



Mox Invest Cash Reward Promotion (the "Promotion") Terms and Conditions

- 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. 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 the Cash Reward(s) that correspond to your Cumulative Amount (as defined below) as at the end of 30 April 2024 or the last day of the Promotion Period, as set out in the Cash Rewards Table, if (and subject to these terms):
 - (a) during the Promotion Period, you 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"); and
 - (ii) net purchase of fund unit(s) (a "Net Fund Transaction");
 - (b) you are amongst the first 20,000 Mox customers to Complete such transaction(s) with Transaction Amounts that total (the "Cumulative Amount") at least HKD10,000 (the "Quota"); and

Mox Invest 現金獎賞推廣(「本推廣」) 條款及細則

- 1. 本條款適用於 Mox Bank Limited (「**Mox**」或「**我們**」) 提供的本推 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(包括其所有附表)(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. 如果你完成以下要求(受制於本條款),你將會獲得按照現金獎賞表中所列截至2024年4月30日或推廣期的最後一天結束時的累積金額(定義如下)相應的現金獎賞:
 - (a) 在推廣期内, 你經 Mox 完成以下一個或多個交易:
 - (i) 買賣港股或美股 (「**股票交易**」);及
 - (ii) 淨買入基金單位 (「**淨基金交 易**」);





(c) your Cumulative Amount for all such transaction(s) Completed during the Promotion Period is at least HKD10,000 or HKD50,000 by the end of 30 April 2024 or the last day of the Promotion Period.

The above is referred to as the "Investment Requirement". We will deposit your Cash Reward(s) into one of your savings accounts with Mox on or before 31 May 2024, after you satisfy the Investment Requirement.

- 5. The "Transaction Amount" means:
 - (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.

Without limiting the above:

- (i) for any order that is placed in the Promotion Period but is executed after the last day of the Promotion Period, the Transaction Amount of that Stock Transaction will not be included in the Cumulative Amount;
- (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 day of the Promotion Period, the Transaction Amount will be included in the Cumulative Amount; and
- (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; and
- (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

- (b) 你是首 20,000 位完成這些交易的 Mox 客戶中之其中一位,並且你完 成的這些交易的成交金額總和(「**累 積金額**」)累計至少港幣 10,000 元 (「**名額**」);及
- (c) 你於推廣期內完成的所有這些交易的 累積金額,須於2024年4月30日 或於推廣期的最後一天結束時累計至 少為港幣10,000元或港幣50,000 元。

(上述條件合稱為「**投資要求**」)。在 你滿足投資要求後,我們將在 2024 年 5 月 31 日或之前將你的現金獎賞存入你於 Mox 的其中一個活期存款戶口。

- 5. 「**成交金額**」是指:
 - (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「交易金額」,不包括任何適用 的收費及手續費。

在不限制上述的情况下:

- (i) 推廣期內發出而不在推廣期內執 行的指令,該股票交易的成交金 額不會計算入累積金額;
- (ii) 推廣期內的第一日的香港時間 0 時 0 分 0 秒至 5 時 0 分 0 秒之間 執行的美股股票交易,該成交金 額將計入累積金額;及
- (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;及





rate that we determine as applicable) *minus* the total amount in Hong Kong 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).

Without limiting the above:

- (i) for Net Fund Transaction(s) that are Completed at any time on a calendar day during the Promotion Period, the Transaction Amounts for those Net Fund Transaction(s) will be deemed to have been acquired as at 23:59:59 Hong Kong time of that calendar day;
- (ii) to the extent that the Transaction Amount for a Net Fund Transaction(s) is negative during the Promotion Period, the Transaction Amount will be deemed to be HKD0 in respect of its contribution to the Cumulative Amount; and
- (iii) for any order that is placed in the Promotion Period but is executed after the Promotion Period, the relevant amount for that order will not be included in the Cumulative Amount.
- 6. You can only participate in the Promotion once. You can only receive:
 - (a) one First Tier Reward; or
 - (b) one First Tier Reward and one Second Tier Reward.

after satisfying the Investment Requirement in this Promotion.

7. We will determine whether you have met the Investment Requirement as of 23:59:59 Hong Kong time on 30 April 2024 and the last day of the Promotion Period. Our determination will be based on the records (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「投資金額」*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款項。

在不限制上述的情況下:

- (i) 於在推廣期內任何一個曆日完成 的淨基金交易,這些淨基金交易 的成交金額將被視為在當天的香 港時間 23 時 59 分 59 秒獲得;
- (ii) 如果推廣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;及
- (iii) 任何在一個推廣期內發出而不在 推廣期內執行的指令,該指令的 金額不會計入累積金額。
- 你只能參加本推廣一次。在滿足本推廣中的投資要求後,你只能獲得:
 - (a) 一次第一重獎賞; 或
 - (b) 第一重獎賞及第二重獎賞各一次。
- 7. 我們將決定你是否於 2024 年 4 月 30 日 及推廣期內最後一日的香港時間 23 時 59 分 59 秒滿足投資要求。我們將根據 我們持有的紀錄決定你是否滿足投資要 求,任何此等決定均該視為最終決定並 對你具有約束力。





held by us and will be considered final and conclusive.

- 8. The number of Mox customers who are entitled to the Cash Reward(s) in respect of the Promotion is subject to the Quota. The distribution of the Cash 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 or its continued availability.
- 9. You will receive the Cash Reward in respect of the Promotion only if:
 - (a) you hold a valid Mox Account in your name when Mox attempts to give the Cash Reward: and
 - (b) none of your accounts with Mox have been suspended or closed by you or us or are in arrears or default.
- 10. We reserve the right, at any time, without notice or reason and in our sole and absolute discretion, to:
 - (a) change or modify the Promotion or these terms (including changing any dates set out in these terms, any applicable exchange rate or any reward, gift or other benefit in respect of the Promotion and its monetary value); and
 - (b) suspend or terminate the Promotion or these terms; and
 - (c) refuse to give you any reward, gift or other benefit in respect of the Promotion:
 - (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

- 8. 合資格獲得本推廣的現金獎賞的 Mox 客 戶數量受名額限制。現金獎賞的派發按 我們絕對酌情灌,以先到先得的方式提 供。我們不會通知你任何名額使用或供 應的最新情況。
- 9. 你只在以下情況下方可獲得與本推廣有關的現金獎賞:
 - (a) 當 Mox 發放現金獎賞給你時, 你必 須持有有效並以自己名義開立的 Mox 戶口; 及
 - (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。
- 10. 我們保留全權酌情決定,恕不另行提供通知或理由,隨時:
 - (a) 修訂或更改本推廣或本條款(包括本條款內指定的任何日期、任何適用的 匯率或與本推廣及/或其貨幣價值有 關的任何獎賞,禮品或其他利益);
 - (b) 暫停或終止本推廣或本條款;及
 - (c) 拒絕就本推廣向你提供任何獎賞, 禮 品或其他利益:
 - (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 戶口以獲得多個獎賞、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





- proceeds of any illegal, fraudulent or abnormal activity; or
- (ii) for any other reason we deem appropriate; and
- (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 promotion).

Any such decision shall be conclusive and binding on you.

- 11. If any dispute arises in connection with the Promotion, our decision is final.
- 12. To the extent permitted by laws and regulations:
 - (a) neither Mox nor its affiliates, shareholders or partners shall be responsible for any loss or damages suffered by you; and
 - (b) you shall release Mox, its affiliates, shareholders and partners from all actions, proceedings and claims which may be brought against Mox, its affiliates or shareholders or partners,

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:

- (i) any such loss, damages, action, proceeding or claim is due to; and
- (ii) such loss, damages, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,

- (ii) 基於我們認為合理的任何其他原 因;及
- (d) 在本推廣中作出任何決策(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推廣一併使 用)。

任何此等決定均被視為最終決定並對你具有約束力。

- 11. 如有任何有關本推廣的爭議,我們保留 最終決定權。
- 12. 在法律及法規允許的範圍內,就你因參 與本推廣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):
 - (a) 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) 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 司、股東或合作夥伴的所有法律行 動、法律程序及索償。

除非該等損失、損害賠償、訴訟、法律 程序或索償是:

(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





Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default.

This clause 12 continues after the expiration or termination of these terms or the Promotion.

- 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 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.
- 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 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.
- 15. 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 to any other person or exchanged or converted into any other benefit or right.
- 16. Nothing in 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.
- 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)

(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。

本第 12 條在本條款或本推廣終止後仍會 繼續有效。

- 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推廣相關 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。
- 14. 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、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。
- 15. 你參與本推廣的權利或獲得本推廣的任何獎賞、禮品或其他利益的資格不得轉移或分配給其他人、交換或轉換成任何其他利益或權利。
- 16. 本推廣或其條款並未被視作、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。
- 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。





Ordinance (Cap. 623) other than as set out in these terms.

- 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.
- 19. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.

20. Definitions

The following capitalised terms have the meanings set out below:

- (a) "Cash Reward" means each of the cash rewards set out in the Cash Rewards Table.
- (b) "Cash Rewards Table" means the following table in respect of the Cumulative Amounts and Cash Rewards:

Cumulative Amount (HKD)	Cash Reward (HKD)
10,000	200 (the "First Tier Reward")
50,000	800 (the "Second Tier Reward")

(c) "Complete" means you receive a notification from Mox stating that you have:

- 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。
- 19. 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。

20. 定義

以下定義具有以下含義:

- (a) 「**現金獎賞**」是指現金獎賞表中所列 的每項以現金形式發放的獎賞。
- (b) 「**現金獎賞表**」是指以下有關累積金額及現金獎賞的列表:

累積金額	現金獎賞
(港幣)	(港幣)
10,000	200
	(「 第一重獎
	賞」)
50,000	800
	(「 第二重獎
	賞」)

- (c) 「完成」是指當你收到 Mox 的通知, 表示你已(按適用):
 - (i) 成功買賣港股或美股;及/或
 - (ii) 成功買入基金單位。





- (i) successfully bought or sold the Hong Kong stock(s) or U.S. stock(s); and/or
- (ii) successfully bought the fund unit(s).
- (d) "Cumulative Amount" has the meaning given to it in clause 4(b) of these terms.
- (e) "Investment Requirement" has the meaning given to it in clause 4 of these terms.
- (f) "Net Fund Transaction" has the meaning given to it in clause 4(a)(ii) of these terms.
- (g) "Promotion Period" means the period beginning on 1 March 2024 and ending on 30 April 2024 (this end date is extended to 19 May 2024) (both dates inclusive).
- (h) "Quota" has the meaning given to it in clause 4(b) of these terms.
- (i) "Stock Transaction" has the meaning given to it in clause 4(a)(i) of these terms.
- (j) "Transaction Amount" has the meaning given it in clause 5 of these terms.

Important Disclaimer for Hong Kong Stock Transaction(s), U.S. Stock Transaction(s) and Fund Transaction(s)

- The document does not constitute investment advice.
- 2. Investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. This document provides summary level information only in respect of investments. Please refer to the Mox Invest Terms and Conditions (including relevant risk disclosures) for more details of our services

- (d) 「**累積金額**」具有本條款第 4(b)條賦 予該詞的含義。
- (e) 「**投資要求**」具有本條款第 4 條賦予 該詞的含義。
- (f) 「**淨基金交易**」具有本條款第 4(a)(ii)條賦予該詞的含義。
- (g) 「推廣期」是指 2024 年 3 月 1 日至 2024 年 4 月 30 日 (此推廣完結日 已改為 2024 年 5 月 19 日) (包括 首尾兩日)。
- (h) 「**名額**」具有本條款第 4(b)條賦予該 詞的含義。
- (i) 「**股票交易**」具有本條款第 4(a)(i)條 賦予該詞的含義。
- (j) 「**成交金額**」具有本條款第 5 條賦予 該詞的含義。

港股交易、美股交易及基金交易的重要聲明

- 1. 本文件不構成投資建議。
- 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, 請參閱 Mox Invest 條款及細則(包括相 關風險披露)及銷售文件。
- 3. 在作出任何投資決定前, 你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 條款及細則和風險披露聲明。





- as well as the offering documents for the nature and risks of the relevant products.
- You should consider your own investment objectives, investment experience, financial situation, and risk tolerance level and carefully read the Mox Invest Terms and Conditions and Risk Disclosure Statements before making any investment decision.
- This document does not constitute any offer, solicitation, recommendation or guarantee in respect of, or for the purpose of, the sale of any investment products or services.
- 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 an independent financial adviser.
- 6. The information contained in this document is intended for Hong Kong residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any security in any jurisdiction where such activities would be unlawful pursuant to the laws of such jurisdiction. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services in the country or region you are located or resident in.
- 7. Mox Bank Limited is not affiliated with Allianz Global Investors Asia Pacific Limited.
- This document is issued by Mox Bank Limited. The contents of this document have not been reviewed by the Securities and Futures Commission of Hong Kong (the "SFC").

Mox Bank Limited is a SFC Registered Institution (CE number: BNO808)

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- 4. 本文件並不構成任何以投資產品或服務 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。
- 5. 如你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 獨立財務顧問的意見。
- 6. 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。如你身處香港 境外,我們可能無權在你的所在或居住 國家或地區向你提供產品及服務。
- 7. Mox Bank Limited 與安聯環球投資亞太 有限公司沒有任何附屬關係。
- 8. 本文件由 Mox Bank Limited 發行。本文件内容未經香港證券及期貨事務監察委員會(「證監會」)審閱。

Mox Bank Limited 為證監會註冊機構(中央編號: BNO808)

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