



### Mox Upfront Interest Time Deposit Promotion (April – May 2024) (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. 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 have the same meanings given to them in our General Terms and Conditions.
4. If you open an Eligible Time Deposit Account during the Promotion Period, subject to these terms, you will receive interest, equal to the amount you would have been entitled to receive had you held the relevant time deposit in the Eligible Time Deposit Account until its maturity, on the date that you open the Eligible Time Deposit Account (“**Upfront Interest**”). We will display the amount of Upfront Interest you may be entitled to receive prior to you opening the Eligible Time Deposit Account and will deposit the Upfront Interest into your Mox Account once the Eligible Time Deposit Account has been opened.
5. For the avoidance of doubt, other than the Upfront Interest, you are not entitled to receive any additional interest or other payments in respect of any Eligible Time Deposit Account, whether during the time the relevant time deposit is held in the

### Mox 預付利息定期存款優惠 (2024 年 4 月至 5 月) (「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、一般條款及細則 (分別可於 Mox 應用程式及/或我們的網站找到) 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任何產品及服務的使用。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。
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. 如你於推廣期內開立合資格定期存款戶口, 受制於本條款, 你將於開立合資格定期存款戶口當天, 收到相等於你可於該定期存款到期日時收到的利息金額 (「**預付利息**」)。我們將在你開立合資格定期存款戶口前顯示你可能有權收到的預付利息, 並在開立合資格定期存款戶口後將預付利息存入你的 Mox 戶口。
5. 為免生疑問, 除預付利息外, 不論於合資格定期存款戶口的存款期間或到期日時, 你均無權就任何合資格定期存款戶口收取任何額外利息或其他款項。
6. **如你收到預付利息, 及後在有關合格定期存款戶口的到期日前提早提取該定期存款, 我們將從該定期存款本金中扣除相當於預付利息的金額, 然後再將餘下金額存**

<p>Eligible Time Deposit Account or upon its maturity.</p> <p>6. <b>If you receive the Upfront Interest and you subsequently withdraw the relevant time deposit from the Eligible Time Deposit Account before its maturity, we will deduct an amount equal to the Upfront Interest from the principal amount of the time deposit prior to us releasing the proceeds to your Mox Account.</b></p> <p>7. You will receive the reward, gift or any other benefit, or be entitled to retain the reward, gift or any other benefit received, in respect of the Promotion, only if:</p> <p>(a) you hold a valid Mox Account in your name throughout the Promotion Period, with that Mox Account not having been suspended or closed by you or us or in arrears or default; and</p> <p>(b) you satisfy any additional requirements we may specify from time to time.</p> <p>8. 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 part of the time deposit in any Eligible Time Deposit Account are the proceeds of any illegal, fraudulent or abnormal activity; or</p>	<p><b>入給你的 Mox 戶口。</b></p> <p>7. 你只能在以下情況獲得本推廣的獎賞、禮品或其他利益：</p> <p>(a) 當我們向你發放獎賞、禮品或其他利益時，你必須持有有效並以自己名義開立的 Mox 戶口且該 Mox 戶口並未被你本人或我們暫停或關閉，也沒有拖欠或違約；及</p> <p>(b) 你滿足我們可能不時指定的任何額外要求。</p> <p>8. 我們保留絕對酌情權決定，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) 拒絕就本推廣向你提供任何獎賞、禮品或其他利益：</p> <p>(i) 如我們認為任何合資格定期存款戶口的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</p> <p>(ii) 出於我們認為適當的任何其他理由；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一併使用）。</p>
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<p>(ii) 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>9. If any dispute arises in connection with the Promotion, our decision is final.</p> <p>10. <b>To the extent permitted by laws and regulations:</b></p> <p>(a) neither Mox nor its affiliates, shareholders and partners shall be responsible for any loss or damages suffered by you; and</p> <p>(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,</p> <p>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 such loss, damages action, proceeding or claim is due to Mox's or its affiliates', shareholders' or partners' negligence, fraud or wilful default and only to the extent such loss, damages, action, proceeding or claim is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p> <p><b>This clause 10 continues after the expiry or termination of the Promotion</b></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>9. 如有任何有關本推廣的爭議，我們保留最終決定權。</p> <p>10. <b>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、損害、訴訟、法律程序或索償（包括任何我們不向你提供任何獎賞、禮品或其他利益的決定或你未能獲得任何獎賞、獎品或其他利益）：</b></p> <p>(a) <b>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></p> <p>(b) <b>你須使 Mox 及其關聯公司及股東免於針對 Mox、其關聯公司或股東的所有訴訟、法律程序及索償，</b></p> <p><b>惟就直接及純粹因 Mox、其關聯公司或股東的疏忽、欺詐行為或故意失責而引致的損失、訴訟、法律程序或索償而該等損失、訴訟、法律程序或索償是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除外。</b></p> <p><b>本第 10 條在本推廣或本條款到期或終止後繼續有效。</b></p> <p>11. 你知悉第三方（包括我們的直接或間接股東）可能向我們提供任何與本推廣有關的付款（例如津貼）及其他利益或好處。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>
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<p><b>or these terms.</b></p> <p>11. 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>12. 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 benefit or advantages for its own account and benefit, absolutely, without having to make any prior disclosure to you.</p> <p>13. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>14. 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.</p> <p>15. 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>16. 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</p>	<p>12. 你知悉第三方可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）及其他利益或好處。任何此等利益或好處的性質、金額及計算方法可隨時更改。該第三方絕對享有及保留任何此等利益或好處，而不必事先向你披露。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>13. 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>14. 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其他人、或交換或轉換成任何其他利益或權利。</p> <p>15. 本推廣或本條款並未視作、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>16. 除本條款另有列出外，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。</p> <p>17. 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>18. 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>19. 定義</b></p> <p>以下定義具有以下含義：</p>
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<p>Contracts (Rights of Third Parties) Ordinance (Cap. 623), other than as set out in these terms.</p> <p>17. 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>18. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.</p> <p><b>19. Definitions</b></p> <p>The following capitalised terms have the meanings set out below:</p> <p>(a) "<b>Eligible Time Deposit Account</b>" means a Time Deposit Account with a tenor of 6 months, 12 months or 24 months.</p> <p>(b) "<b>Promotion Period</b>" means, the period beginning on 1 April 2024 and ending on 31 May 2024 (both dates inclusive).</p> <p>(c) "<b>Upfront Interest</b>" has the meaning given in clause 4 of these terms.</p> <p>Last updated: 1 April 2024</p>	<p>(a) 「<b>合資格定期存款戶口</b>」指6個月、12個月或24個月的定期存款戶口。</p> <p>(b) 「<b>推廣期</b>」指自2024年4月1日起至2024年5月31日止的期間（包括首尾兩天）。</p> <p>(c) 「<b>預付利息</b>」具有本條款第4條賦予的含義。</p> <p>最近更新日期：2024年4月1日</p>
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