Eligible Transaction(s)</b>” are transactions for the purchase of goods or services using Mox Credit (whether made online or at physical stores), as determined by Mox to contribute towards the Mox Credit Spend Requirement, in its absolute discretion. Without limiting the above:</p> <p>(a) for a transaction to be an ‘Eligible Transaction’ and contribute towards the Mox Credit Spend requirement, the transaction must have been settled by the merchant (i.e. appear as ‘completed’ in the Mox app) during the period from the day your Mox Account is ready for use and the following 60 days; and</p> <p>(b) some examples of transactions that are not Eligible Transaction(s) are those that are not eligible for CashBack (see <a href="#">clause 7.5(b) of Schedule 1 (Terms and conditions for accounts and card management) to the General Terms and Conditions</a>) 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>We will refer to transaction records held by us (which are final and conclusive in case of any discrepancy) to determine whether an ‘Eligible Transaction’ has occurred.</p> <p>6. If you’ve completed the steps in clause 4 of these terms, then, subject to the eligibility requirements set out in clause 7 of these terms, you will receive the reward displayed in the table in clause 23 of these terms next to the words ‘Reward’ (the “<b>Reward</b>”) which will be credited to your Mox Account on or before 30 April 2023.</p> <p>7. You are eligible for the 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</p> | <p>要求」旁以港元顯示的消費金額（「<b>Mox Credit 消費要求</b>」）；及</p> <p>(d) 遵守我們所有其他有關參與本推廣及使用邀請碼的要求。</p> <p>5. 「<b>合資格交易</b>」是指以 Mox Credit 購買商品或服務的交易（不論於網上或實體商店），並由 Mox 按其絕對酌情權，以計入 Mox Credit 消費要求。在不限制以上條款的情況下：</p> <p>a) 一項交易要成為「合資格交易」及計入 Mox Credit 消費要求，該交易須於開立及可使用 Mox 戶口當日起及其後 60 日內，該商戶已完成結算（即交易狀態於 Mox 應用程式必須顯示為「完成」）；及</p> <p>b) 不被視為合資格交易的例子包括<u><a href="#">一般條款及細則附表 1（戶口及卡管理條款及細則）第 7.5(b)條</a></u>中列明不合資格賺取 CashBack 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。</p> <p>我們將根據我們持有的交易紀錄（如有任何差異，Mox 的交易紀錄將為最終及確實的紀錄）以決定一項交易是否一項「合資格交易」。</p> <p>6. 在符合本條款第 7 條所列資格要求的前提下，如你完成本條款第 4 條的步驟，你將會在 2023 年 4 月 30 日或之前收到本條款第 23 條列表中所列的現金獎賞（「<b>獎賞</b>」）。</p> |
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| <p>your prior Mox Account;</p> <p>(b) you hold a valid Mox Account in your name when Mox attempts to distribute the Reward to you, 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. We may change the dates of the Promotion Period or any other period of time or dates in these terms, at any time, in our absolute discretion. Furthermore, if there is a quota displayed in the table in clause 23 of these terms (the “<b>Quota</b>”), 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.</p> <p>9. You can only participate in the Promotion once. You can only receive one Reward. The use of the Invitation Code 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 Reward may be transferred or assigned to any other person or exchanged or 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> <p>(a) change, modify, suspend or terminate the Promotion or these terms (including the Reward and its monetary value);</p> <p>(b) refuse to offer or distribute the Reward to you if Mox believes your Mox Account has been opened for an improper purpose (for example, attempting to secure multiple Rewards by closing and opening one or more Mox Accounts) or for any other reason Mox deems relevant;</p> <p>(c) make any decision in connection with</p> | <p>7. 你只在以下情況下才合資格獲得獎賞：</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 向你支付獎賞你時，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. 我們有絕對酌情權隨時更改推廣期及任何其他時間或日期。此外，如本條款第 23 條有顯示適用名額（「<b>名額</b>」），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的最新情況。</p> <p>9. 你只能參加本推廣一次。你只可獲得獎賞一次。邀請碼的使用以先到先得的方式提供，並由 Mox 保留絕對酌情權。</p> <p>10. 你就本推廣的參與或領取獎賞的資格均不得轉讓或分配給任何其他人，也不得交換或轉換為任何其他利益或權利。</p> <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> <p>(a) 修訂、更改、暫停或終止本推廣或本條款（包括獎賞及其現金價值）；</p> <p>(b) 拒絕向你提供或支付獎賞，若 Mox 認為你 Mox 戶口的開立存在不正當</p> |
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| <p>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>Any such decision shall be conclusive and binding on you.</p> <p>12. If you've received the 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 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> <p>(a) <b>Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and</b></p> <p>(b) <b>you shall release Mox and its affiliates and shareholders from all actions, proceedings and claims which may be brought by or against Mox or 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 you, or your failure to receive, the Reward) or these terms, unless any such loss, action, proceeding or claim is due to Mox's or its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss, action, proceeding or claim is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</b></p> <p><b>This clause 14 continues after the termination of these terms or the expiry</b></p> | <p>的目的 (如試圖通過關閉和開立一個或多個 Mox 戶口以獲得多個獎賞) 或任何 Mox 認為相關的理由;</p> <p>(c) 作出與本推廣相關的任何決定 (包括拒絕或停止你參與本推廣, 決定本推廣是否可以與其他任何優惠或推廣一併使用); 及</p> <p>(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。</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. 你如收到獎賞, 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 戶口扣除獎賞的總價值。</p> <p>13. 如就本推廣有任何爭議, 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獎賞的決定, 或你未能收取獎賞):</b></p> <p>(a) <b>Mox 及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</b></p> <p>(b) <b>你須使 Mox 及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,</b></p> <p><b>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</b></p> |
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| <p><b>of the Promotion.</b></p> <p>15. You acknowledge that the 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. You acknowledge that third parties may receive remuneration, commission, rebates or other payments or benefits (together “<b>Benefits</b>”) from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such Benefit may vary at any time. Such third parties are entitled to retain any such Benefit for their own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>18. 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>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.</p> <p>20. 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</p> | <p><b>忽、欺詐行為、或故意失責而引致則除外。</b></p> <p><b>本第 14 條在本條款或推廣終止後繼續有效。</b></p> <p>15. 你知悉任何給予你的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有關的利益或優惠。</p> <p>16. 你知悉第三方可直接或間接從 Mox 獲得與本推廣有關的報酬、佣金、回扣或其他付款或福利（統稱為「<b>福利</b>」）。任何此等福利的性質、金額及計算方法可隨時更改。該第三方絕對享有及保留任何此等福利，而不必事先向你披露。</p> <p>17. 本推廣並不構成對任何人進行任何交易的要約、邀請或推薦。</p> <p>18. 本推廣或本條款並未視作、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>19. 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>20. 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的管限及詮釋。雙</p> |
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| <p>jurisdiction of the courts of the Hong Kong Special Administrative Region of the People's Republic of China.</p> <p>21. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>22. To borrow or not to borrow? Borrow only if you can repay!</p> <p>23.</p> <table border="1"> <tr> <td><b>Invitation Code</b></td><td>SCMOXJAN</td></tr> <tr> <td><b>Promotion Period</b></td><td>12 January 2023 to 25 January 2023</td></tr> <tr> <td><b>Quota</b></td><td>500</td></tr> <tr> <td><b>Mox Credit Spend Requirement</b></td><td>HKD1,600 (see clause 4(c) of these terms)</td></tr> <tr> <td><b>Reward</b></td><td>HKD800</td></tr> </table> <p>Last updated: 12 January 2023</p> | <b>Invitation Code</b>                    | SCMOXJAN | <b>Promotion Period</b> | 12 January 2023 to 25 January 2023 | <b>Quota</b> | 500 | <b>Mox Credit Spend Requirement</b> | HKD1,600 (see clause 4(c) of these terms) | <b>Reward</b> | HKD800 | <p>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>21. 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>22. 借定唔借？還得到先好借！</p> <p>23.</p> <table border="1"> <tr> <td><b>邀請碼</b></td><td>SCMOXJAN</td></tr> <tr> <td><b>推廣期</b></td><td>2023 年 1 月 12 日至 2023 年 1 月 25 日</td></tr> <tr> <td><b>名額</b></td><td>500</td></tr> <tr> <td><b>Mox Credit 消費要求</b></td><td>港幣 1,600 元（見本條款第 4(c)條）</td></tr> <tr> <td><b>獎賞</b></td><td>港幣 800 元</td></tr> </table> <p>最後更新日期：2023 年 1 月 12 日</p> | <b>邀請碼</b> | SCMOXJAN | <b>推廣期</b> | 2023 年 1 月 12 日至 2023 年 1 月 25 日 | <b>名額</b> | 500 | <b>Mox Credit 消費要求</b> | 港幣 1,600 元（見本條款第 4(c)條） | <b>獎賞</b> | 港幣 800 元 |
| <b>Invitation Code</b>  | SCMOXJAN                                  |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |
| <b>Promotion Period</b>   | 12 January 2023 to 25 January 2023        |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |
| <b>Quota</b>  | 500                                       |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |
| <b>Mox Credit Spend Requirement</b>   | HKD1,600 (see clause 4(c) of these terms) |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |
| <b>Reward</b>   | HKD800                                    |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |
| <b>邀請碼</b>  | SCMOXJAN                                  |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |
| <b>推廣期</b>  | 2023 年 1 月 12 日至 2023 年 1 月 25 日          |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |
| <b>名額</b>   | 500                                       |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |
| <b>Mox Credit 消費要求</b>  | 港幣 1,600 元（見本條款第 4(c)條）                   |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |
| <b>獎賞</b>   | 港幣 800 元                                  |          |                         |                                    |              |     |                                     |   |               |        |   |            |          |            |                                  |           |     |                        |                         |           |          |