

**Instant Loan Asia Miles Flash Offer (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 (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. Without limiting clause 2 of these terms, these terms must also be read together with the Cathay Membership Account – Mox Registration Terms and Conditions (“**Registration Terms**”) which can be found in the Mox app and/or our website.
4. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
5. Unless the context requires otherwise, capitalised terms used in these terms have the same meanings given to them in our General Terms and Conditions.
6. If:
  - (a) you do not have any outstanding Instant Loan(s) with Mox, or all your Instant Loan(s) with Mox have been repaid in full and closed on 15 May 2024;
  - (b) you have a valid Cathay Membership Account in your name which you have registered with Mox in accordance with the Registration Terms;
  - (c) during the Promotion Period, you apply for an Instant Loan on Mox

**「即時借」亞洲萬里通里數限時優惠（「本推廣」）條款及細則**

1. 本條款適用於 Mox Bank Limited（「**Mox**」或「**我們**」）進行的本推廣。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、私隱政策聲明、一般條款及細則（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，而該等條款繼續適用於你與我們的關係及你就我們的產品及服務的使用。
3. 在不限制本條款第 2 條的情況下，本條款須與國泰會員賬戶 – Mox 註冊條款及細則（「**註冊條款**」）（可於 Mox 應用程式及/或我們的網站找到）一併閱讀。
4. 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。
5. 除非本條款另有所指，否則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。
6. 如果：
  - (a) 於 2024 年 5 月 15 日，你在 Mox 沒有任何未償還的「即時借」，或你在 Mox 的所有「即時借」已全數償還並關閉；
  - (b) 你持有有效並以自己名義登記的國泰會員賬戶，並已根據我們的註冊條款 Mox 註冊；

<p>Credit of an amount of at least HKD20,000; and</p> <p>(d) your application for an Instant Loan, as described under clause 6(c) of these terms, is approved by us on or before 17 June 2024 (an “<b>Eligible Instant Loan</b>”),</p> <p>subject to these terms, you will receive the Reward which will be delivered to your Cathay Membership Account on or before 31 July 2024.</p> <p>7. The number of Rewards to be provided under the Promotion is subject to a quota of 5,000 rewards. The Promotion Period will end on the earlier of the last day of that period and when 5,000 customers have been successfully approved for an Eligible Instant Loan. The provision of the Rewards 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 of the Promotion or its continued availability.</p> <p>8. 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>9. If you are eligible to receive the Reward, we will let AML know using your Membership Information, so that AML can deliver the Reward to your Cathay Membership Account. We are not responsible for the delivery of the Reward to your Cathay Membership Account and will not be liable for any failure or delay in the delivery of your Reward (or any part of it) to your Cathay Membership Account.</p> <p>10. From time to time, we may require you to provide additional information in connection with your Cathay Membership Account to maintain its registration with Mox and/or to facilitate the delivery of any Reward you may be eligible to receive</p>	<p>(c) 在推廣期期內，你以 Mox Credit 申請一項金額為不少於港幣 20,000 元的「即時借」；及</p> <p>(d) 你的「即時借」（如本條款第 6(c)條所述）申請於 2024 年 6 月 17 日或之前經我們成功批核（「合資格即時借」），</p> <p>受制於本條款，你將於 2024 年 7 月 31 日或之前獲得獎賞並存入至你的國泰會員賬戶。</p> <p>7. 本推廣的獎賞名額為 5,000 份。推廣期將於該期間的最後一天或屆時 5,000 名客戶成功獲批核合資格「即時借」當天結束（以較早者為準）。獎賞名額的供應，按我們絕對酌情權，以先到先得的方式提供。我們不會通知你本推廣的名額使用或持續供應的最新情況。</p> <p>8. 「即時借」申請由 Mox 根據其持有的「即時借」申請紀錄（如有任何差異，以 Mox 的紀錄為準）按其絕對酌情權而作出最終決定。</p> <p>9. 如果你合資格獲得獎賞，我們將通知亞洲萬里通並提供你的會員資料，以便亞洲萬里通將獎賞存入你的國泰會員賬戶。我們不負責將獎賞存入你的國泰會員賬戶，亦不會就你的獎賞（或其任何部分）未能或延遲存入你的國泰會員賬戶承擔任何責任。</p> <p>10. 我們可能不時要求你提供與你的國泰會員賬戶有關的額外資料，以維持你於 Mox 的國泰會員賬戶登記及/或以便交付你就本推</p>
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<p>pursuant to the Promotion. We will notify you of any such requirements from time to time.</p> <p>11. It is your responsibility to ensure the accuracy and completeness of the information that you provide to us. If any information that you provide to us (including any Membership Information) is inaccurate and/or incomplete, we may not be able to register your Cathay Membership Account with us, you may not be eligible to receive the Reward and/or the Reward (or any part of it) may not be delivered to your Cathay Membership Account.</p> <p>12. You can only participate in the Promotion once. You can only receive the Reward once.</p> <p>13. You will receive the reward, gift or any other benefit in respect of the Promotion, only if:</p> <p>(a) you hold a valid Mox Account and Mox Credit in your name when we attempt to give you the reward, gift or other benefit, with that Mox Account and Mox Credit not having been suspended or closed by you or us or in arrears or default;</p> <p>(b) your Eligible Instant Loan is still valid and active and has not been repaid or closed when we attempt to give you the reward, gift or other benefit;</p> <p>(c) you hold a valid Cathay Membership Account in your name which has been registered with Mox in accordance with the Registration Terms; and</p> <p>(d) you satisfy any additional requirements we may specify from time to time.</p> <p>14. We reserve the right at any time, without notice or reason and in our sole discretion, to:</p>	<p>廣合資格獲得的任何獎賞。我們將不時通知你任何此類要求。</p> <p>11. 你有責任確保你提供給我們的資料的準確性和完整性。如果你向我們提供的任何資料 (包括任何會員資料) 有任何不準確及/或不完整之處, 我們可能無法於 Mox 註冊你的國泰會員賬戶、你可能沒有資格獲得獎賞, 及/或獎賞 (或其任何部分) 可能無法存入你的國泰會員賬戶。</p> <p>12. 你只可參加本推廣一次。你只能獲得獎賞一次。</p> <p>13. 你只能在以下情況有資格獲得本推廣的任何獎賞、禮品或任何其他利益:</p> <p>(a) 當我們試圖發放獎賞、禮品或其他利益給你時, 你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 並未被你本人或我們暫停或關閉, 也沒有拖欠或違約;</p> <p>(b) 在我們試圖向你發放獎賞、禮品或其他利益給你時, 你的合資格即時借仍然有效並且尚未償還或關閉;</p> <p>(c) 你持有有效並以自己名義登記的國泰會員賬戶, 並已根據註冊條款於 Mox 註冊; 及</p> <p>(d) 你滿足我們不時指定的任何其他要求。</p> <p>14. 我們保留全權酌情決定, 而無需通知或提供理由的情況下, 隨時:</p>
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<p>(a) change, modify, suspend or terminate the Promotion or these terms (including any dates set out in these terms, 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 for any 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>15. If any dispute arises in connection with the Promotion, our decision is final.</p> <p><b>16. 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 by or 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, gift or other benefit) or these terms, unless:</b></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、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) 根據任何 Mox 認為適當的理由，拒絕向你提供本推廣的任何獎賞、禮品或其他利益；及</p> <p>(d) 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 優惠或推廣結合使用）。</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>15. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p><b>16. 在法律及法規允許的範圍內，就你因參與本推廣或本條款所致或相關的損失、損害賠償、法律行動、法律程序或索償（包括任何不向你提供獎賞、禮品或其他利益的決定或你未能獲得任何獎賞、禮品或其他利益）：</b></p> <p>(a) <b>Mox 或任何其關聯公司、股東或合作夥伴對你蒙受的任何損失或損害賠償均不承擔任何責任；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 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> <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>
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<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 16 continues after the termination of these terms.</b></p> <p>17. 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 Promotion. 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>18. 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 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>19. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>20. Neither your right to participate in the Promotion nor your eligibility to receive any reward, gift or other benefit in respect of the Promotion may be transferred or assigned</p>	<p>(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</p> <p>(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引致。</p> <p><b>本第 16 條在本條款到期或終止後繼續有效。</b></p> <p>17. 你知悉第三方（包括我們的直接或間接股東）可能向我們提供與本推廣有關的付款（例如津貼）和其他利益或好處。任何此等利益或好處的性質、金額及計算方法可不時更改。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>18. 你知悉第三方可直接或間接從我們獲得與本推廣相關的付款（例如報酬、佣金和回扣）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，而無需事先向你披露。</p> <p>19. 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>20. 你不得將參與本推廣的權利或獲得任何獎賞、禮品或其他利益的資格轉讓或分配給任何其他人，或交換或轉換為任何其他利益或權利。</p> <p>21. 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>
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<p>to any other person or exchanged or converted into any other benefit or right.</p> <p>21. 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>22. The Reward is supplied by AML and its use is subject to terms and conditions issued by AML. We are not the supplier of the Reward (or any part of it). The Mox Disclaimer (which can be found on our website) applies in respect of the Reward.</p> <p>23. The Cathay Membership Programme (including your Cathay Membership Account) and Asia Miles are subject to terms and conditions issued by AML.</p> <p>24. If you have any questions regarding:</p> <p>(a) the Promotion, please contact our Customer Care Team; and</p> <p>(b) the Cathay Membership Programme, please contact Cathay's customer service team via +852 2747 3333.</p> <p>25. A person who is not a party to these terms has no rights 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>26. 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>27. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p>	<p>22. 獎賞由亞洲萬里通公司提供，其使用受亞洲萬里通公司發佈的條款及細則約束。我們並非獎賞（或其任何部分）之供應商。Mox 免責聲明（可於我們的網站找到）適用於獎賞。</p> <p>23. 國泰會員計劃（包括你的國泰會員賬戶）及亞洲萬里通里數受亞洲萬里通的條款及細則約束。</p> <p>24. 如你對下列有任何疑問：</p> <p>(a) 有關本推廣，請聯絡我們的顧客服務團隊；及</p> <p>(b) 有關國泰會員計劃，請致電 +852 2747 3333 與國泰客戶服務部聯絡。</p> <p>25. 除本條款另有列出外，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。</p> <p>26. 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管限及詮釋。各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>27. 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>28. 借定唔借？還得到先好借！</p> <p>29. <b>定義</b></p> <p>以下定義於本條款內具有以下的含義：</p>
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28. To borrow or not to borrow? Borrow only if you can repay!

### 29. Definitions

The following capitalised terms have the meanings set out below:

- (a) “**AML**” means Asia Miles Limited.
- (b) “**Asia Miles**” has the meaning given in the Registration Terms.
- (c) “**Cathay**” means Cathay Pacific Airways Limited.
- (d) “**Cathay Membership Account**” has the meaning given in the Registration Terms.
- (e) “**Cathay Membership Programme**” has the meaning given in the Registration Terms.
- (f) “**Eligible Instant Loan**” has the meaning given in clause 6(d) of these terms.
- (g) “**Promotion Period**” means, subject to clause 7 of these terms, the period beginning on 16 May 2024 and ending on 16 June 2024 (both dates inclusive).
- (h) “**Reward**” means 2,000 Asia Miles.
- (i) “**Registration Terms**” has the meaning given in clause 3 of these terms.

Last updated: 16 May 2024

- (a) 「**亞洲萬里通**」是指亞洲萬里通有限公司。
- (b) 「**亞洲萬里通里數**」具有註冊條款賦予的含義。
- (c) 「**國泰**」是指國泰航空有限公司。
- (d) 「**國泰會員賬戶**」具有註冊條款賦予的含義。
- (e) 「**國泰會員計劃**」具有註冊條款賦予的含義。
- (f) 「**合資格即時借**」具有本條款第 6(d) 條賦予的含義。
- (g) 「**推廣期**」是指受制於本條款第 7 條，2024 年 5 月 16 日至 2024 年 6 月 16 日（包括首尾兩日）。
- (h) 「**獎賞**」指 2,000 亞洲萬里通里數。
- (i) 「**註冊條款**」具有本條款第 3 條賦予的含義。

最後更新日期：2024 年 5 月 16 日