

### Mox Scratch Card 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 Statement](#), [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 will begin on 15 June 2022 and end on 5 July 2022 or when the total 33,000 available quantity of Mox Scratch Cards (as defined below) (“**Available Stock**”) has been exhausted (whichever is earlier) (the “**Promotion Period**”). The redemption period will begin on 15 June 2022 and end on 12 July 2022 (the “**Redemption Period**”). We may change the dates of the Promotion Period and the Redemption Period at any time in our absolute discretion. The provision of a Mox Scratch Card is on a first come first served basis, while Available Stock remains. We will not update you on the use of the Available Stock.
5. During the Promotion Period, you are eligible to participate in the Promotion when completing an Eligible Transaction (as defined below) of at least HKD20 spending at any 7-Eleven physical stores in Hong Kong by your Mox Card with Mox Credit.

Each time you do so you will be a “**Participant**” for the purposes of the Promotion and these terms.

### Mox 刮刮卡推廣（「推廣優惠」）條款及細則

1. 本推廣條款適用於 Mox Bank Limited 及其關聯公司（「**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](#)、[私隱政策聲明](#)、[一般條款與細則](#)，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. 本推廣優惠由 2022 年 6 月 15 日開始，至 2022 年 7 月 5 日或在 33,000 張 Mox 刮刮卡（定義見下文）可用數量（「**可用庫存**」）已耗盡時結束（以較早者為準）（「**推廣期**」）。兌換期由 2022 年 6 月 15 日至 2022 年 7 月 12 日（「**兌換期**」）。Mox 刮刮卡數量有限，先到先得，換完即止。Mox 可按其絕對酌情權隨時自行決定更改推廣期及兌換期，及不會向你更新 Mox 刮刮卡的可用庫存的使用情況。
5. 在推廣期內，於 7-Eleven 香港分店使用 Mox Card 經 Mox Credit 完成單筆消費滿港幣 20 元 或以上的合資格交易（定義見下文）即符合資格參與本推廣優惠。當每次完成合資格交易後，你將成為本推廣優惠及本條款的「**參加者**」。

「**合資格交易**」指由 Mox 最終決定並根據其持有的交易紀錄決定（如有任何差

<p>Each “<b>Eligible Transaction</b>” is ultimately determined by Mox as so in our absolute discretion based on transaction records held by Mox (which are final and conclusive in case of any discrepancy). The following types of transactions are not considered to be an Eligible Transaction:</p> <p>(a) transactions which are not eligible for CashBack – see clause 7.5 in <a href="#">Schedule 1 to the General Terms and Conditions (Terms and conditions for accounts and card management)</a>;</p> <p>(b) e-wallet top-ups including but not limited to, transactions conducted via WeChat Pay and Octopus top-ups via Apple Pay; and</p> <p>(c) purchase of cigarettes and charge of plastic shopping bag.</p> <p>6. Subject to clause 7 of these terms, each time you become a Participant during the Promotion Period, one “<b>Mox Scratch Card</b>” will be available in your Mox app on.</p> <p>7. Each Mox Scratch Card has a single cash value of between HKD10 and HKD20 (the “<b>Mox Scratch Card Cash Reward</b>”). You are eligible to receive up to and including three Mox Scratch Cards during the Promotion Period. You can only receive up to one Mox Scratch Card per day.</p> <p>8. Participants can only redeem the respective Mox Scratch Card Cash Reward after the Eligible Transaction is settled (i.e. appear as “<b>completed</b>” in the Mox app) and within the Redemption Period. Participants will be required to comply with any instructions or requirements as set out in the Mox app relating to the redemption of a Mox Scratch Card and its related Mox Scratch Card Cash Reward. If Participants fail to do so during the Redemption Period, any Mox Scratch Card (and related Mox</p>	<p>異，以 Mox 其持有的交易紀錄為準)。</p> <p>以下交易不視為合資格交易，包括：</p> <p>(a) 不合資格享有現金回贈的交易，詳情請參閱一般條款及細則<a href="#">附表 1 的第 7.5 條 (戶口及卡管理條款及細則)</a>；</p> <p>(b) 增值電子錢包，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；及</p> <p>(c) 購買香煙及塑膠袋的收費。</p> <p>6. 受制於本條款第 7 條，在推廣期內，每次成為參加者後，可於 Mox app 獲享最多 1 張「<b>Mox 刮刮卡</b>」。</p> <p>7. 每張 Mox 刮刮卡的單次現金價值為港幣 10 元至港幣 20 元（「<b>Mox 刮刮卡現金獎賞</b>」）。每位參加者於推廣期內可獲享最多並包括 3 張 Mox 刮刮卡，而每天可獲享最多 1 張 Mox 刮刮卡。</p> <p>8. 參加者須於兌換期內及合資格交易已結算後（即在 Mox app 顯示為「<b>完成</b>」）方可憑 Mox 刮刮卡兌換相應的 Mox 刮刮卡現金獎賞。參加者必須遵守 Mox app 所顯示的任何有關兌換 Mox 刮刮卡及其相應的 Mox 刮刮卡現金獎賞的指引或要求。若參加者於兌換期期間未能遵守上述規定，將視為放棄任何 Mox 刮刮卡及其相應的 Mox 刮刮卡現金獎賞而不作補償。</p> <p>9. 參加者於兌換期內成功兌換的 Mox 刮刮卡之現金獎賞將於 2022 年 7 月 12 日或之前由 Mox 存入該合資格參加者的 Mox 戶口內。</p>
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<p>Scratch Card Reward) will be deemed forfeited.</p> <p>9. The Mox Scratch Card Cash Reward related to a Mox Scratch Card that has been successfully redeemed by a Participant during the Redemption Period will be credited into that eligible Participant's Mox Account by Mox on or before 12 July 2022.</p> <p>10. Each Participant is only eligible for Mox Scratch Card Cash Reward if:</p> <p>(a) the Participant holds a valid and active Mox Account in his/her name when the Participant redeems the Mox Scratch Card Cash Reward and when Mox credits the Mox Scratch Card Cash Reward into his/her Mox Account, with that Mox Account not having been suspended or closed by the Participant or Mox or in arrears or default; and</p> <p>(b) the Participant meets any additional requirements communicated by Mox, such as any requirements specified in connection with the Promotion.</p> <p>11. Neither your participation in the Promotion nor your eligibility for a Mox Scratch Card may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>12. 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 Available Stock, the eligibility criteria for being awarded a Mox Scratch Card and the monetary value of any Mox Scratch Card Cash Reward);</p> <p>(b) refuse to offer or distribute to, or claw back from, a Participant, or cancel a Participant's ability to redeem, a Mox</p>	<p>10. 參加者須符合以下情況才可獲得 Mox 刮刮卡現金獎賞：</p> <p>(a) 當參加者兌換 Mox 刮刮卡現金獎賞，以及在 Mox 將 Mox 刮刮卡現金獎賞存入其 Mox 戶口時，參加者必須持有有效、仍然生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>(b) 參加者符合 Mox 傳達的其他附加要求，例如與本推廣優惠相關的任何要求。</p> <p>11. 你參與本推廣優惠或獲享 Mox 刮刮卡的資格，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>12. Mox 保留全權酌情決定，而不須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（包括可用庫存、合資格獲得 Mox 刮刮卡的標準，以及任何 Mox 刮刮卡現金獎賞的現金價值）；</p> <p>(b) 基於任何 Mox 認為適當的理由，取消、收回、拒絕提供或分發參加者的 Mox 刮刮卡、其相應的 Mox 刮刮卡現金獎賞及參加資格，包括但不限於合資格交易已被退還或撤銷（全部或部分），或當 Mox 認為參加者的 Mox 戶口存在任何非法、欺詐或異常活動；及</p> <p>(c) 作出與本推廣優惠相關的任何決定或採取任何行動（包括拒絕或停止你參</p>
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<p>Scratch Card or Mox Scratch Card Cash Reward from a Participant for any reason Mox deems appropriate, including but not limited to where an Eligible Transaction has been refunded or reversed (in full or in part) or if Mox believes there is any illegal, fraudulent or abnormal activity on the Participant's Mox Account; and</p> <p>(c) make any decision or take any action 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>13. In circumstances of any network or technical error which causes or results in the loss of, or failure to reward, a Mox Scratch Card to a Participant on an Eligible Transaction, Mox may at its absolute discretion compensate any such impacted Participant with a cash reward equivalent to HKD10 for each such lost or missed Mox Scratch Card (by crediting such amount into such Participant's Mox Account). The crediting of any such cash reward for a lost or missed Mox Scratch Card will not count towards the maximum number of Mox Scratch Cards you can receive pursuant to these terms.</p> <p>14. If dispute arises in connection with the Promotion, Mox and 7-Eleven's decisions are final.</p> <p><b>15. To the extent permitted by laws and regulations:</b></p> <p>(a) <b>Mox and 7-Eleven, their respective affiliates and shareholders shall not be responsible for any loss suffered by you; and</b></p> <p>(b) <b>you shall release Mox and 7-Eleven, their respective affiliates and</b></p>	<p>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)。</p> <p>任何此等決定均應視為最終決定並對你具有約束力。</p> <p>13. 在出現任何網絡或技術錯誤而導致或引致參加者遺失或未能獲取 Mox 刮刮卡的情況下，Mox 可按其絕對酌情權向此等受影響的相關合資格交易就每張遺失或錯失的 Mox 刮刮卡，以相當於港幣 10 元的現金獎賞作出補償（把相應金額存入該參加者的 Mox 戶口內）。因遺失或錯失 Mox 刮刮卡而獲得的現金獎賞，將不會計入你根據本條款可領取的 Mox 刮刮卡數量上限。</p> <p>14. 如就本推廣優惠有任何爭議，Mox 及 7-Eleven 保留最終決定權。</p> <p><b>15. 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（包括拒絕向你提供或分發 Mox 刮刮卡或 Mox 刮刮卡現金獎賞的任何決定，或你未能收取或兌換 Mox 刮刮卡或 Mox 刮刮卡現金獎賞）：</b></p> <p>(a) <b>Mox 及 7-Eleven、其個別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 7-Eleven、其個別關聯公司及股東免於由 Mox 及 7-Eleven、其個別關聯公司或股東提出或針對 Mox 及 7-Eleven、其個別關聯公司或股東的所有法律行動、法律程序及索償，</b></p>
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<p>shareholders from all actions, proceedings and claims which may be brought by or against Mox and 7-Eleven, their respective affiliates or shareholders, 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 or redeem, a Mox Scratch Card or Mox Scratch Card Cash Reward) or these terms,</p> <p><b>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.</b></p> <p><b>This clause 15 continues after the termination of these terms or the expiry of the Redemption Period.</b></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 representative of Mox or otherwise soliciting business on behalf of Mox.</p> <p>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.</p> <p>19. 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><b>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。</b></p> <p><b>本第 15 條在本條款或兌換期終止後繼續有效。</b></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，除本條款另有列出外。</p> <p>19. 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，並須根據中華人民共和國香港特別行政區法律的解釋。雙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>20. 本推廣優惠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>21. 借定唔借？還得到先好借。</p> <p>最後更新：2022 年 6 月 15 日</p>
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<p>20. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>21. To borrow or not to borrow? Borrow only if you can repay!</p> <p>Last updated: 15 June 2022</p>	
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