

**Mox 2<sup>nd</sup> Anniversary 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](#), [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 22 September 2022 and end on 28 September 2022, or when the available stock of the Mox Scratch Cards (as defined in clause 7 of these terms) as displayed in the table in clause 23 of these terms (“**Available Stock**”) has been exhausted, whichever is earlier (the “**Promotion Period**”).

The redemption period will begin on 22 September 2022 and end on 7 October 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 stocks last. We will not update you on the use of the Available Stock.

5. You can participate in the Promotion by completing an Eligible Transaction (as defined below) of HKD800 or more using your Mox Credit during the Promotion Period.

Each time you do so you will be a

**Mox 2 週年刮刮卡推廣(「本推廣」)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, 即表示您同意本條款。
2. 您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](#), 以及我們可能向您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. 本推廣由 2022 年 9 月 22 日開始至 2022 年 9 月 28 日或當本條款第 23 條的表格中列出的 Mox 刮刮卡 (定義見本條款第 7 條) 可用庫存 (「**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 9 月 22 日開始至 2022 年 10 月 7 日結束 (「**兌換期**») 。Mox 可按其絕對酌情權隨時自行決定更改推廣期及兌換期。Mox 刮刮卡數量有限, 先到先得, 換完即止。我們不會向您更新可用庫存的使用情況。

5. 在推廣期內, 使用 Mox Credit 完成單筆消費滿 HKD800 或以上的合資格交易 (定義見下文) 即符合資格參與本推廣。當每次完成合資格交易後, 您將成為本推廣及本條款的「**參加者**」。
6. 「**合資格交易**」由 Mox 根據其持有的交易紀錄及按其絕對酌情權而作出最終決定的購

<p>“Participant” for the purposes of the Promotion and these terms.</p> <p>6. “Eligible Transaction” are transactions for the purchase of goods and services which are determined by Mox in its absolute discretion based on transaction records held by Mox (which are final and conclusive, in case of any discrepancy). Without limiting the above, some examples of transactions that are not Eligible Transaction(s) include:</p> <p>(a) those that are not eligible for CashBack (see clause 7.5(b) of <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 charges for plastic shopping bags.</p> <p>7. Subject to these terms, each time you become a Participant during the Promotion Period, a digital scratch card for which you can receive a Mox Scratch Card Cash Reward (as defined below) (“<b>Mox Scratch Card</b>”) will be made available in your Mox app after your Eligible Transaction is settled.</p> <p>8. Each Mox Scratch Card has a single cash value ranging from HKD10 to HKD2,888 (the “<b>Mox Scratch Card Cash Reward</b>”). You can only receive up to two Mox Scratch Cards during the Promotion Period (first come first serve, while stocks last).</p> <p>9. Participants can only redeem the respective Mox Scratch Card Cash Reward:</p> <p>(a) after the Eligible Transaction is settled (i.e. appear as “completed” in the Mox app); and</p> <p>(b) within the Redemption Period.</p>	<p>買商品和服務的交易（如有任何差異，Mox 保留最終決定權）。在不受上述條款的限制，以下交易例子不視為合資格交易：</p> <p>(a) 不合資格享有 CashBack 的交易，詳情請參閱一般條款及細則 <a href="#">附表 1 (戶口及卡管理條款及細則)</a> 的第 7.5(b) 條；</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>7. 受制於本條款，在推廣期內每次成為參加者後，該參加者會於 Mox 應用程式內獲發 1 張「<b>Mox 刮刮卡</b>」並通過 Mox 刮刮卡，於合資格交易完成後獲得 Mox 刮刮卡現金獎賞（定義下文）。</p> <p>8. 每張 Mox 刮刮卡的單次現金價值為 HKD10 至 HKD2,888（「<b>Mox 刮刮卡現金獎賞</b>」）。每位參加者於推廣期內最多可獲享 2 張 Mox 刮刮卡（數量有限，先到先得，換完即止）。</p> <p>9. 參加者須於：</p> <p>(a) 合資格交易結算後（即在 Mox 應用程式顯示為「完成」）；及</p> <p>(b) 兌換期內，</p> <p>憑 Mox 刮刮卡兌換相應的 Mox 刮刮卡現金獎賞。</p> <p>參加者必須遵守 Mox 應用程式所顯示的任何有關兌換 Mox 刮刮卡及 Mox 刮刮卡現金獎賞的指引及/或要求。若參加者於兌換期間未能遵守上述規定，將視為放棄任何 Mox</p>
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<p>Participants are required to comply with any instructions and/or requirements as set out in the Mox app relating to the redemption of a Mox Scratch Card and the Mox Scratch Card Cash Reward. If Participants fail to follow such instructions and/or requirements during the Redemption Period, the relevant Mox Scratch Card and related Mox Scratch Card Reward will be deemed forfeited.</p> <p>10. Each Participant is only eligible for Mox Scratch Card Cash Reward(s) 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 attempts to pay the Mox Scratch Card Cash Reward into the Participant's 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. The Mox Scratch Card Reward relating to a Mox Scratch Card that has been successfully redeemed by a Participant during the Redemption Period will be credited into such Participant's Mox Account by Mox on or before 7 October 2022.</p> <p>12. 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>13. 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</p>	<p>刮刮卡及其相應的 Mox 刮刮卡現金獎賞而不作補償。</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 的其他附加要求，例如與本推廣相關的任何要求。</p> <p>11. 參加者於兌換期內成功兌換的 Mox 刮刮卡現金獎賞將於後 2022 年 10 月 7 日或之前由 Mox 存入該參加者的 Mox 戶口內。</p> <p>12. 您參與本推廣或獲享本 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>13. 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，以致及後該合資格交易未能達符本條款第 4 條所述之金額要求），或當 Mox 認為參加者</p>
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<p>and the monetary value of any Mox Scratch Card Cash Reward);</p> <p>(b) refuse to offer or to pay, or claw back from a Participant, or cancel a Participant's ability to redeem or receive a Mox Scratch Card or Mox Scratch Card Reward for any reason Mox deems appropriate, including, but not limited to, situations where an Eligible Transaction has been refunded or reversed (in full or in part, after which the relevant Eligible Transaction is less than the amount required in clause 4 of these terms) 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>14. In the circumstances where a Participant is unable to receive the Mox Scratch Card(s) after meeting all the requirements set out in these terms, solely due to a network or technical error related to the Mox app (the occurrence of such error to be solely determined by us in our absolute discretion), we may (at our absolute discretion) pay HKD10 for each Mox Scratch Card that was not received into the Participant's Mox Account. Any payment under this clause 14 will not be counted towards the maximum number of Mox Scratch Cards you can receive pursuant to these terms.</p> <p>15. If dispute arises in connection with the Promotion, Mox's decision is final.</p> <p><b>16. To the extent permitted by laws and regulations:</b></p>	<p>的 Mox 戶口存在任何非法、欺詐或異常活動；及</p> <p>(c) 作出與本推廣相關的任何決定或採取任何行動（包括拒絕或停止您參與本推廣，決定本推廣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您具有約束力。</p> <p>14. 在參加者滿足本條款所有要求的前提下，若因 Mox 應用程式相關的網絡或技術故障（Mox 有絕對酌情權決定該錯誤是否成立）而導致參加者未能獲取 Mox 刮刮卡，Mox 可按其絕對酌情權就每張未能獲取的 Mox 刮刮卡，存入 HKD10 至該參加者的 Mox 的戶口內。本條款第 14 條存入的任何金額，將不會計入您根據本條款可領取的 Mox 刮刮卡數量上限。</p> <p>15. 如就本推廣有任何爭議，Mox 保留最終決定權。</p> <p><b>16. 在法律及法規允許的範圍內，就您對本推廣的參與或本條款所致或相關引起的損失(包括拒絕向您提供或分發 Mox 刮刮卡或 Mox 刮刮卡現金獎賞的任何決定，或您未能收取或兌換 Mox 刮刮卡或 Mox 刮刮卡現金獎賞):</b></p> <p><b>(a) Mox、其個別關聯公司及股東對您遭受的任何損失不承擔任何責任；及</b></p> <p><b>(b) 您須使 Mox、其個別關聯公司及股東免於由 Mox、其個別關聯公司或股東提出或針對 Mox、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>(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>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, unless any such loss, action, proceeding or claim is due to Mox's, 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.</p> <p><b>This clause 16 continues after the termination of these terms or the expiry of the Redemption Period.</b></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 jurisdiction of the courts of the Hong Kong</p>	<p>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合理可預見之損失除外。</p> <p><b>本第 16 條在本條款或兌換期終止後繼續有效。</b></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，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>21. 本推廣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" data-bbox="873 1583 1395 1814"> <tr> <td data-bbox="873 1583 1089 1814"><b>推廣期</b></td> <td data-bbox="1089 1583 1395 1814">2022 年 9 月 22 日開始至 2022 年 9 月 28 日或在可用庫存已耗盡時結束（以較早者為準）</td> </tr> </table>	<b>推廣期</b>	2022 年 9 月 22 日開始至 2022 年 9 月 28 日或在可用庫存已耗盡時結束（以較早者為準）
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<p>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" data-bbox="253 606 787 995"> <tr> <td><b>Promotion Period</b></td> <td>22 September 2022 to 28 September 2022 or when the Available Stock of the Mox Scratch Cards has been exhausted, whichever is earlier.</td> </tr> <tr> <td><b>Redemption Period</b></td> <td>22 September 2022 to 7 October 2022 (both dates inclusive)</td> </tr> <tr> <td><b>Available Stock</b></td> <td>70,000</td> </tr> </table> <p>Last updated: 20 September 2022</p>	<b>Promotion Period</b>	22 September 2022 to 28 September 2022 or when the Available Stock of the Mox Scratch Cards has been exhausted, whichever is earlier.	<b>Redemption Period</b>	22 September 2022 to 7 October 2022 (both dates inclusive)	<b>Available Stock</b>	70,000	<table border="1" data-bbox="873 191 1393 380"> <tr> <td><b>兌換期</b></td> <td>2022 年 9 月 22 日至 2022 年 10 月 7 日 (包括首尾兩日)</td> </tr> <tr> <td><b>可用庫存</b></td> <td>70,000</td> </tr> </table> <p>最後更新: 2022 年 9 月 20 日</p>	<b>兌換期</b>	2022 年 9 月 22 日至 2022 年 10 月 7 日 (包括首尾兩日)	<b>可用庫存</b>	70,000
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