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<p>Mox 2nd Anniversary Lucky Draw Promotion (“Promotion”) Terms and Conditions</p> <ol style="list-style-type: none"> These terms apply to the Promotion offered by Mox Bank Limited (“Mox”, “we”, “us”). By participating in the Promotion, you agree to these terms. 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. The period in which you can enter into the Lucky Draw of this Promotion (“Lucky Draw”) is from 1 September 2022 until 30 September 2022, both dates inclusive (“Entry Period”). We may change the dates of the Entry Period and any other dates referred to in these terms at any time in our absolute discretion. To enter into the Lucky Draw to win one of the prizes set out in clause 22 of these terms (each, a “Prize”), you must successfully apply for any one of the following during the Entry Period: <ol style="list-style-type: none"> Split Purchase; Instant Loan; or Instant Clear, on Mox Credit (an “Eligible Loan”). If your application for an Eligible Loan is approved by Mox on or before 1 October 2022 (each a “Successful Loan”), you will automatically be entered into the Lucky Draw without further action from you. 	<p>Mox 兩周年大抽獎推廣（「本推廣活動」）條款及細則</p> <ol style="list-style-type: none"> 本條款適用於 Mox Bank Limited（「Mox」、「我們」）進行的本推廣活動。參與本推廣活動即表示你同意接受本條款。 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。 參加本推廣活動之大抽獎（「大抽獎」）的期間為 2022 年 9 月 1 日至 2022 年 9 月 30 日（「參加期」），包括首尾兩天。Mox 可按其絕對酌情權不時更改參加期或其他有關本條款的日子。 要參加大抽獎及獲得機會贏取本條款第 22 條所列明的一份獎品（「獎品」），你必須在參加期期間以 Mox Credit 成功申請任何一項的： <ol style="list-style-type: none"> 「簽賬分期」； 「即時借」；或 卡數「即時清」， （每項為「合資格貸款申請」）。 如你的合資格貸款申請於 2022 年 10 月 1 日或之前經 Mox 成功批核（「成功批

<p>Please note, loan applications are ultimately determined by us in our absolute discretion based on the loan application records held by us (which are final and conclusive in case of any discrepancy).</p> <p>7. You can only enter into the Lucky Draw for a maximum of 5 times. You can only receive one Prize.</p> <p>8. The Lucky Draw will be held on 13 October 2022, and 25 winners (each, a “Winner”) will be selected at random by Mox.</p> <p>9. The Lucky Draw result will be announced on Mox’s website and social media pages by 14 October 2022. Mox will notify each Winner via email and SMS on 14 October 2022 and provide details on how the Winner may collect their Prize. The email address and phone number to be used by Mox for notification will be that based on Mox’s records. Each Winner must collect their Prize at Mox’s office, within the designated time period specified in their notification email and SMS, otherwise they will forfeit their right to the Prize. In the event that a Winner cannot collect the Prize in person, they may authorise a representative to collect it on their behalf with a prize redemption authorisation letter, winner notification email or SMS printed copy, the Winner’s Hong Kong identification document printed copy and phone number, and the Hong Kong identification document of the authorised representative for verification. It is at your own risk to authorise a representative to collect the Prize on your behalf.</p> <p>10. None of your right to a Prize, your participation in the Lucky Draw or your eligibility to receive any Prize can be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>11. You are eligible for a Prize only if:</p> <p>(a) you hold a valid Mox Account in your name when you collect your Prize, and</p>	<p>核的貸款申請」)，你會自動獲得 1 次參加大抽獎的機會，無須登記。</p> <p>請注意，貸款申請根據 Mox 持有的貸款申請紀錄（如有任何爭議，以 Mox 的紀錄為準）按其絕對酌情權而作出最終決定。</p> <p>7. 你可以參加大抽獎的最多次數為五次。你只可獲得一份獎品。</p> <p>8. Mox 將於 2022 年 10 月 13 日舉行大抽獎，並隨機抽出 25 名獲獎者（每位稱為「獲獎者」）。</p> <p>9. 大抽獎得獎結果將於 2022 年 10 月 14 日在 Mox 網站及社交媒體專頁公布。Mox 將於 2022 年 10 月 14 日通過電子郵件及短訊通知每位獲獎者有關領獎詳情。電郵地址及電話號碼為每位獲獎者在 Mox 紀錄中的電子郵件地址及電話號碼。獲獎者須於電子郵件及短訊通知的指定時間內到 Mox 辦事處領取獎品，逾期作棄權論。獲獎者如未能親自領獎，可授權有關人士代領獎品。代領人士於領獎時必須出示獲獎者的授權書、獲獎通知電郵或短訊列印本、獲獎者身分證明文件副本及電話號碼，及代領人士之身分證明件，以作核實。你若授權他人代你領取獎品，你須自行承擔有關風險。</p> <p>10. 你不得將參與大抽獎的資格或獲得任何獎品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>11. 你只有在以下情況才有資格領取獎品： (a) 如在領取獎品之時，你還在持有一個有效並以自己名義開立且並非處於被</p>
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<p>that Mox Account is not suspended or closed by you or Mox or in arrears or default;</p> <p>(b) your Successful Loan(s) is still valid and active and has not been fully repaid or cancelled when you collect your Prize; and</p> <p>(c) you meet any additional requirements communicated by Mox.</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 any of the Prizes and its monetary value);</p> <p>(b) refuse to reward you any Prize 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 Lucky Draw 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, and we will not be liable to you for any compensation in respect of any such decision.</p> <p>13. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p>14. To the extent permitted by laws and regulations:</p> <p>(a) Mox, its affiliates and shareholders shall not be responsible for any loss 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>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) 你的成功批核的貸款申請仍然有效和活躍, 並且你領取獎品之時未有全部償還或取消; 及</p> <p>(c) 你符合 Mox 的其他附加要求。</p> <p>12. Mox 保留全權酌情決定, 在不時而無需做出通知或解釋的情況下:</p> <p>(a) 更改、修訂、暫停或終止本推廣活動或其條款 (包括任何獎品及其價值) ;</p> <p>(b) 基於任何 Mox 認為適當的理由, 拒絕向你提供任何獎品; 及</p> <p>(c) 做出與本推廣活動相關的任何決定 (包括拒絕或暫停你參加大抽獎的資格或決定本推廣活動是否可與其他 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, 而我們並不會向你作出任何賠償。</p> <p>13. 如有任何有關本推廣活動的爭議, Mox 保留最終決定權。</p> <p>14. 在法律及法規允許的範圍內, 就本條款或你參與本推廣活動引起或相關之損失 (包括不向你提供任何獎賞的決定, 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不承擔任何責任; 及</p>
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<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, any Prize) or these terms, unless any such loss is due to Mox's, its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p> <p>This clause 14 continues after the expiry or termination of these terms or the Promotion.</p> <p>15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>16. You understand and accept that we are not the supplier of any Prize, and will not bear liability relating to the quality, performance, value or any aspect of any Prize. The Mox Disclaimer applies in respect of the Prizes.</p> <p>17. Nothing in 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. The parties submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.</p> <p>20. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</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，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所引致的直接及合理可預見的損失除外。</p> <p>本第 14 條在本條款或本推廣活動的期間終止或到期後繼續有效。</p> <p>15. 本推廣活動並不構成對任何人進行任何交易的要約、邀請或推薦。</p> <p>16. 獲獎者理解並接受 Mox 不是獎品的供應商。Mox 不會就該獎品的質量、性能、價值和任何方面承擔任何責任。Mox 的免責聲明適用於本推廣活動的獎品。</p> <p>17. 本推廣活動或本條款並未視作、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>19. 本條款在所有方面均受香港特別行政區法律管限，並根據香港特別行政區法律的詮釋。各方得受香港特別行政區法院的專屬管轄權管轄。</p> <p>20. 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>21. 借定唔借？還得到先好借！</p>
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21. To borrow or not to borrow? Borrow only if you can repay!

22. Prizes:

Award	Prize	Value for reference	Quantity
Grand Prize	Apple MacBook Air (M2 chip)	HKD9,499	3
2 nd Prize	Apple iPad Air 64GB	HKD4,799	7
3 rd Prize	Apple AirPods (3 rd generation)	HKD1,499	15

Last updated: 1 September 2022

22. 獎品:

獎項	獎品	參考價值	名額
大獎	Apple MacBook Air (M2 晶片)	HKD9,499	3
二獎	Apple iPad Air 64GB	HKD4,799	7
三獎	Apple AirPods (第3代)	HKD1,499	15

最後更新日期: 2022 年 9 月 1 日