

### Mox Credit Spend and Earn HKD1,000 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 runs from 1 October 2022 until 30 November 2022, both dates inclusive (the “**Promotion Period**”). We may change the dates of the Promotion Period at any time in our absolute discretion.
5. To be eligible to participate in the Promotion, you must have received an email and/or push notification directly from Mox during the Promotion Period – inviting you to participate in the Promotion. Mox reserves the right to select who is eligible to participate in the Promotion in its absolute discretion.
6. Subject to the eligibility requirements set out in clause 5 of these terms, during the Promotion Period, if you spend with Mox Credit in one or more Eligible Transactions (defined in clause 7 below) of:
  - (a) at least HKD2,000 in October 2022; or
  - (b) at least HKD2,000 in November 2022,
 (each of the monthly spend requirement “**Monthly Spend Requirement**”), you will receive a cash reward of HKD500 (“**Reward**”) for that respective month. For

### Mox Credit 消費即賺 1,000 港元推廣條款及細則推廣（「本推廣」）條款及細則

1. 本推廣條款適用於 Mox Bank Limited（「**Mox**」、「**我們**」）進行的推廣。參與本推廣即表示你同意接受本條款。
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。
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 10 月 1 日開始至 2022 年 11 月 30 日結束（「**推廣期**」），包括首尾兩天。Mox 可按其絕對酌情權隨時更改推廣期之日期。
5. 要符合參加本推廣的資格，你必須於本推廣期內直接從 Mox 收到有關電郵及/或推送通知邀請你參與本推廣。Mox 保留絕對酌情權選擇誰有資格參加本推廣。
6. 在符合本條款第 5 條的合資格要求的前提下，如你在推廣期內以 Mox Credit 進行一次或多次「合資格交易」（定義見本條款第 7 條）：
  - (a) 於 2022 年 10 月內合共消費滿 HKD2,000 或以上；或
  - (b) 於 2022 年 11 月內合共消費滿 HKD2,000 或以上，
 （每月的消費要求（「**每月消費要求**」），你可獲得該相應月份的 500 港元

<p>example, if you meet the Monthly Spend Requirement in only October or November, you will receive the Reward of HKD500. If you meet the Monthly Spend Requirement in both October and November respectively, you will receive the Reward for both October and November (a total of HKD1,000).</p> <p>7. “<b>Eligible Transaction(s)</b>” are transactions for the purchase of goods and services as determined by Mox, in its absolute discretion, to be eligible to contribute towards the Monthly Spend Requirement. Without limiting the above:</p> <p>(a) the transaction does not need to be settled by the merchant (i.e. appear as ‘completed’ in the Mox app) during the Promotion Period but an Eligible Transaction must have settled (based on transaction records held by Mox (which are final and conclusive in case of any discrepancy)) on or before 8 December 2022 in order for it to count towards the Monthly Spend Requirement of that respective month; 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 via Apple Pay.</p> <p>8. Subject to these terms, you will receive the respective Reward from Mox on or before 13 January 2023.</p> <p>9. During the Promotion Period:</p> <p>(a) you can only participate in the Promotion once each month.</p>	<p>現金獎賞（「獎賞」）。例如：你只於 2022 年 10 月或 11 月達到每月消費要求，你只可獲 500 港元的獎賞。如你於 2022 年 10 月及 11 月均達到每月消費要求，你可合共獲 1,000 港元（為 10 月及 11 月的獎賞）。</p> <p>7. 「<b>合資格交易</b>」指計入消費要求的購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：：</p> <p>(a) 該交易不需在推廣期內完成結算（即交易狀態於 Mox app 可顯示為「處理中」，而非必須顯示為「已完成」）但要符合資格獲得獎賞，這些交易須於 2022 年 12 月 8 日或之前已完成結算以計入該月的每月消費要求（基於 Mox 持有的交易記錄）；及</p> <p>(b) 關於不合資格享有 CashBack 的交易，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，及增值電子錢包，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。</p> <p>8. 受制於本條款，Mox 將於 2023 年 1 月 13 日或之前把所有適用消費獎賞存入你的 Mox 戶口內。</p> <p>9. 於推廣期內：</p> <p>(a) 你只可每月參加本推廣 1 次；</p> <p>(b) 受制於本條款，你在推廣期內每月只可獲得 1 次獎賞。</p>
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<p>(b) subject to these terms, you can only receive the Reward once for each month.</p> <p>10. Neither your participation in the Promotion, nor your eligibility to receive the Reward, may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>11. You are eligible to receive the Reward only if:</p> <p>(a) you hold a valid Mox Account and Mox Credit in your name when Mox attempts to pay the Reward, with that Mox Account not having been suspended or closed by you or Mox or is in arrears or default; and</p> <p>(b) 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 the Reward and its relevant monetary value);</p> <p>(b) refuse to offer or distribute the Reward 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 with any other offer or promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>13. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>14. To the extent permitted by laws and regulations:</b></p>	<p>10. 本推廣的參與資格或獲得獎賞的資格不得轉讓或分配給其他人，或交換或轉換作其他利益或權利。</p> <p>11. 你只能於以下情況才有資格獲得獎賞：</p> <p>(a) 如在 Mox 試圖發放獎賞之時，你必須持有有效並以自己名義開立的 Mox 戶口及 Mox Credit，且該 Mox 戶口及 Mox Credit 並未被你或 Mox 暫停或關閉，也沒有拖欠或違約；及</p> <p>(b) 符合 Mox 向你傳達的其他附加要求。</p> <p>12. 我們保留全權酌情決定，在隨時而無需通知或解釋的情況下：</p> <p>(a) 修訂、更改、暫停或終止本推廣或其條款（包括增加或刪除任何指定商戶或更改任何獎賞及其現金價值）；</p> <p>(b) 根據任何 Mox 認為適當的理由，拒絕向你提供或發放獎賞；及</p> <p>(c) 作出與本推廣相關的任何決定（包括拒絕或暫停本推廣之你的參加資格或決定本推廣是否可與其他 Mox 優惠或推廣一併使用）。</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>13. 如有任何有關本推廣的爭議，Mox 保留最終決定權。</p> <p><b>14. 在法律及法規允許的範圍內，就本條款或你參與本推廣引起或相關之損失、行動、法律程序或索償（包括不向你發放獎賞的決定，或你未能收取獎賞）：</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 to you, or your failure to receive the 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 14 continues after the termination of these terms or the expiry of the Promotion Period.</b></p> <p>15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>16. 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>17. 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>18. 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</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> <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、法律程式及索償，</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直接及合理可預見的損失行動、法律程序或索償除外。</p> <p>本第 14 條在本條款或本推廣期終止後繼續有效。</p> <p>15. 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>16. 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>17. 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>18. 本條款在所有方面均受香港特別行政區法律的管限，並根據中華人民共和國香港特別行政區法律的詮釋。雙方得受中華人民共和國香港特別行政區香港特別行政區法院的專屬管轄權管轄。</p> <p>19. 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>20. 借定唔借？還得到先好借！</p>
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<p>the Hong Kong Special Administrative Region of the People's Republic of China.</p> <p>19. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p>20. To borrow or not to borrow? Borrow only if you can repay!</p> <p>Last updated: 1 October 2022</p>	<p>最後更新日期: 2022 年 10 月 1 日</p>
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