

<p><b>Instant Loan Cash Reward “Promotion” - Terms and Conditions</b></p> <ol style="list-style-type: none"> <li>These terms apply to the Promotion offered by Mox Bank Limited (“<b>Mox</b>”, “<b>we</b>”, “<b>us</b>”). By participating in the Promotion, you agree to these terms.</li> <li>You must read these terms along with Mox’s <u>Personal Information Collection Statement</u>, <u>Privacy Policy Statement</u>, <u>General Terms and Conditions</u> and any other terms we may provide to you. These terms apply in addition to any such other terms, and the use of your Mox Card and account(s) will remain subject to our other terms.</li> <li>If there is any inconsistency between these terms and any of our other terms, these terms will prevail.</li> <li>The Promotion runs from 11 March 2022 until 18 May 2022, both dates inclusive (the “<b>Promotion Period</b>”). (Please note, with effect on and from 6 May 2022, the end date of the Promotion Period is extended from 9 May 2022 to 18 May 2022.) We may change the dates of the Promotion Period at any time in our absolute discretion.</li> <li>The Promotion is offered to all Mox Credit customers (referred to as “<b>you</b>” in these terms). Mox reserves the right to select who is eligible to participate in the Promotion in its absolute discretion.</li> <li>To be eligible to participate in the Promotion, you must apply for an Instant Loan on Mox Credit, of an amount and with a repayment period which falls within one of the three “Options” as displayed in the table in clause 22 of these terms, during the Promotion Period (an “<b>Eligible Instant Loan</b>”).</li> <li>If your application for an Eligible Instant Loan is approved by Mox on or before 18 May 2022 (a “<b>Successful Instant Loan</b>”), you will be eligible to receive the cash reward (“<b>Reward</b>”) corresponding to the “Option” that Successful Instant Loan falls within, as</li> </ol>	<p><b>「即時借」現金獎賞「推廣」- 條款及細則</b></p> <ol style="list-style-type: none"> <li>本條款適用於 Mox Bank Limited (「<b>Mox</b>」、 「<b>我們</b>」) 進行的推廣。參與本推廣即表示你同意接受本條款。</li> <li>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，而你就於 Mox Card 及 Mox 戶口的使用仍將受我們其他條款的約束。</li> <li>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。</li> <li>本推廣由 2022 年 3 月 11 日開始至 2022 年 5 月 18 日結束 (「<b>推廣期</b>」)，包括首尾兩天。(請注意，推廣期完結日自 2022 年 5 月 6 日，由 2022 年 5 月 9 日延長至 2022 年 5 月 18 日。) Mox 可按其絕對酌情權隨時更改推廣期之有效日。</li> <li>本推廣提供給所有 Mox 個人客戶參加 (在本條款中的「<b>你</b>」)。Mox 保留全權酌情決定選擇有資格參加本推廣的客戶。</li> <li>要符合參加本推廣的資格，你必須在推廣期期間，以 Mox Credit 申請「即時借」，金額和還款期必須符合本條款第 22 條列表中顯示的三個「選項」其中之一 (「<b>符合條件的「即時借」申請</b>」)。</li> <li>如你的「即時借」申請於 2022 年 5 月 18 日或之前經 Mox 成功批核且是符合條件的「即時借」申請 (「<b>成功批核「即時借</b>」」)，你將有資格獲得如本條款第 22 條列表所示與成功批核「即時借」所在的「選項」相對應的現金獎賞 (「<b>獎賞</b>」)。  「即時借」申請由 Mox 根據其持有的「即時借」申請紀錄及按其絕對酌情權而作出最終決定 (如有任何爭議，Mox 保留最終決定權)。</li> <li>Mox 將於 2022 年 5 月 30 日或之前把獎賞存入你的 Mox 戶口內。Mox 保留全權酌情</li> </ol>
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<p>displayed in the table in clause 22 of these terms.</p> <p>Instant Loan applications are ultimately determined by Mox in its absolute discretion based on Instant Loan application records held by Mox (which are final and conclusive in case of any discrepancy).</p> <p>8. Mox will credit the Reward to your Mox Account on or before 30 May 2022. Mox retains a discretion as to whether to credit a Reward to your Mox Account.</p> <p>9. You can only participate in the Promotion once and receive one Reward.</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 for the Reward only if:</p> <p>(a) you hold a valid Mox Account 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 in arrears or default;</p> <p>(b) your Successful Instant Loan is still valid and active and has not been repaid or closed when Mox attempts to pay the Reward; and</p> <p>(c) you meet any additional requirements communicated by Mox.</p> <p>12. Subject to these terms, including satisfaction of any other requirements specified by Mox in connection with the Promotion, Mox will continue to pay you the Reward after the Promotion Period has ended.</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 Reward and its monetary value);</p>	<p>決定是否將獎賞存入你的 Mox 戶口。</p> <p>9. 在本推廣之中，你只可參加本推廣 1 次及獲得獎賞 1 次。</p> <p>10. 你不得將本 推廣的參與資格或獲得獎賞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獲得獎賞：</p> <p>(a) 如在 Mox 試圖發放獎賞之時，你持有一個有效並以自己名義開立且並非處於被你或 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「即時借」仍然有效和活躍，並且你的「即時借」貸款在 Mox 試圖發放獎賞之時未有償還或關閉；及</p> <p>(c) 你符合 Mox 的其他附加要求。</p> <p>12. 受這些條款，包括 Mox 指定的與本推廣相關的任何其他要求，Mox 會在推廣期結束後繼續向你發放獎賞。</p> <p>13. Mox 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) 更改、修訂、暫停或終止本推廣或其條款（包括獎賞及其現金價值）；</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) 做出與本推廣相關的任何決定（包括拒絕或暫停你的參加資格或決定本推廣是否可與其他 Mox 優惠或促銷一併使用）。</p> <p>Mox 擁有最終決策權及任何 Mox 作的決定對你具有約束力。</p>
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<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>14. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p><b>15. 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 or distribute to you, or your failure to receive, the Reward) 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. This clause 15 continues after the termination of these terms or the expiry of the Promotion 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>14. 如有任何有關本推廣的爭議，Mox 保留最終決定權。</p> <p>15. 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（包括不向你提供獎賞的決定，或你未能收取獎賞），</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、其關聯公司及股東的所有法律行動、法律程序及索償。</b></p> <p><b>惟就直接及純粹因 Mox、其關聯公司和股東的嚴重疏忽、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。本第 15 條在本條款或本推廣期終止後繼續有效。</b></p> <p>16. 本推廣並不構成任何要約、邀請或建議任何人完成任何交易。</p> <p>17. 本推廣或其條款並未被視作、暗示或建議任何人或實體代理或以其他方式代表 Mox 招攬商業行為。</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. 此條款及細則受香港特別行政區法律管轄，並按其進行解釋。當事人受到香港特別行政區法院唯一管轄。</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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<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. 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>21. To borrow or not to borrow? Borrow only if you can repay!</p> <p>22.</p>	<p>22.</p> <table border="1"> <thead> <tr> <th>選項</th> <th>「即時借」金額</th> <th>還款期</th> <th>所得現金獎賞</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>HKD5,000 至 HKD49,000 元 (包括首尾兩個金額)</td> <td>48 至 60 個月 (包括首尾兩個月)</td> <td>HKD388</td> </tr> <tr> <td>2</td> <td>HKD50,000 至 HKD499,000 (包括首尾兩個金額)</td> <td>48 至 60 個月 (包括首尾兩個月)</td> <td>HKD888</td> </tr> <tr> <td>3</td> <td>HKD500,000 或以上</td> <td>60 個月</td> <td>HKD3,888</td> </tr> </tbody> </table> <p>最後更新日期：2022 年 5 月 6 日</p>	選項	「即時借」金額	還款期	所得現金獎賞	1	HKD5,000 至 HKD49,000 元 (包括首尾兩個金額)	48 至 60 個月 (包括首尾兩個月)	HKD388	2	HKD50,000 至 HKD499,000 (包括首尾兩個金額)	48 至 60 個月 (包括首尾兩個月)	HKD888	3	HKD500,000 或以上	60 個月	HKD3,888
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