

**Savings Base Rate Enhancement Scheme (the “Scheme”) Terms and Conditions**

1. These terms apply to the Scheme offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**” or “**our**”). By participating in the Scheme, you agree to these terms.
2. You must read these terms along with Mox’s Personal Information Collection Statement, Privacy Policy Statement, General Terms and Conditions (including the schedules thereto) (each of which can be found in the Mox app and/or on our website) and any other terms we may provide to you, which continue to apply to your relationship with us and your use of our products and services. 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 words have the meanings given to them in our General Terms and Conditions.
4. You will receive additional daily interest on up to HKD3,000,000 of your Hong Kong dollar denominated deposits held across all your savings accounts with Mox calculated at the Enhanced Savings Rate (“**Additional Interest**”), if (and subject to these terms) during a Completion Period, you:
  - (a) Complete through Mox one or more of the following transactions:
    - (i) buy or sell Hong Kong stock(s) or buy or sell U.S. stock(s) (a “**Stock Transaction**”);
    - (ii) net purchase of fund unit(s) (a “**Net Fund Transaction**”); and
    - (iii) exchange currency(ies) to another currency(ies) (an “**FX Transaction**”); and
  - (b) those transaction(s) have Transaction Amounts that total (the “**Cumulative**

**基本活期存款年利率升級計劃（「本計劃」）條款及細則**

1. 本條款適用於 Mox Bank Limited（「**Mox**」或「**我們**」）提供的本計劃。參與本計劃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，私隱政策聲明，一般條款及細則（包括其附表）（分別可於 Mox 應用程式及/或我們的網站上找到）及我們可能向你提供的任何其他條款。除本條款外，任何前述條款亦繼續一併適用於你與我們的關係及你就我們的產品及服務的使用。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。
3. 除非另有定義或另有所指，本條款中使用的定義具有我們一般條款及細則賦予的含義。
4. 受制於本條款，如你在完成期內：
  - (a) 經 Mox 完成以下一個或多個交易：
    - (i) 買賣港股或美股（「**股票交易**」）；
    - (ii) 淨買入基金單位（「**淨基金交易**」）；及
    - (iii) 兌換貨幣至其他貨幣（「**貨幣兌換交易**」）；及
  - (b) 這些交易的總成交金額（「**累積金額**」）在該完成期間的最後一天之前達到最少港幣 10,000 元，

<p><b>Amount</b>) at least HKD10,000 prior to the last day of that Completion Period.</p> <p>The above is referred to as the <b>“Enhanced Savings Rate Requirement”</b>.</p> <p>For the avoidance of doubt, you will not receive any Additional Interest for deposits held in your Time Deposit Account(s).</p> <p>5. The <b>“Transaction Amount”</b>:</p> <p>(a) for a Stock Transaction is the executed ‘order amount’ in Hong Kong dollars (or as converted to Hong Kong dollars based on the exchange rate on the execution day), excluding any applicable fees and charges.</p> <p>Without limiting the above:</p> <p>(i) for any order that is placed in a Completion Period but is executed in the following Completion Period, the Transaction Amount of that Stock Transaction will only be included in the Cumulative Amount for the following Completion Period;</p> <p>(ii) for a Stock Transaction of U.S. stock(s) that is executed between 00:00:00 - 05:00:00 Hong Kong time on the first calendar day of the Completion Period, the Transaction Amount will be included in the Cumulative Amount of that Completion Period; and</p> <p>(iii) the value of any stocks acquired or disposed of pursuant to any corporate action(s) will not be included in the calculation of the Cumulative Amount;</p> <p>(b) for a Net Fund Transaction is the total executed ‘investment amount’ in Hong Kong dollars in respect of all purchases of fund unit(s) (or as converted to Hong Kong dollars based on the exchange rate that we determine as applicable) minus the total amount in Hong Kong</p>	<p>(上述條件合稱為「<b>額外活期存款年利率要求</b>」) 你於 Mox 的活期存款戶口內總計港幣 3,000,000 元或以下的所有港元活期存款戶口結餘將可賺取每日按額外活期存款年利率計算的額外利息 (「<b>額外利息</b>」)。</p> <p>為免存疑，你的定期存款戶口中持有的存款將不會獲得任何額外利息。</p> <p>5. 「<b>成交金額</b>」是指：</p> <p>(a) 就股票交易而言，以港幣（或根據成交當天的匯率轉換為港幣）計算的已成交「<b>交易金額</b>」，不包括任何適用的收費及手續費。</p> <p>在不限制上述的情況下：</p> <p>(i) 任何在一個完成期內發出而在下一個完成期執行的指令，該股票交易的成交金額只會計算入下一個完成期的累積金額；</p> <p>(ii) 在一個完成期的第一個曆日的香港時間 00:00:00 - 05:00:00 之間執行的美股股票交易，該成交金額將計入該完成期的累積金額；及</p> <p>(iii) 因任何公司行動所獲得或處置的股票價值將不計入累積金額；</p> <p>(b) 就淨基金交易而言，是以港幣（或根據我們認為適用的匯率轉換為港幣）計算就所有買入基金單位的交易的總「<b>投資金額</b>」扣除以港幣（或根據我們認為適用的匯率轉換為港幣）計算所有已執行的賣出基金單位的交易之</p>
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<p>dollars (or as converted to Hong Kong dollars based on the exchange rate that we determine as applicable) in respect of all executed sell orders of fund unit(s). To the extent that the Transaction Amount for a Net Fund Transaction(s) is negative, the Transaction Amount will be deemed to be HKD0 in respect of its contribution to the Cumulative Amount.</p> <p>Without limiting the above, for any order that is placed in a Completion Period but is executed in the following Completion Period, the relevant amount for that order will only be included in the Cumulative Amount for the following Completion Period; and</p> <p>(c) for an FX Transaction is the amount of currency that is sold (inclusive of any applicable fees and charges) in Hong Kong dollars (or as converted to Hong Kong dollars based on the exchange rate on the day of Completing the FX Transaction).</p> <p>Without limiting the above, for an FX Transaction that is made in a Completion Period and Completed in the following Completion Period, the Transaction Amount for that FX Transaction will only be included in the Cumulative Amount for the following Completion Period.</p> <p>6. We will determine whether you have met the Enhanced Savings Rate Requirement as of 23:59:59 Hong Kong time on each calendar day of a Completion Period (but excluding the last calendar day). If we determine that you have met the Enhanced Savings Rate Requirement on a calendar day of a Completion Period (excluding the last calendar day) ("<b>Completion Day</b>"), the Enhanced Savings Rate will be applied on up to HKD3,000,000 of your Hong Kong dollar denominated deposits held across all your savings accounts with Mox as at 23:59:59 Hong Kong time on the day following the Completion Day. Our</p>	<p>款項。如果一個完成期內的淨基金交易的成交金額為負數，就計入累積金額而言，該成交金額將被視為港幣 0 元。</p> <p>在不限上述的情況下，任何在一個完成期內發出而在下一個完成期執行的指令，該指令的成交金額只會計入下一個完成期的累積金額；及</p> <p>(c) 就貨幣兌換交易而言，是以港幣計算（或根據完成貨幣兌換交易當天的匯率轉換為港幣）賣出貨幣的金額（包括任何適用的收費及手續費）。</p> <p>在不限上述的情況下，就於在一個完成期內提交並在下一個完成期完成的貨幣兌換交易，該貨幣兌換交易的成交金額只會計入下一個完成期間的累積金額中。</p> <p>6. 我們將於完成期內每個曆日（不包括最後一個曆日）的香港時間 23 時 59 分 59 秒決定你是否滿足額外活期存款年利率要求。當我們判斷你已於完成期內任何一個曆日（不包括最後一個曆日）滿足額外活期存款年利率要求（「<b>完成日</b>」），額外活期存款年利率將適用於你在完成日後第一天的香港時間 23 時 59 分 59 秒，於 Mox 的所有港幣活期存款戶口內總計港幣 3,000,000 元或以下的存款。我們將根據我們持有的紀錄決定你是否滿足額外活期存款年利率要求，任何此等決定均該視為最終決定並對你具有約束力。</p> <p>7. 當我們判斷你在一個完成期內的一個曆日（不包括最後一個曆日）已滿足額外</p>
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<p>determination will be based on the records held by us and will be considered final and conclusive.</p> <p>7. If we determine you have met the Enhanced Savings Rate Requirement on a calendar day for a Completion Period (excluding the last calendar day), you must re-meet the Enhanced Savings Rate Requirement in any later Completion Period to receive Additional Interest for that later Completion Period. For clarity, it is not possible to meet the Enhanced Savings Rate Requirement on the last calendar day of a Completion Period.</p> <p>8. Additional Interest will be calculated on a 365-day year basis. We will credit any Additional Interest to one of your savings account with Mox two calendar days after the Completion Day together with the interest that you would have received at the base rate if you had not met the Enhanced Savings Rate Requirement. If you continue to meet the Enhanced Savings Rate Requirement during a Completion Period (i.e. until the day prior to the last day of the Completion Period), we will continue to credit the Additional Interest until one day after the last day of the relevant Completion Period.</p> <p>9. You will only receive the Additional Interest in respect of the Enhanced Savings Rate Requirement if:</p> <p>(a) you hold a valid Mox Account in your name when we attempt to credit the Additional Interest; and</p> <p>(b) none of your accounts with Mox have been suspended or closed by you or us or are in arrears or default.</p> <p>10. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:</p> <p>(a) change or modify the Scheme or these terms (including changing any dates set out in these terms, any applicable</p>	<p>活期存款年利率要求，你仍須在同一完成期內餘下的期間繼續滿足額外活期存款年利率要求，方可於該完成期餘下的期間賺取額外利息。為清晰起見，你不可以於完成期的最後一個曆日滿足額外活期存款年利率要求。</p> <p>8. 額外利息將以 365 日為計算基礎。我們將於相關完成日起計第二個曆日（不包括完成日），將額外利息及你在未滿足額外活期存款年利率要求下享有之基本利率計算所得的利息一併存入給適用的活期存款戶口。如果你在一個完成期內一直滿足額外活期存款年利率要求（即直至完成期的最後一天的前一天），我們將繼續每天存入額外利息給你，直到該完成期完結後的第一天為止。</p> <p>9. 你只能在以下情況獲得獲得與額外活期存款年利率要求下的額外利息：</p> <p>(a) 當我們存入額外利息時，你必須持有有效並以自己名義開立的 Mox 戶口；及</p> <p>(b) 你在 Mox 的任何戶口並未被你本人或我們暫停或關閉，也沒有拖欠或違約的狀態。</p> <p>10. 我們保留全權酌情決定，恕不另行提供通知或理由，隨時：</p> <p>(a) 修訂或更改本計劃或本條款（包括本條款內指定的任何日期、任何適用的匯率或與本計劃及/或其貨幣價值有關的任何獎賞，禮品或其他利益）；</p> <p>(b) 暫停或終止本計劃或本條款；及</p>
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<p>exchange rate or any reward, gift or other benefit in respect of the Scheme and its monetary value); and</p> <p>(b) suspend or terminate the Scheme or these terms; and</p> <p>(c) refuse to give you any reward, gift or other benefit in respect of the Scheme:</p> <p>(i) if we believe any of your accounts with Mox has been opened for an improper purpose (for example, to secure multiple rewards, gifts or other benefits by closing and opening one or more Mox Accounts) or any proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p>(ii) for any other reason we deem appropriate; and</p> <p>(d) make any decision in connection with the Scheme (including to refuse or suspend your participation in the Scheme or determine whether the Scheme can or cannot be combined with any other scheme).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>11. If any dispute arises in connection with the Scheme, our decision is final.</p> <p>12. <b>To the extent permitted by laws and regulations:</b></p> <p>(a) <b>neither Mox nor its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and</b></p> <p>(b) <b>you shall release Mox, its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought against Mox,</b></p>	<p>(c) 拒絕就本計劃向你提供任何獎賞，禮品或其他利益：</p> <p>(i) 如我們相信你在 Mox 的任何戶口是以不正當目的開設的（例如通過關閉和重新開設一個或多個 Mox 戶口以獲得多個獎勵、禮品或其他利益），或者你在 Mox 的任何戶口中的款項是由非法、欺詐或異常活動產生的；或</p> <p>(ii) 基於我們認為合理的任何其他原因；及</p> <p>(d) 在本計劃中作出任何決策（包括拒絕或暫停你參與本計劃，或決定本計劃是否可以與任何其他計劃一併使用）。</p> <p>任何此等決定均視為最終決定並對你具有約束力。</p> <p>11. 如有任何有關本計劃的爭議，我們保留最終決定權。</p> <p><b>12. 在法律及法規允許的範圍內，就你因參與本計劃或因本條款所致或引起的相關損失或損害賠償（包括任何我們不向你提供或支付任何獎賞、禮品或其他利益的決定或你不能獲得任何獎賞、禮品或其他利益）：</b></p> <p>(a) <b>Mox 及其關聯公司、股東或合作夥伴對你蒙受的任何損失或損害賠償不承擔任何責任；及</b></p> <p>(b) <b>你須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox、其關聯公</b></p>
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<p>its affiliates or shareholders or partners,</p> <p>arising from or in connection with your participation in the Scheme (including any decision not to give you, or your failure to receive any reward, gift or other benefit) or these terms, unless:</p> <ul style="list-style-type: none"> <li>(i) any such loss, damages, action, proceeding or claim is due to; and</li> <li>(ii) such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</li> </ul> <p>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</p> <p>This clause 12 continues after the expiration or termination of these terms or the Scheme.</p> <p>13. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) and other benefits or advantages in connection with the Scheme. The nature, amount and method of calculating any such benefits or advantages may vary from time to time. We are entitled to retain any such benefits or advantages for our own account and benefit, absolutely, without having to make any prior disclosure to you.</p> <p>14. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) and other benefits or advantages from us directly or indirectly in connection with the Scheme. The nature, amount and method of calculating any such benefits or advantages may vary from time to time and such third parties are entitled to retain any such benefits or advantages for its own account and benefit, absolutely, without having to make any prior disclosure to you.</p>	<p>司、股東或合作夥伴的所有法律行動、法律程序及索償，</p> <p>除非該等損失、損害賠償、訴訟、法律程序或索賠是：</p> <ul style="list-style-type: none"> <li>(i) 因 Mox、其關聯公司、股東或合作夥伴的疏忽、欺詐行為或故意失責而引致；及</li> <li>(ii) 合理可預見的及直接及完全由該等疏忽、欺詐行為或故意失責而引致的。</li> </ul> <p>Mox、其關聯公司或股東或合作夥伴的疏忽、欺詐或故意違約引起的。</p> <p>本第 12 條在本條款或本計劃終止後仍會繼續有效。</p> <p>13. 你知悉第三方（包括我們的直接或間接股東）可能會向我們提供與本計劃相關的付款（例如補貼）和其他利益或好處。任何此等利益或好處的性質、金額和計算方法可不時更改。我們可絕對享有並有權為自身保留任何此等利益或好處，而無需事先向你披露。</p> <p>14. 你知悉第三方可直接或間接從我們獲得與本計劃相關的付款（例如報酬、佣金、回扣）或其他付款、利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。該等第三方絕對享有並有權保留任何此等利益或好處，而無需事先向你披露。</p> <p>15. 你參與本計劃的權利或獲得本計劃的任何獎賞、禮品或其他利益的資格不得轉</p>
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<p>15. Neither your right to participate in the Scheme nor your eligibility to receive any reward, gift or other benefit in respect of the Scheme may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>16. Nothing in these terms or the Scheme will deem, imply or suggest that a person or entity is acting as our agent or representative or otherwise soliciting business on our behalf.</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 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><b>20. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) “<b>Additional Interest</b>” has the meaning given to it in clause 4 of these terms.</p> <p>(b) “<b>Enhanced Savings Rate</b>” means the Hong Kong dollars savings rate of 1.5% p.a.</p> <p>(c) “<b>Enhanced Savings Rate Requirement</b>” has the meaning given to it in clause 4 of these terms.</p>	<p>移或分配給其他人、交換或轉換成任何其他利益或權利。</p> <p>16. 本計劃或其條款並未視作、暗示或表示任何人或實體為我們的代理或代表，或以其他方式代表我們招攬業務。</p> <p>17. 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>18. 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。</p> <p>19. 本計劃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><b>20. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) 「<b>額外利息</b>」具有本條款第 4 條賦予該詞的含義。</p> <p>(b) 「<b>額外活期存款年利率</b>」是指 1.5% 港元活期存款年利率。</p> <p>(c) 「<b>額外活期存款年利率要求</b>」具有本條款第 4 條賦予該詞的含義。</p> <p>(d) 「<b>完成</b>」是指當你收到 Mox 的通知，表示你已（按適用）：</p> <p>(i) 成功買賣港股或美股；</p> <p>(ii) 成功買入基金單位；及/或</p>
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<p>(d) “<b>Complete</b>” means you receive a notification from Mox stating that you have:</p> <ul style="list-style-type: none"> <li>(i) successfully bought or sold the Hong Kong stock(s) or U.S. stock(s);</li> <li>(ii) successfully bought the fund unit(s); and/or</li> <li>(iii) exchanged a currency in one of your account(s) in Mox to another currency or if applicable, you arrive at the screen on your Mox app stating that your remittance order has been confirmed,</li> </ul> <p>(whichever is applicable).</p> <p>(e) “<b>Completion Day</b>” has the meaning given to it in clause 6 of these terms.</p> <p>(f) “<b>Completion Period</b>” means the period beginning on the first day of any calendar month within the Scheme Period and ends on the last day of that calendar month (both dates inclusive).</p> <p>(g) “<b>Cumulative Amount</b>” has the meaning given to it in clause 4 of these terms.</p> <p>(h) “<b>FX Transaction</b>” has the meaning given to it in clause 4 of these terms.</p> <p>(i) “<b>Net Fund Transaction</b>” has the meaning given to it in clause 4 of these terms.</p> <p>(j) “<b>Scheme Period</b>” means the period beginning on 1 February 2024 and until further notice from Mox.</p> <p>(k) “<b>Stock Transaction</b>” has the meaning given to it in clause 4 of these terms.</p> <p>(l) “<b>Transaction Amount</b>” has the meaning given it in clause 5 of these terms.</p>	<p>(iii) 將你於 Mox 的其中一戶口中的貨幣兌換為另一種貨幣，或如適用，當你已在你的 Mox 應用程式內到達一個頁面顯示你的匯款指令已被確認。</p> <p>(e) 「<b>完成日</b>」具有本條款第 6 條賦予該詞的含義。</p> <p>(f) 「<b>完成期</b>」是指計劃期內任何曆月的第一天開始至該曆月的最後一天的期間（包括首尾兩天）。</p> <p>(g) 「<b>累積金額</b>」具有本條款第 4 條賦予該詞的含義。</p> <p>(h) 「<b>貨幣兌換交易</b>」具有本條款第 4 條賦予該詞的含義。</p> <p>(i) 「<b>淨基金交易</b>」具有本條款第 4 條賦予該詞的含義。</p> <p>(j) 「<b>計劃期</b>」是指由 2024 年 2 月 1 日起，直至 Mox 另行通知為止。</p> <p>(k) 「<b>股票交易</b>」具有本條款第 4 條賦予該詞的含義。</p> <p>(l) 「<b>成交金額</b>」具有本條款第 5 條賦予該詞的含義。</p> <p><b><u>港股交易、美股交易及基金交易的重要聲明</u></b></p> <ol style="list-style-type: none"> <li>1. 本文件不構成投資建議。</li> <li>2. 投資涉及風險。證券價格會波動，有時波動幅度會很大。證券價格可上升或可下跌，甚至可能變得毫無價值。本文件僅就投資方面提供概要資訊。有關我們的服務詳情及相關產品的性質和風險，</li> </ol>
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