



Welcome Time Deposit Promotion (February 2023) (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 (each of which can be found in the Mox app and/or on our website) 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.
3. Unless defined in these terms or the context requires otherwise, capitalised terms used in these terms have the same meanings given to them in our General Terms and Conditions.
4. Subject to clause 10 of these terms, you can participate in the Promotion from 6 February 2023 until 28 February 2023 (both dates inclusive) (“**Promotion Period**”). We may change the dates of the Promotion Period and any other dates set out in these terms at any time in our absolute discretion.
5. To participate in the Promotion, you must:
 - (a) download the Mox app and successfully open a Mox Account using the invitation code displayed in the table in clause 21 of these terms (the “**Invitation Code**”) during the Promotion Period. Please note, if you apply to open a Mox Account during the Promotion Period but your application is still in-progress after the last day of the Promotion Period you can no longer participate in the Promotion;

迎新定期存款推廣 (2023 年 2 月) (「本推廣」) 條款及細則

1. 本條款適用於 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(可於我們的網站及/或 Mox 應用程式內參閱) 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, 而你就我們任何產品及服務的使用仍將受該等其他條款的約束。如本條款與我們任何其他條款有任何不一致, 概以本條款為準。
3. 除非另有定義或另有所指, 本條款中使用的定義與我們一般條款及細則的定義含義相同。
4. 受制於本條款第 10 條, 你可於 2023 年 2 月 6 日至 2023 年 2 月 28 日參與本推廣 (包括首尾兩天) (「**推廣期**」)。我們保留全權酌情決定, 隨時更改推廣期及本條款中訂立的任何其他日期。
5. 要參與本推廣, 你必須:
 - (a) 下載 Mox 應用程式並在推廣期內使用本條款第 21 條表格中顯示的邀請碼 (「**邀請碼**」) 成功開立 Mox 戶口。請注意, 如果你在推廣期內申請開立 Mox 戶口, 但你的申請在推廣期的最後一天後仍在進行中, 你將無法再參加本推廣;
 - (b) 在 Mox 通知你你的 Mox 戶口已成功開立之日 (「**加入日期**」) 之前的 12

<p>(b) not have held a Mox Account in your name at any time during the 12-month period preceding the date you are notified by Mox that your Mox Account has been successfully opened (“Joining Date”); and</p> <p>(c) place a 1-month time deposit with us within 7 days from your Joining Date. For example, if your Joining Date is 10 Feb 2023, you will need to place a 1-month time deposit with us on or before 16 Feb 2023. Please note that the time deposit must have a 1-month tenor to qualify for this Promotion.</p> <p>6. If you satisfy the requirements in clause 5 of these terms, you can receive a cash reward equivalent to interest earned at a rate of 9.7% p.a. on the principal amount of that time deposit, on balances of up to HKD 50,000 (“Reward”).</p> <p>7. You can only receive the Reward for one time deposit (with a tenor of 1-month) placed with us during the Promotion Period. If you have placed more than one time deposit (with a tenor of 1 month) during the Promotion Period, you will receive the Reward for the time deposit with the largest principal amount.</p> <p>8. If you satisfy the requirements set out in clauses 4 and 5 of these terms, then subject to clause 9 of these terms, we will deposit the Reward to your Mox Account on or before 30 April 2023.</p> <p>9. You are eligible for the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you do not withdraw the relevant time deposit before its maturity date;</p> <p>(b) you hold a valid Mox Account in your name when Mox attempts to give you the reward, gift or other benefit, with that Mox Account not having been suspended or closed by you or Mox or in arrears or default; and</p>	<p>個月內的任何時間，你並未以自己名義持有 Mox 戶口；及</p> <p>(c) 在你加入日期起 7 天內於 Mox 存入為期 1 個月的定期存款。請注意，定期存款的存款期必須為 1 個月方可合資格參與本推廣。</p> <p>6. 如果你滿足本條款第 5 條的要求，你可以，按該定期存款的本金，獲得利息相當於 9.7% 年利率的現金獎賞，而結餘上限為港幣 50,000 元（「現金獎賞」）。</p> <p>7. 你只可就一筆定期存款（存款期為 1 個月）獲得現金獎賞。如你存入多於一筆定期存款（存款期為 1 個月），你將從本金金額最大的定期存款獲得現金獎賞。</p> <p>8. 如果你滿足本條款第 4 及 5 條規定的要求，則根據本條款第 9 條，我們將在 2023 年 4 月 30 日或之前將現金獎賞存入你的 Mox 戶口。</p> <p>9. 你只能在以下情況符合資格獲得本推廣的獎賞、禮品或任何其他利益：</p> <p>(a) 你不能於定期存款到期日前提取相關定期存款；</p> <p>(b) 當 Mox 向你發放獎賞、禮品或任何其他利益時，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>(c) 你須符合我們可能不時指定的任何額外要求。</p> <p>10. 我們有絕對酌情權隨時更改推廣期或本條款內任何其他日期。推廣期將於推廣期最</p>
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<p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>10. We may change the dates of the Promotion Period or any other dates in these terms, at any time, in our absolute discretion. The Promotion Period will end on the earlier of the last day of the Promotion Period and the date on which the use of the Invitation Code has reached the Quota. The use of the Invitation Code is on a first come, first served basis and in Mox's absolute discretion. We will not update you on the use of the Quota.</p> <p>11. You can only participate in the Promotion once. You can only receive the Reward once.</p> <p>12. We reserve the right, at any time, without notice or reason and in our sole discretion, to:</p> <p>(a) change or modify the Promotion or these terms (including any dates set out in these terms or any reward, gift or other benefit in respect of the Promotion and its monetary value);</p> <p>(b) suspend or terminate the Promotion or these terms;</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of the Promotion if we believe that any part of your relevant time deposit is the proceeds of any illegal, fraudulent or abnormal activity or for any other reason we deem appropriate; and</p> <p>(d) 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>後一天或名額已滿當天（以較早者為準）結束。邀請碼的使用以先到先得的方式提供，用完即止，並由 Mox 保留絕對酌情權。我們不會通知你使用該名額的最新情況。</p> <p>11. 你只能參加本推廣一次。你只能獲得現金獎賞一次。</p> <p>12. 我們保留全權酌情決定，而不另行提供通知或理由，隨時：</p> <p>(a) 修訂或更改本推廣或本條款（包括本推廣中定立的任何日期或任何獎賞，禮品或其他利益及其現金價值）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 如我們認為有關定期存款的任何部分是任何非法、欺詐或異常活動的收益，或出於我們認為適當的任何其他理由，拒絕向你發放本推廣中的任何獎賞、禮品或其他利益；及</p> <p>(d) 作出與本推廣相關的任何決定（包括拒絕或暫停你參與本推廣，或決定本推廣是否可以與任何其他優惠或推廣同時使用）。</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. 你如收到現金獎賞，而隨後於你開戶後的 12 個月內結束你的 Mox 戶口，我們有權在我們完成結束你的 Mox 戶口之前從你的 Mox 戶口扣除現金獎賞的總價值。</p> <p>14. 如有任何有關本推廣的爭議，Mox 保留最終決定權。</p>
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13. If you've received the Reward and you subsequently close your Mox Account within 12 months of when you opened it, we have the right to deduct an amount equal to the total value of the Reward from your Mox Account prior to the closure of your Mox Account.

14. If any dispute arises in connection with the Promotion, our decision is final.

15. To the extent permitted by laws and regulations:

(a) Mox and its affiliates and shareholders shall not be responsible for any loss suffered by you; and

(b) you shall release Mox and its affiliates and shareholders from all actions, proceedings and claims which may be brought against Mox or its affiliates or shareholders,

arising from or in connection with your participation in the Promotion (including any decision not to give you, or your failure to receive any reward, gift or other benefit) or these terms, unless any such loss, action, proceeding or claim is due to Mox's or 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.

This clause 15 continues after the expiry or termination of the Promotion or these terms.

16. Neither your participation in the Promotion nor your eligibility to receive any reward, gift or other benefit in respect of the Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.

15. 在法律及法規允許的範圍內，就你對本推廣的參與或本條款所致或相關引起的損失（包括任何不向你發放任何獎賞、禮品或其他利益的決定，或你未能收取任何獎賞、禮品或其他利益）：

(a) Mox 及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) 你須使 Mox 及其關聯公司及股東免於針對 Mox 或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 或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、訴訟、法律程序或索賠除外。

本第 15 條在本推廣或本條款到期或終止後繼續有效。

16. 本推廣的參與資格或獲得本推廣的任何獎賞、禮品或其他利益的資格不得移轉或分配給其他人、交換或轉換成任何其他利益或權利。

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。

18. 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。

19. 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及詮釋。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。

17. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.
18. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of the provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) other than as set out in these terms.
19. 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 Special Administrative Region of the People's Republic of China.
20. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.
21. Key facts for this Promotion are set out below. The terms above apply if there is any conflict with the following key facts.

Invitation Code	MOXSAVE
Promotion Period	6 February 2023 to 28 February 2023
Quota	8,000
TD Placement Requirement	Place a 1-month time deposit with Mox within 7 days from your Joining Date
Reward	Cash reward equivalent to interest earned at a rate of 9.7% p.a. on the principal amount of that 1-month time deposit, on balances of up to HKD 50,000

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。
21. 以下列出本推廣的概要。如以上條款與以下概要有任何不一致，概以以上條款為準。

邀請碼	MOXSAVE
推廣期	2023年2月6日至 2023年2月28日
名額	8,000
定期存款存放要求	由你加入日期起7天內於Mox存入為期1個月的定期存款
現金獎賞	在1個月存款期的定期存款的本金，獲得利息相當於9.7%的年利率的現金獎賞，結餘上限為港幣50,000元

最近更新日期：2023年2月6日



Last updated: 6 February 2023	
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