

### 5% CashBack Unlock 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. Terms used but not defined herein have the meaning given to them in the General Terms and Conditions.

In particular, these terms must be read together with the clause headed "CashBack on your Mox Card" under the Terms and conditions for accounts and card management in Schedule 1 to the General Terms and Conditions and the Mox CashBack Table.

3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
4. To participate in the Promotion, you must be a Mox Credit customer and, during the Promotion Period (as defined in clause 20 of these terms), fulfil the eligible criteria as set out in the table in clause 19 of these terms ("the **Eligible Criteria**"). We may change the dates of the Promotion Period at any time in our absolute discretion.
5. Subject to these terms, for so long as your Split Purchase is active during the Promotion Period, you will enjoy the 5% CashBack Unlock (as defined in clause 20 of these terms), on any subsequent eligible Mox Credit transaction settled at a 'CashBack Merchant' during the Promotion Period, as each are specified as applicable to this Promotion in the Mox CashBack Table.

### 5% CashBack 解鎖推廣優惠 (「推廣優惠」) 條款及細則

1. 以下條款適用於由 Mox Bank Limited (「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、一般條款及細則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。

請注意，本條款必須與載於 Mox 應用程式中「關於我們」頁面或我們的網站「條款及細則」頁面中的戶口及卡管理條款及細則 (一般條款及細則附表 1) 及「Mox CashBack 列表」一節一併閱讀。

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. 要參與本推廣優惠，你必須是 Mox Credit 客戶，並且在推廣期 (定義見本條款第 20 條)，符合本條款第 20 條表格中規定的 ("**合資格標準**")。Mox 可按其絕對酌情權隨時更改推廣期的日子。
5. 在符合本條款列資格要求的前提下，如你在推廣期持有有效的簽賬分期/合併簽賬分期，之後以 Mox Credit 於推廣期的「Cashback 商戶」消費，即可享推廣優惠推廣優惠 (見

<p>6. Please note:</p> <ul style="list-style-type: none"> <li>(i) your entitlement to any CashBack pursuant to these terms remains subject to the clause headed “CashBack on your Mox Card” under the Terms and conditions for accounts and card management in <u>Schedule 1 to the General Terms and Conditions</u>;</li> <li>(ii) the 5% CashBack Unlock only apply to Mox Credit transaction(s) after a Split Purchase is activated;</li> <li>(iii) the 5% CashBack Unlock will be deactivated automatically by us when you no longer have an active Split Purchase or the Promotion Period has ended (whichever is earlier). When that happens, you may still be eligible to earn CashBack in accordance with the clause headed “CashBack on your Mox Card” under the Terms and conditions for accounts and card management in <u>Schedule 1 to the General Terms and Conditions</u> until Promotion Period has ended (but we will not reset any Cap);</li> <li>(iv) The Cashback Cap amount for this promotion and 3% Cashback will share the cap, which is HKD100 in total.</li> <li>(v) only the highest applicable CashBack Rate will apply to each Mox Credit transaction eligible for CashBack, provided that if a single eligible Mox Credit transaction results in you earning more than any applicable Cap (for example, the Cap HKD100 referable to the 5% CashBack Unlock and 3% Cashback)</li> <li>(vi) 5% CashBack Unlock can be activated and deactivated more than once during the Promotion Period depending on when you</li> </ul>	<p>本條款第 21 條及 <u>Mox CashBack 列表</u>)</p> <p>6. 請注意:</p> <ul style="list-style-type: none"> <li>(i) 你享有 Cashback 的權利是根據 <u>一般條款及細則附表 1</u> 以下的「您的 Mox 卡 CashBack」;</li> <li>(ii) 5% CashBack 解鎖只適用於與簽賬分期生效之後的 Mox Credit 消費交易;</li> <li>(iii) 當您不再持有生效的簽賬分期或推廣期已結束 (以較早者為準), 你的 5% CashBack 解鎖將自動失效。之後, 你仍然可以根據戶口及卡管理條款及細則 <u>一般條款及細則附表 1</u> 以下的「您的 Mox 卡 CashBack」享用 Cashback 直至推廣期結束 (但我們不會重置任何上限);</li> <li>(iv) 是次推廣 CashBack 及 3% Cashback 上限會總合計算, 合共為 HKD100。</li> <li>(v) 每項合資格交易只會用最高適用的 CashBack 比率做結算。若單一合資格易導致您賺取的金額超過適用上限 (如是次 5% CashBack 解鎖及 3% Cashback 的上限 HKD100), 您將收取該上限的 CashBack。</li> <li>(vi) 5% CashBack 解鎖可以於推廣期內多次生效或失效。但於推廣期內, 5% Cashback 解鎖上限不會重置, 即推廣期內總額最高</li> </ul>
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<p>have active a Split Purchase. However, the Cap referable to the 5% CashBack Unlock will not be reset during the Promotion Period; and ie the Cap remains at HKD100; and</p> <p>(vii) we may specify within the Mox app or on our website any special or additional terms that apply to particular CashBack Merchants (for example, the period (within the Promotion Period) during which each CashBack Merchant will participate in this Promotion).</p> <p>7. You are eligible for the 5% CashBack Unlock only if:</p> <p>(a) you hold a valid Mox Account in your name when Mox attempts to pay you the relevant CashBack, with that Mox Account not having been suspended or closed by you or Mox or in arrears or default; and</p> <p>(b) you comply with any other requirements that we may specify in connection with the Promotion.</p> <p>8. Neither your participation in the Promotion nor your eligibility for the 5% CashBack Unlock may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>9. 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 5% CashBack Unlock);</p> <p>(b) refuse to offer the 5% CashBack Unlock 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</p>	<p>HKD100; 及</p> <p>(vii) 於推廣期內我們可以在 Mox 應用程式及/或我們的網站指定適用於某些 CashBack 商戶的任何特別或額外條款。</p> <p>7. 要獲得 5% CashBack 解鎖的資格，你必須：</p> <p>(a) 當 Mox 發放現金獎賞時，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>(b) 你遵守我們其他與此推廣相關的任何要求。</p> <p>8. 是次 5% CashBack 解鎖推廣的參與資格和解鎖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>9. 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、暫停或終止本推廣優惠或本條款（包括 5% CashBack 解鎖）；</p> <p>(b) 以任何 Mox 認為適當的理由拒絕向您提供 5% CashBack 解鎖；及</p> <p>(c) 作出與本推廣優惠相關的任何決定（包括拒絕或停止你參與本推廣優惠，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>
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<p>with any other offer or promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>10. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p><b>11. To the extent permitted by laws and regulations:</b></p> <p>(a) <b>Mox, its affiliates and shareholders shall not be responsible for any loss suffered by you; and</b></p> <p>(b) <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,</b></p> <p><b>arising from or in connection with your participation in the Promotion (including any decision not to offer you, or your failure to be eligible for the 5% CashBack Unlock) or these terms, 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 11 continues after the termination of these terms or the expiry of the Promotion Period.</b></p> <p>12. You acknowledge that the CashBack offered 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</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>10. 如就本推廣優惠有任何爭議，Mox 保留最終決定權。</p> <p><b>11. 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（包括不向你發放獎賞的決定，或你未能收取獎賞）：</b></p> <p>(a) <b>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</b></p> <p>(b) <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、法律程式及索償，</b></p> <p><b>惟就直接及純粹因 Mox、其關聯公司或股東的嚴重疏忽、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。</b></p> <p><b>本第 12 條在本條款或本推廣期終止後繼續有效。</b></p> <p>12. 你知悉任何給予你的現金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優惠有關的利益。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</p>
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<p>Business Partners in connection with the Promotion.</p> <p>13. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>14. 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>15. 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>16. 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>17. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>18. To borrow or not to borrow? Borrow only if you can repay!</p> <p>19.</p>	<p>伴提供與本推廣優惠有關的利益或優惠。</p> <p>13. 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>14. 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>15. 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>16. 本條款在所有方面均受香港特別行政區法律的管限，並根據香港特別行政區法律的詮釋。雙方得受香港特別行政區法院的專屬管轄權管轄。</p> <p>17. 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>18. 借定唔借？還得到先好借。</p> <p>19.</p>				
<table border="1"> <tr> <td data-bbox="268 1485 501 2029"> <p><b>5% CashBack Unlock Eligible Criteria</b></p> </td> <td data-bbox="501 1485 804 2029"> <p>Fulfill either of the below requirements within the promotion period:</p> <p>(a) successfully apply and be approved for a Split Purchase or Group Split Purchase (up to 5 transactions) having a principal amount of at least HKD5,000</p> <p>or</p> <p>(b) already have an</p> </td> </tr> </table>	<p><b>5% CashBack Unlock Eligible Criteria</b></p>	<p>Fulfill either of the below requirements within the promotion period:</p> <p>(a) successfully apply and be approved for a Split Purchase or Group Split Purchase (up to 5 transactions) having a principal amount of at least HKD5,000</p> <p>or</p> <p>(b) already have an</p>	<table border="1"> <tr> <td data-bbox="895 1554 1128 2018"> <p><b>5% CashBack 解鎖合資格標準</b></p> </td> <td data-bbox="1128 1554 1399 2018"> <p>於推廣期內達到以下任何一項要求:</p> <p>(a) 成功申請並獲批准核本金不少於 HKD5,000 簽賬分期或合併簽賬分期 (最多 5 張)</p> <p>或</p> </td> </tr> </table>	<p><b>5% CashBack 解鎖合資格標準</b></p>	<p>於推廣期內達到以下任何一項要求:</p> <p>(a) 成功申請並獲批准核本金不少於 HKD5,000 簽賬分期或合併簽賬分期 (最多 5 張)</p> <p>或</p>
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	<p>active Split Purchase or Group Split Purchase (up to 5 transactions) with a principal amount of at least HKD5,000.</p>		<p>(b) 已持有生效本金不少於 HKD5,000 簽賬分期或合併簽賬分期 (最多 5 張)</p>
<p><b>20. Definitions</b></p> <p>(a) “<b>Eligible Criteria</b>” has the meaning given to that term in clause 4 of these terms.</p> <p>(b) “<b>5% CashBack Unlock</b>” means CashBack at the ‘CashBack Rate’, subject to the associated ‘Cap’, as each are displayed in the Mox CashBack Table.</p> <p>(c) “<b>Promotion Period</b>” means 1 August 2022 to 31 August 2022 (both dates inclusive).</p> <p>Last updated: 27 July 2022</p>		<p><b>(c) 定義</b></p> <p>(a) 「<b>合資格標準</b>」具有本條款第 4 條賦予該詞的含義。</p> <p>(b) 「<b>5% CashBack 解鎖</b>」指「CashBack 比率」CashBack, 並受 Mox CashBack 列表中相關的「上限」限制。</p> <p>(c) 「<b>推廣期</b>」指 2022 年 8 月 1 日至 2022 年 8 月 31 日</p> <p>最後更新日期: 2022 年 7 月 27 日</p>	