MoneyHero x Mox 條款及細則 -「額外 HK$500 現金獎賞推廣活動」(202611)

1. 於推廣期內，透過 MoneyHero 指定連結申請指定帳戶，並獲批核且完成本條款列明的其他要求之合資格客戶，將可獲得由 MoneyHero 提供的 HK$500 現金獎賞（定義如下）。

2. 推廣期

   除非另有說明，本推廣活動的推廣期為 **2026年11月1日** 至 **2026年11月30日**，包括首尾兩日（以下稱「推廣期」）。

3. 本推廣活動而言：

   a. 「指定帳戶」是指 **Mox** 戶口 **/ Mox** 信用卡。

   b. 「相關金融機構」是指 **Mox Bank Limited**（「**Mox**」）。

   c. 「新客戶」是指在使用指定邀請碼開立 Mox 戶口前 12 個月的任何時間，未曾以其名義持有 Mox 戶口之客戶。即使客戶未曾使用其舊有的 Mox 戶口進行任何交易，亦會被視為曾持有 Mox 戶口。

   d. 「指定邀請碼」是指「**MOXPHONEMH**」。

   e. Mox 就指定邀請碼提供之迎新優惠並不屬於本條款所述由 MoneyHero 提供之 HK$500 現金獎賞。相關 Mox 迎新優惠及其條款及細則請分別參閱：

      i. 「**MOXPHONEMH**」：條款及細則

4. 合資格客戶

   為獲得本推廣活動之 HK$500 現金獎賞並成為「合資格客戶」，客戶需：

   a. 成為年滿18歲或以上、持有有效香港身份證並擁有香港通訊地址的新客戶；

   b. 在被重新導向至相關金融機構網站之前，向 MoneyHero 提供有效的電郵地址；

   c. 在推廣期內透過 MoneyHero 指定連結完整填寫並使用指定邀請碼提交指定帳戶申請，並於使用指定邀請碼當天及其後15天的期間內完成 Mox 戶口開戶程序；

   d. 開戶後30日內成功獲批 Mox 信用卡（批核以 Mox 系統紀錄為準）；

   e. 關於合資格消費：

      i. 如客戶選擇指定邀請碼「**MOXPHONEMH**」相關優惠：成功批卡後30日內，以 Mox 信用卡完成合資格消費累積滿 HK$9,000；及

   f. 完成上述合資格消費要求（如適用）後，客戶將收到包含「成功申請編號」之通知。客戶須於收到「成功申請編號」後14日內填妥及提交 MoneyHero「獎賞換領表格」。

5. 推廣獎賞及兌換

a. 完成上述第4條所有條件的合資格客戶，將可獲得 **HK$500** 現金獎賞（經轉數快 **FPS** 發放）（「現金獎賞」），由 MoneyHero 提供。

b. 每位合資格客戶於本推廣活動最多可獲得 1 份現金獎賞。

c. 在確認資格後，MoneyHero 將在90日內向合資格客戶於 MoneyHero 提供的電郵地址發出有關獎賞之通知或兌換安排。提供不準確或錯誤資料的合資格客戶（由 MoneyHero 全權酌情決定）將無法收到現金獎賞。

d. 現金獎賞資格將根據 MoneyHero 及相關金融機構的內部紀錄決定。如有任何爭議，MoneyHero 保留最終決定權，且其決定對所有用戶具有約束力。

e. 如指定帳戶申請並非透過 MoneyHero 指定連結提交，或申請過程中啟用了廣告攔截器、追蹤攔截器或無痕／私隱模式，申請可能不被計算為有效申請，並可能導致用戶不符合現金獎賞資格。MoneyHero 保留根據其紀錄扣留任何未有按本條款透過 MoneyHero 完成申請之現金獎賞的權利。

f. 現金獎賞將透過 FPS 發放至合資格客戶於 MoneyHero 獎賞換領表格中提供之電話號碼。合資格客戶：

   i. 須使用提供予 MoneyHero 之電話號碼註冊 FPS；

   ii. 同意透過 FPS 接收現金獎賞；

   iii. 須全權負責確保提供予 MoneyHero 之電話號碼已註冊 FPS，並為其本人名下 FPS 帳戶之正確電話號碼；及

   iv. 確認並同意一旦提交 MoneyHero 獎賞換領表格，提供之電話號碼不可更改，若提供錯誤電話號碼，現金獎賞將不會重新發放。

g. 合資格客戶接受現金獎賞，即確認其遵守所有適用的反洗錢（AML）法律及法規。MoneyHero 保留權利，若懷疑違反反洗錢要求，或 FPS 帳戶資料與合資格客戶之資料不符，可扣留或取消任何現金獎賞。MoneyHero 對因合資格客戶提供不正確或第三方帳戶資料而引致之任何損失或問題概不負責。

h. 成功申請指定帳戶並提交 MoneyHero 獎賞換領表格，但最終未獲相關金融機構批核的用戶，將無法獲得現金獎賞。

i. 未在指定期限內提交 MoneyHero 獎賞換領表格的用戶，即使滿足所有其他條件，亦無法獲得現金獎賞。

j. 在 MoneyHero 獎賞換領表格提供不準確或錯誤資料的用戶（由 MoneyHero 全權酌情決定）將無法獲得現金獎賞。

k. MoneyHero 網站上描述的一般兌換流程不適用於本推廣活動。現金獎賞的兌換流程僅受本推廣活動條款及細則約束。

l. 兌換及發放流程可能需要從相關金融機構確認資格之日起至少8週，具體取決於兌換安排、用戶批核及交易狀態或其他可能影響現金獎賞資格的因素。

m. 任何現金獎賞如未於指定期限內領取（如適用）將被沒收，MoneyHero 對合資格客戶不承擔任何責任。現金獎賞被沒收之合資格客戶無權向 MoneyHero 要求任何付款或賠償。

n. 於推廣期結束後超過6個月才收到之獎賞查詢或兌換提交將不予處理，已在處理中的個案除外。

6. 一般推廣條款

a. 本推廣活動由 MoneyHero Global Limited（「MoneyHero」）組織。參加本推廣活動即表示用戶同意受本條款及細則約束。

b. 如有任何爭議，MoneyHero 保留最終決定權，並對所有用戶具有約束力。

c. MoneyHero 保留隨時修改本條款及細則的權利，包括更改推廣期或推廣獎賞，或終止本推廣活動，而無需事先通知或對用戶承擔任何責任。

d. 如本條款及細則與任何其他有關本推廣活動的材料（例如市場推廣材料）之間存在任何不一致，則以本條款及細則為準。

e. 參加本推廣活動即表示用戶同意：

i. MoneyHero 將其個人資料與相關金融機構分享，以準確確認用戶是否有資格獲得現金獎賞；

ii. 相關金融機構向 MoneyHero 更新用戶申請指定銀行產品之狀態，包括申請是否成功，以及用戶是否滿足所有獲得現金獎賞之條件；

iii. MoneyHero 將 MoneyHero 獎賞換領表格中提供的資料與 MoneyHero 的推廣合作夥伴分享，以便處理獎賞發放；以及

iv. 根據 MoneyHero 的私隱政策，接收 MoneyHero 就本推廣活動發出的電郵或其他電子通訊。

f. 用戶同意定期瀏覽 MoneyHero 網站以查看本條款及細則，確保充分了解 MoneyHero 可能不時作出的任何變更或修改。用戶繼續參加本推廣活動將構成其接受不時更改或修改的本條款及細則。

g. 參加本推廣活動即表示用戶聲明並保證會遵守所有適用的香港法律或法規，並不會將本推廣活動用於任何非法或欺詐目的。

h. MoneyHero 對用戶因參加本推廣活動而招致或蒙受的任何損害、損失、責任、傷害或失望概不負責。參加本推廣活動即表示用戶免除 MoneyHero 及其代理就本推廣活動及現金獎賞所涉及的一切責任。

i. 參加本推廣活動即表示所有用戶同意並承諾，在任何時候就因用戶參加本推廣活動、接受或使用任何現金獎賞及／或違反或涉嫌違反本條款及細則及／或任何適用法律而令 MoneyHero、其僱員及代理招致的所有損失（包括直接、間接、附帶及／或後果性損失）、損害、要求、傷害、索償、成本、罰款、利息及費用（包括按全額彌償基準計算的法律費用）作出彌償，並使其持續獲得彌償及不受損害。

j. 如發現或合理懷疑用戶參與任何形式的欺詐行為（包括但不限於虛假身份、篡改圖像、故意發送垃圾訊息或操縱 MoneyHero 的任何流程或網站），MoneyHero 保留取消該用戶資格以及全額或部分扣留或沒收任何現金獎賞的權利。

k. 任何產品的最終批核均由相關金融機構全權酌情決定，並受其信貸及風險審批標準所約束。參加本推廣活動並不保證任何所申請產品會獲批核。MoneyHero 不保證任何所申請產品會獲批核。

l. 合資格客戶同意並確認，本推廣活動之 HK$500 現金獎賞由 MoneyHero 負責提供及履行；Mox 對該 HK$500 現金獎賞之履行不承擔任何責任。

m. MoneyHero 致力保持資料準確及最新。然而，相關資料有時可能與相關金融機構、服務供應商或特定產品網站所提供者有所不同。用戶應參閱相關金融機構網站，以獲取相關產品之最新資料、費用及條款及細則。

n. 本條款及細則受香港法律管轄，並按香港法律詮釋。

o. 如本條款及細則的英文版本與中文版本有任何不一致，概以英文版本為準。

受條款及細則約束。借定唔借？還得到先好借！

Terms and Conditions of MoneyHero x Mox - Extra HK$500 Cash Reward Promotion (202611)

1. Eligible Customers who apply for a Designated Account through MoneyHero during the Promotion Period, are approved for the same and complete the other requirements set out herein will receive an HK$500 cash reward provided by MoneyHero (as defined below).

2. **Promotion Period**

   Unless otherwise specified, the promotion period of the Promotion is from **1 November 2026 to 30 November 2026**, both dates inclusive (the "Promotion Period").

3. **For the purposes of this Promotion:**

   a. "Designated Account" means the **Mox Account / Mox Credit Card**.

   b. "Product Provider" means **Mox Bank Limited ("Mox")**.

   c. "New Customer" means a customer who has not held a Mox Account in his/her name at any time in the 12 months prior to opening a Mox Account using a Designated Invitation Code. A customer is considered to have held a Mox Account even if no transaction was made on the prior Mox Account.

   d. "Designated Invitation Code" means「**MOXPHONEMH**」.

   e. The welcome offers provided by Mox under the Designated Invitation Codes are separate from the HK$500 Cash Reward provided by MoneyHero under these Terms and Conditions. Please refer to the respective Mox invitation code promotion terms and conditions below:

      i. 「**MOXPHONEMH**」: Terms & Conditions

4. **Eligible Customers**

   To qualify for the HK$500 Cash Reward under this Promotion and become an "Eligible Customer", customers must:

   a. Be a New Customer who is at least 18 years old, holds a valid Hong Kong identity card, and has a Hong Kong correspondence address;

   b. Provide MoneyHero with a valid email address before being redirected to the Product Provider's website;

   c. During the Promotion Period, use the designated link through MoneyHero to complete and submit an application for a Designated Account using the Designated Invitation Code, and complete the Mox account opening process on the day the Designated Invitation Code is used or within the following 15 days;

d. Successfully obtain the Mox Credit Card within 30 days after opening the account (approval is based on Mox's system records);

e. Regarding eligible spending:

   i. If customer choosing Designated Invitation Code「**MOXPHONEMH**」offer: Accumulate at least HK$9,000 in eligible spending using the Mox Credit Card within 30 days after successful card approval; and

f. After completing the eligible spending requirement (if applicable) above, the customer will receive a notification containing the "successful application number". The customer must complete and submit the MoneyHero "Reward Redemption Form" within 14 days after receiving the "successful application number".

5. Promotion Reward and Redemption

a. Eligible Customers who complete all conditions set out in Clause 4 above will receive an **HK$500 cash reward, distributed via Faster Payment System ("FPS") (the "Cash Reward")**, provided by MoneyHero.

b. Each Eligible Customer may receive a maximum of one Cash Reward under this Promotion.

c. After confirmation of eligibility, MoneyHero will send the relevant reward notification or redemption arrangement to the email address provided by the Eligible Customer to MoneyHero within 90 days. Eligible Customers who provide inaccurate or incorrect information (as determined by MoneyHero in its absolute discretion) will not be able to receive the Cash Reward.

d. Eligibility for the Cash Reward will be based on the internal records of MoneyHero and the Product Provider. In the event of any dispute, MoneyHero reserves the right to make the final decision in its absolute discretion, which shall be binding on all users.

e. If the application for the Designated Account is not made via the designated MoneyHero link, or an ad blocker, tracking blocker or incognito/private browsing mode is enabled during the application process, the application may not be counted as valid and the user may not be eligible for the Cash Reward. MoneyHero reserves the right to withhold the Cash Reward where, according to its records, the application was not made through MoneyHero in accordance with these Terms and Conditions.

f. The Cash Reward will be distributed via FPS to the phone number provided by the Eligible Customer in the MoneyHero Reward Redemption Form. Eligible Customers:

   i. are required to have registered for FPS using the phone number provided to MoneyHero;

   ii. agree to receive the Cash Reward via FPS;

   iii. are fully responsible for ensuring that the phone number provided to MoneyHero is registered for FPS and is the correct phone number linked to their FPS account in their own name; and

iv. acknowledge and agree that once the MoneyHero Reward Redemption Form has been submitted, the phone number provided cannot be amended, and the Cash Reward will not be re-issued to Eligible Customers who have provided an incorrect phone number.

g. By accepting the Cash Reward, Eligible Customers confirm that they are in compliance with all applicable Anti-Money Laundering ("AML") laws and regulations. MoneyHero reserves the right to withhold or cancel the Cash Reward if it suspects any violation of AML requirements, or if the FPS account details do not match those of the Eligible Customer. MoneyHero shall not be liable for any loss or issue arising from incorrect or third-party account information provided by the Eligible Customer.

h. Users who successfully apply for a Designated Account and submit the MoneyHero Reward Redemption Form but are not approved by the Product Provider will not be able to receive the Cash Reward.

i. Users who do not submit the MoneyHero Reward Redemption Form within the specified period will not be eligible to receive the Cash Reward, even if they fulfill all other conditions.

j. Users who provide inaccurate or incorrect information in the MoneyHero Reward Redemption Form (as determined by MoneyHero in its absolute discretion) will not be able to receive the Cash Reward.

k. The general redemption process set out on the MoneyHero Website shall not apply to this Promotion. The redemption process for the Cash Reward shall be governed solely by these Terms and Conditions.

l. The redemption and fulfillment process may take at least 8 weeks starting from the date on which eligibility is confirmed by the Product Provider, depending on the actual redemption arrangements, user approval and transaction status or other factors that may affect eligibility for the Cash Reward.

m. Any Cash Reward not claimed past the stipulated collection period (if any) will be forfeited without any liability on the part of MoneyHero to the Eligible Customer. Any Eligible Customer whose Cash Reward has been forfeited shall not be entitled to any payment or compensation in lieu from MoneyHero.

n. Any queries regarding redemption, or redemption submissions relating to the Cash Reward that are received more than 6 months after the end of the Promotion Period will not be handled, except for those already in progress.

6. General Promotion Terms

a. This Promotion is organised by MoneyHero Global Limited ("MoneyHero"). By participating in this Promotion, users agree to be bound by these Terms and Conditions.

b. In the event of any dispute, MoneyHero reserves the right to make the final decision in its absolute discretion, which shall be binding on all users.

c. MoneyHero reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward, or to terminate this Promotion, with or without prior notice or liability to users.

d. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g. marketing materials) relating to this Promotion, these Terms and Conditions shall prevail.

e. By participating in this Promotion, users consent to:

    i. MoneyHero sharing their personal details with the Product Provider in order to accurately confirm whether a user is eligible to receive the Cash Reward,

    ii. the Product Provider updating MoneyHero with information regarding the status of the user's application for the Designated Bank Product, including whether or not the application is successful and whether the user has fulfilled all conditions required to receive the Cash Reward,

    iii. MoneyHero sharing information provided in the MoneyHero Reward Redemption Form with MoneyHero's promotion partners as required to facilitate fulfillment of the Cash Reward, and

    iv. receiving communications in relation to this Promotion from MoneyHero via email or other electronic means, each in accordance with MoneyHero's Privacy Policy.

f. Users agree to regularly browse the MoneyHero website to review these Terms and Conditions to ensure that they are fully aware of any changes or amendments that MoneyHero may make from time to time. Users also agree that their continued participation in this Promotion will constitute acceptance of these Terms and Conditions, including any version amended from time to time.

g. By participating in this Promotion, users represent and warrant that they will comply with all applicable Hong Kong laws and regulations in connection with their participation and will not use this Promotion for any illegal or fraudulent purpose.

h. MoneyHero accepts no responsibility for any damage, loss, liability, injury or disappointment incurred or suffered by users arising from this Promotion. By participating in this Promotion, users release MoneyHero and its agents from all liability, including, without limitation, in respect of this Promotion and the Cash Reward.

i. By participating in this Promotion, all users agree and undertake at all times to indemnify, keep indemnified and hold MoneyHero, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages, demands, injuries, claims, costs, penalties, interest and fees (including legal fees on a full indemnity basis) incurred by MoneyHero, howsoever arising from the user's participation in the Promotion, acceptance or use of the Cash Reward, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.

j. MoneyHero reserves the right to disqualify any user and withhold or confiscate in full or in part the Cash Reward if the user is found to be, or reasonably suspected of, participating in any form of fraudulent practice (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any MoneyHero process or website).

k. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to its credit and risk processing criteria. Participation in this Promotion does not guarantee approval of any product applied for. MoneyHero does not guarantee approval of any product applied for.

l. Eligible Customers agree and acknowledge that the HK$500 Cash Reward under this Promotion is provided and fulfilled by MoneyHero; Mox has no liability or responsibility in respect of fulfillment of the HK$500 Cash Reward.

m. MoneyHero strives to keep its information accurate and up to date. However, such information may sometimes differ from information provided on the Product Provider, financial institution, service provider or specific product's site. Users should refer to the Product Provider's website for the most updated information, fees and terms and conditions relating to the relevant product.

n. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong.

o. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and conditions apply. To borrow or not to borrow! Borrow only if you can repay!