

**Mox Invest Elite Invest Tier Promotion (October 2025) (the “Promotion”) Terms and Conditions**

1. These terms apply to the Promotion offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**” or “**our**”). 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 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.
3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
4. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.
5. If you (and subject to these terms):
  - (a) have a valid Mox Account opened in your name on or before 30 September 2025;
  - (b) are invited to register for the Promotion on our designated website (we reserve the right to select and invite customers to participate in the Promotion in our sole and absolute discretion);
  - (c) register for the Promotion on our designated website during the period beginning on 20 September 2025 and ending on 30 September 2025 (the “**Website Registration**”);
  - (d) register for the Promotion in the Mox app during the Challenge Period (the “**Mox app Registration**”);

**Mox Invest Elite 投資等級推廣活動 (2025年10月) (「本推廣」) 條款及細則**

1. 本條款適用於由 Mox Bank Limited (「**Mox**」或「**我們**」) 進行的本推廣。參與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、私隱政策聲明、一般條款及細則 (包括其所有附表), 其分別可於 Mox app 及 / 或我們的網站找到, 及我們可能向您提供的任何其他條款, 而該等條款將繼續一併適用於您與我們的關係及您就我們的產品及服務的使用。
3. 如本條款與我們任何其他的條款有任何不一致, 概以本條款為準。
4. 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。
5. 如您 (及受制於本條款) :
  - (a) 持有有效並以自己名義於 2025 年 9 月 30 日或之前開立的 Mox 戶口;
  - (b) 被邀請於指定網頁登記參加本推廣 (我們保留全權酌情決定選擇及邀請客戶參加本推廣) ;
  - (c) 於 2025 年 9 月 20 日至 2025 年 9 月 30 日期間在我們指定的網頁登記參加本推廣 (「**網頁註冊登記**」) ;
  - (d) 於挑戰期內, 在 Mox app 內登記參加本推廣 (「**Mox app 註冊登記**」) ;
  - (e) 於完成網頁註冊登記及 Mox app 註冊登記後, 在挑戰期內達到於 Mox 網站

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| <p>(e) after completing the Website Registration and Mox app Registration and during the Challenge Period, meet the Monthly Aggregate Transaction Volume or Holding Value of Funds requirements as set out in our 'Mox Invest Fees and Charges', which can be found in the Mox app and/or on our website; and</p> <p>(f) reach Elite Invest tier on Mox Invest at the time when we refresh your Invest tier on the last day of the Challenge Period,</p> <p>(collectively, the “<b>Elite Requirement</b>”) you will receive a cash reward of HKD10,000 (“<b>Elite Reward</b>”).</p> <p>6. We will determine:</p> <p>(a) the refresh time of your Invest tier in our sole and absolute discretion and display the refresh time in the Mox app or through any other communication channel; and</p> <p>(b) whether you have satisfied the Elite Requirement based on records held by us, which are final and conclusive in case of any discrepancy.</p> <p>7. We will deposit your Elite Reward into your Mox Account within 30 days following the day you satisfy the Elite Requirement.</p> <p>8. You can only participate in the Promotion once. You can only receive up to one Elite Reward after satisfying the Elite Requirement.</p> <p>9. The enrolment of the Promotion is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the quota usage or its continued availability.</p> <p>10. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> | <p>及 / 或 Mox app 內「Mox Invest 收費及手續費」中列出有關投資等級的每月總交易金額及 / 或基金持有價值的要求; 及</p> <p>(f) 於挑戰期的最後一日我們更新您的投資等級時達到 Mox Invest 的 Elite 投資等級,</p> <p>(以上條件合稱為「<b>Elite 等級要求</b>」) 您將獲得 HKD10,000 現金獎賞 (「<b>Elite 獎賞</b>」)。</p> <p>6. 我們:</p> <p>(a) 將保留唯一及絕對酌情決定您的投資等級更新時間及在 Mox app 內或其他通訊渠道顯示更新時間; 及</p> <p>(b) 將根據我們持有的紀錄決定您是否滿足 Elite 等級要求。如有任何差異, 任何此等決定均該視為最終決定並對您具有約束力。</p> <p>7. 我們將於您滿足 Elite 等級要求後的 30 天內將 Elite 獎賞存入至您的 Mox 戶口。</p> <p>8. 您只能參加本推廣一次。您只可在滿足 Elite 等級要求後, 獲得一次 Elite 獎賞。</p> <p>9. 本推廣的登記按我們唯一及絕對酌情權以先到先得的方式提供。我們不會通知您任何名額使用或供應的最新情況。</p> <p>10. 您只能在以下情況就本推廣獲得獎賞、禮品或其他利益:</p> |
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| <p>(a) you still hold a valid Mox Invest Account in your name when we attempt to give you the reward, gift or other benefit;</p> <p>(b) none of your accounts with Mox having been suspended or closed by you or us or in arrears or default; and</p> <p>(c) you satisfy any additional requirements we may specify from time to time.</p> <p>11. 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 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/or 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:</p> <p>(i) if we believe that 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 the proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity;</p> <p>(ii) if we believe that any part of the balances in your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or</p> <p>(iii) for any other reason we deem appropriate; and</p> <p>(d) make any decision in connection with the Promotion (including to refuse or</p> | <p>(a) 當我們向您發放獎賞、禮品或其他利益時，您必須仍然持有有效並以自己名義開立的 Mox Invest 戶口；</p> <p>(b) 您在 Mox 的任何戶口並未被您本人或我們暫停或關閉，也沒有拖欠或違約；及</p> <p>(c) 您滿足我們可能不時指定的任何額外要求。</p> <p>11. 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) 修訂或更改本推廣或本條款（包括本條款列出的任何日期或與本推廣有關的任何獎賞、禮品或其他利益及 / 或其現金價值）；</p> <p>(b) 暫停或終止本推廣或本條款；</p> <p>(c) 拒絕就本推廣向您提供任何獎賞、禮品或其他利益：</p> <p>(i) 如我們認為您於 Mox 的任何戶口是出於不當目的而開設的（例如試圖通過關閉和開立一個或多個 Mox 戶口來換取數項獎賞，禮品或其他利益）或您在 Mox 的任何戶口中的收益是任何非法、欺詐或異常活動的收益；</p> <p>(ii) 如我們認為您於 Mox 的戶口內任何資金部分是任何非法、欺詐或異常活動的收益；或</p> <p>(iii) 出於我們認為適當的任何其他理由；及</p> |
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| <p>suspend your participation in the Promotion).</p> <p>Any such decision shall be conclusive and binding on you.</p> <p>12. Without limiting anything in these terms, we may determine whether or not you can combine the Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine the Promotion with other offers or promotions in the Mox app and/or our website or through any other communication channels we may determine from time to time.</p> <p>13. <b>If you have received any reward, gift or other benefit in respect of the Promotion, and you subsequently close your Mox Account and Mox Invest Account (where applicable) within 12 months of when you opened it, we have the right to deduct an amount equal to the total value of the reward, gift or other benefit from your any of accounts with Mox.</b></p> <p>14. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>15. <b>To the extent permitted by laws and regulations:</b></p> <p>(a) <b>neither Mox nor any of 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 and its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought against Mox or its affiliates, shareholders or partners,</b></p> <p><b>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,</b></p> | <p>(d) 作出與本推廣相關的任何決定（包括拒絕或暫停您參與本推廣）。</p> <p>任何此等決定均該視為最終決定並對您具有約束力。</p> <p>12. 在不限制本條款的情況下，我們可以確定您是否可以將本推廣與我們不時提供的其他優惠或推廣一併使用。我們將在 Mox app 及 / 或我們網站或透過我們不時鑒定的任何其他通訊渠道通知您本推廣是否可以與其他優惠或推廣一併使用。</p> <p>13. <b>如您已收到與本推廣相關的任何獎賞、禮品或其他利益，而您隨後於您開戶後的 12 個月內結束您的 Mox 戶口及 Mox Invest 戶口（按適用），我們有權從您於 Mox 的任何戶口中扣除該獎賞、禮品或其他利益的總價值。</b></p> <p>14. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>15. <b>在法律及法規允許的範圍內，就您因參與本推廣或因本條款所致或引起的相關損失、損害賠償、訴訟、法律程序或索償（包括任何拒絕向您提供任何獎賞、禮品或其他利益的任何決定或您未能收取任何獎賞、獎品或其他利益）：</b></p> <p>(a) <b>Mox 或其任何關聯公司、股東或合作夥伴對您遭受的任何損失或損害賠償均不承擔任何責任；及</b></p> <p>(b) <b>您須使 Mox 及其關聯公司、股東及合作夥伴免於針對 Mox 或其關聯公司、股東或合作夥伴的所有法律行動、法律程序及索償，</b></p> |
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| <p>gift or other benefit) or these terms, unless:</p> <p>(y) any such loss, damages, action, proceeding or claim is due to; and</p> <p>(z) where such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,</p> <p><b>Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.</b></p> <p><b>This clause 15 continues after the expiry or termination of the Promotion or these terms.</b></p> <p>16. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time. We are entitled to retain any such benefit or advantage for our own account and benefit, absolutely, without having to make any prior disclosure to you.</p> <p>17. You acknowledge that third parties may receive payments (such as remuneration, commission and rebates) or other benefits or advantages from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time and such third parties are entitled to retain any such benefit or advantage for its own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>18. The Promotion does not constitute an offer, invitation or recommendation to any person to enter into any transaction.</p> <p>19. Neither your right to participate in the Promotion nor your eligibility to receive</p> | <p><b>除非該等損失、損害賠償、法律行動、法律程序或索償是：</b></p> <p><b>(y) 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</b></p> <p><b>(z) 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。</b></p> <p><b>本第 15 條在本推廣或本條款到期或終止後繼續有效。</b></p> <p>16. 您知悉第三方（包括我們的直接或間接股東）可能會向我們提供任何與本推廣有關的付款（例如津貼）或其他利益或好處。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，而無須事先向您披露。</p> <p>17. 您知悉第三方可能會直接或間接從我們獲得與本推廣有關的付款（例如報酬、佣金及回扣）或其他利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。該第三方可絕對享有並有權為自身保留任何此等利益或好處，而無須事先向您披露。</p> <p>18. 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>19. 您就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>20. 本推廣或本條款並不視作、暗示或表示任何人或實體為我們的代理或代表，或以其</p> |
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| <p>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.</p> <p>20. Nothing under these terms or the Promotion 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>21. A person who is not a party to these terms has no right to enforce or enjoy the benefit of any of these terms pursuant to the Contracts (Rights of Third Parties) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>22. 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>23. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p><b>24. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "<b>Challenge Period</b>" means the period beginning on 1 October 2025 and ending on 31 October 2025 (both dates inclusive).</p> <p>(b) "<b>Elite Requirement</b>" has the meaning given in clause 5 of these terms.</p> <p>(c) "<b>Elite Reward</b>" has the meaning given in clause 5 of these terms.</p> | <p>他方式代表我們招攬業務。</p> <p>21. 除本條款另有所指，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。</p> <p>22. 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>23. 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><b>24. 定義</b></p> <p>以下定義具有以下含義：</p> <p>(a) 「<b>挑戰期</b>」是指 2025 年 10 月 1 日至 2025 年 10 月 31 日的期間（包括首尾兩日）。</p> <p>(b) 「<b>Elite 等級要求</b>」具有本條款第 5 條賦予該詞的含義。</p> <p>(c) 「<b>Elite 獎賞</b>」具有本條款第 5 條賦予該詞的含義。</p> <p>(d) 「<b>Mox app 註冊登記</b>」具有本條款第 5(d)條賦予該詞的含義。</p> <p>(e) 「<b>網頁註冊登記</b>」具有本條款第 5(c) 條賦予該詞的含義。</p> <p><b><u>重要提示</u></b></p> <p>1. 投資涉及風險。證券（包括構成您的投資組合的投資基金單位）價格會波動，有時波動幅度會很大。在最壞的情況下，您可</p> |
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| <p>(d) “<b>Mox app Registration</b>” has the meaning given in clause 5(b) of these terms.</p> <p>(e) “<b>Website Registration</b>” has the meaning given in clause 5(b) of these terms.</p>   | <p>能損失全部的投資的款項。任何投資的表現及回報並非有保證的。</p>  |
| <p><b><i>Important Notes</i></b></p> <ol style="list-style-type: none"> <li>Investment involves risks. The prices of securities (including any investment funds units constituting a portfolio) fluctuate, sometimes dramatically, and the worst case may result in loss of your entire investment amount. The performance and return of any investments are not guaranteed.</li> <li>Past performance is not indicative of future performance. You should refer to the offering documentation of the product(s) for detailed information (including risk factors) prior to investing in the product(s).</li> <li>Crypto and Crypto-related products are highly complex products that carry a significant level of risk and may not be suitable for all investors.</li> <li>Derivatives products are different from conventional investments and may involve different risks. Derivatives products may not be suitable for all investors.</li> <li>You should consider your own investment objectives, investment experience, financial situation, and risk tolerance level and carefully read the Mox Invest Terms and Conditions (including relevant risk disclosures) before making any investment decision.</li> <li>If you have any queries on the nature and risks involved in the information displayed on this document and the relevant product(s) and services, you should seek advice from independent advisers, such as legal, tax, financial and accounting advisers.</li> </ol> | <ol style="list-style-type: none"> <li>過往表現並不反映將來表現。在作出任何投資決定前，您應參閱相關產品的銷售文件以了解詳細資訊（包括風險因素）。</li> <li>加密貨幣或加密貨幣相關產品是非常複雜的產品，涉及很高的風險並可能不適合所有投資者。</li> <li>衍生產品與傳統的投資產品不同，具有不同的特性及風險並可能不適合所有投資者。</li> <li>在作出任何投資決定前，您應考慮自己的投資目標、投資經驗、財務狀況及風險承受能力，並仔細閱讀 Mox Invest 條款及細則（包括相關風險披露聲明）。</li> <li>如您對本文件所載的資料及相關產品及服務的性質及風險有任何疑問，應獲取獨立顧問的意見，例如法律、稅務、財務及會計顧問。</li> <li>本文件所載的資料僅供香港居民使用，並不應被視為於任何司法管轄區內的分銷、要約銷售或招攬購買任何證券的行為，而該等行為根據該等任何司法管轄區屬的法律是屬違法的。如您身處香港境外，我們可能無權在您的所在或居住國家或地區向您提供產品及服務。</li> <li>本文件並不構成任何投資意見、以投資產品或服務的銷售為目的，或與投資產品或服務的銷售相關的任何要約、招攬、建議或保證。</li> <li>本文件內容的編寫並沒有根據任何人士或</li> </ol> |

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