MoneyHero x Mox 條款及細則 - 「額外 HK$600 現金獎賞推廣活動」(202611)

1. 新客戶於推廣期間透過 MoneyHero 成功申請指定帳戶並獲批核，且完成以下要求，將獲得推廣獎賞（定義見下文）。

2. 推廣期間

除非另有說明，推廣期間為 **2026/11/25, 10 AM** 至 **2026/11/30, 11:59 PM**，包括首尾兩日（「推廣期間」）。

3. 推廣條款

a. 「指定帳戶」指 **Mox** 戶口 / **Mox** 信用卡。

b. 「產品提供者」指 **Mox Bank Limited**（「**Mox**」）。

c. 「新客戶」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」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$600** 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

為了獲得推廣獎賞並成為「合資格客戶」，客戶需：

a. 為新客戶，並且年滿18歲或以上、持有有效香港身份證及在香港有通訊地址；

b. 在被重新導向至產品提供者網站之前，向 MoneyHero 提供有效的電郵地址；

c. 在推廣期間內透過 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，將可獲得由 MoneyHero 提供的 **HK$600** 現金獎賞（經轉數快 FPS 發放）（「推廣獎賞」或「現金獎賞」）。

b. 合資格客戶將最多可獲得 **1** 個推廣獎賞。

c. 在確認資格後，兌換詳情將於 **90** 日內通過電子郵件發送至合資格客戶提供給 MoneyHero 的電郵地址。提供錯誤或不正確資料（由 MoneyHero 絕對酌情決定）的合資格客戶將無法收到任何推廣獎賞。

d. 推廣獎賞的資格將基於 MoneyHero 及產品提供者的內部記錄。在任何爭議情況下， MoneyHero 保留絕對酌情決定的最終權利，對所有用戶具有約束力。

e. 如果指定帳戶的申請不是通過指定連結進行的，或者在申請過程中啟用了廣告攔截器、追蹤攔截器或隱身模式，則可能不會被視為有效，並可能導致用戶無資格獲得任何推廣獎賞。根據其記錄，如果申請不是通過 MoneyHero 進行的， MoneyHero 保留扣留任何推廣獎賞的權利。

f. 現金獎賞將通過 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. 同意通過 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，且若合資格客戶提供錯誤電話號碼，現金獎賞將不會重新發放。

g. 合資格客戶選擇現金獎賞，即確認其遵守所有反洗錢（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，可扣留或取消任何推廣獎賞（包括任何現金獎賞）。 MoneyHero 對合資格客戶提供之不正確或第三方帳戶資訊所引致之任何損失或問題概不負責。

h. 成功提交指定帳戶的申請並提交 MoneyHero 獎賞換領表格，但最終未獲產品提供者批核的用戶，將無法獲得任何推廣獎賞。

i. 未在指定期限內提交 MoneyHero 獎賞換領表格的用戶，即使符合所有其他條件，也將無資格獲得推廣獎賞。

j. 在 MoneyHero 獎賞換領表格中提供錯誤或不正確資料的用戶（由 MoneyHero 絕對酌情決定）將無法獲得推廣獎賞。

k. MoneyHero 網站上列出的常規兌換流程不適用於此推廣活動。推廣獎賞的兌換過程應僅受此推廣活動的條款及細則約束。

l. 兌換過程可能需要至少**8**週，從產品提供者確認資格之日起計，具體取決於交付或兌換安排、用戶批核和交易狀態或其他可能影響推廣獎賞資格的因素。

m. 任何未在規定的領取期限內（如有）領取的推廣獎賞將被沒收， MoneyHero 對合資格客戶不承擔任何責任。任何推廣獎賞被沒收的合資格客戶無權要求 MoneyHero 支付或補償。

n. 任何有關兌換的查詢或推廣獎賞兌換申請，如於推廣期間結束後超過 **6** 個月才收到，將不予處理，惟已在處理中的個案除外。

6. 一般推廣條款

a. 此推廣活動由 **MoneyHero Global Limited**（「**MoneyHero**」）組織。參與此推廣活動的用戶即同意受這些條款及細則的約束。

b. 如有任何爭議， MoneyHero 保留絕對酌情決定的最終決定權，並對所有用戶具有約束力。

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

d. 如這些條款及細則與任何其他關於此推廣活動的材料（例如市場推廣材料）有任何不一致之處，則以這些條款及細則為準。

e. 參與此推廣活動的用戶同意：

   i. MoneyHero 與產品提供者分享其個人資料，以準確確認用戶是否有資格獲得任何推廣獎賞；

   ii. 產品提供者向 MoneyHero 更新用戶申請指定帳戶的狀態，包括該申請是否成功及用戶是否已滿足獲得推廣獎賞所需的所有條件；

   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，以便促進推廣獎賞的兌換；及

   iv. 接收 MoneyHero 通過電子郵件或其他電子方式發送的有關此推廣活動的通信，每項均根據 MoneyHero 的隱私政策進行。

f. 用戶同意定期瀏覽 MoneyHero 網站，以查看這些條款及細則，確保他們充分了解 MoneyHero 可能不時對這些條款及細則進行的任何更改。用戶還同意他們繼續參與此推廣活動將構成他們接受這些條款及細則（包括可能不時進行更改或修訂的版本）。

g. 參與此推廣活動的用戶在此聲明並保證他們將遵守所有適用的香港法律或法規，並且不會將此推廣活動用於任何非法或欺詐目的。

h. MoneyHero 不對用戶因此推廣活動而引起或遭受的任何損害、損失、責任、傷害或失望承擔任何責任。參與此推廣活動的用戶同意免除 MoneyHero 及其代理人的所有責任，包括但不限於與此推廣活動和推廣獎賞有關的責任。

i. 參與此推廣活動的所有用戶同意並承諾，隨時賠償、保持賠償並使 MoneyHero、其員工和代理人免受所有損失（包括直接、間接、附帶和/或後果性損失）、損害（包括一般、特別和/或懲罰性損害）、需求、傷害、索賠、成本、罰款、利息和費用（包括全額賠償基礎上的法律費用），無論如何因用戶參與推廣活動、接受或使用任何推廣獎賞及/或任何違反或聲稱違反這些條款及細則和/或任何適用法律所引起。

j. MoneyHero 保留取消任何用戶資格並全額或部分扣留或沒收任何推廣獎賞的權利，如果發現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、故意垃圾郵件或操縱任何 MoneyHero 的流程或網站）。

k. 任何產品的最終批核由產品提供者絕對酌情決定，並受其信貸和風險處理標準約束。參與此推廣活動並不保證任何申請的產品獲得批核。MoneyHero 不保證任何申請的產品獲得批核。

l. 合資格客戶同意並確認推廣獎賞的派發由 MoneyHero 負責；產品提供者對推廣獎賞的履行不承擔任何責任。

m. MoneyHero 努力保持其資料準確和最新。然而，這可能有時會與產品提供者、金融機構、服務提供商或特定產品網站上提供的資料有所不同。用戶應參考產品提供者網站以獲取最新的利率/費用/條款及細則。

n. 這些條款及細則受香港法律管轄並按其解釋。

o. 如這些條款及細則的英文版與中文版有任何不一致，應以英文版為準。

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$600 Cash Reward Promotion (202611)

1. New Customers who successfully 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 a Promotion Reward (each as defined below).

2. Promotion Period

Unless otherwise specified, the promotion period of the Promotion is from **2026/11/25, 10 AM** to **2026/11/30, 11:59 PM**, both dates inclusive (the "Promotion Period").

3. Promotion Terms

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$600 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

In order to receive a Promotion Reward and to comprise "Eligible Customers", customers are required to:

a. Be a New Customer who is aged 18 or above, a holder of a valid Hong Kong Identity Card and with a correspondence address within Hong Kong;

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$600 cash reward**, distributed via Faster Payment System ("FPS") (the "Promotion Reward" or "**Cash Reward**"), provided by MoneyHero.

b. Eligible Customers will receive a maximum of **1 Promotion Reward**.

c. After confirmation of eligibility, redemption instructions will be sent to Eligible Customers via email 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 acting in its absolute discretion) will not be able to receive any Promotion Reward.

d. Eligibility for the Promotion Reward will be based on MoneyHero and the Product Provider's internal records. In the event of any disputes, 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 link, or an ad-blocker, tracking blocker or incognito mode is enabled during the application process, it may not be counted as valid and may lead to the user not being eligible for any Promotion Reward. MoneyHero reserves the right to withhold any Promotion 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 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 incorrect phone numbers.

g. By selecting a **Cash Reward**, Eligible Customers confirm that they are in compliance with all Anti-Money Laundering (AML) laws and regulations. MoneyHero reserves the right to withhold or cancel any Promotion Reward (including any **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 losses or issues 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 any Promotion Reward.

i. Users who do not submit the MoneyHero Reward Redemption Form within the specified period will not be eligible to receive the Promotion 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 acting in its absolute discretion) will not be able to receive the Promotion Reward.

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

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

m. Any Promotion Reward(s) 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 Promotion 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 for the Promotion Reward, 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 disputes, 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 inconsistencies 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 any Promotion Reward;

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

   iii. MoneyHero sharing the information provided in the MoneyHero Reward Redemption Form with MoneyHero's promotion partners as required to facilitate redemption of the Promotion 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 that MoneyHero may make to these Terms and

Conditions from time to time. Users also agree that their continued participation in this Promotion will constitute their acceptance of these Terms and Conditions (including the versions that may be changed or modified from time to time).

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

h. MoneyHero accepts no responsibility for any damage, loss, liabilities, 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, with respect to this Promotion and the Promotion Rewards.

i. By participating in this Promotion, all users agree and undertake to, at all times, indemnify, keep indemnified and hold MoneyHero, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive 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 usage of any Promotion 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 part any Promotion Rewards if the user is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, willful spamming or manipulation of any MoneyHero's processes, or website).

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

l. Eligible Customers agree and acknowledge that Promotion Reward fulfilment is facilitated by MoneyHero; the Product Provider does not have any liability or responsibility in respect of Promotion Reward fulfilment.

m. MoneyHero strives to keep its information accurate and up to date. However, this may sometimes differ from the 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 rates/fees/T&Cs on 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 discrepancies 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!