"MOXPHONEMH" upgraded offer invitation code promotion (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 (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.

3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.

4. Unless defined in these terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.

5. If you:

   (a) during the Promotion Period, use the Invitation Code to open a Mox Account;

   (b) during the period beginning on and from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process (you will have 'completed' the Mox Account opening process once you receive a welcome notification from Mox (the day on which you receive the welcome notification, your "**Joining Day**")); and

   (c) during the period beginning on and from your Joining Day and the following 30 days, complete the Mox Credit application process and (you will have 'completed' the Mox Credit application process once you receive a Mox Credit approval notification from Mox (the day

「MOXPHONEMH」升級優惠邀請碼（「本推廣」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「**Mox**」或「**我們**」）進行的本推廣。參與本推廣即表示您同意本條款。

2. 您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），其分別可於 Mox app 及／或我們的網站找到，及我們可能向您提供的任何其他條款，而該等條款將繼續一併適用於您與我們的關係及您就我們的產品及服務的使用。

3. 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。

4. 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。

5. 如果您：

   (a) 於推廣期內，使用邀請碼開立 Mox 戶口；

   (b) 於使用該邀請碼當天及其後 15 天的期間內，完成開立 Mox 戶口開戶程序（收到 Mox 向您發出的迎新通知即為「完成」Mox 戶口開戶程序（您收到該迎新通知當日為「**開戶日期**」））；及

   (c) 於開戶日期當天及其後 30 天的期間內，完成 Mox Credit 申請程序（當你收到 Mox 向你發出的 Mox Credit 批核通知時，即代表 Mox Credit 申請程序被

on which you receive your approval notification, your "**Approval Day**"), then, subject to these terms, during the period beginning on and from your Approval Day and the following 30 days ("**Reward Period**"): (d) if you use your Mox Credit Card on one or more Eligible Spending Transaction(s), and the total transaction amount is equal or more than HKD9,000 ("**Spending Requirement**"), subject to these terms, you will: (i) Receive a "**Spending Reward"**, which we will deposit into your Mox Account upon settlement of the last Eligible Spending Transaction that you have made to satisfy the Spending Requirement. (ii) Receive a "**MoneyHero Spending Reward**", which we will send to your email address that is in our records any MoneyHero Spending Reward that you are entitled to under these terms within 14 business days from the date on which you satisfy the Spending Requirement. You must redeem and use the MoneyHero Spending Reward on or before the date specified in the terms and conditions issued by MoneyHero, otherwise you will forfeit your right to the MoneyHero Spending Reward. 6. Your Mox Card Rewards for the Spending Rewards Scheme you have chosen will be delivered to your Mox Account upon settlement of each Eligible Spending Transaction. 7. For the avoidance of doubt: (a) if you are not a Mox+ customer and you switch your Spending Rewards Scheme in the Mox app, we will charge	「批核」（而你收到該批核通知當日為「**批核日期**」）， 受制於以上條款，於批核日期當天及其後30天的期間內（「**獎賞期**」）： (d) 您用您的 Mox 信用卡進行完成一項或多項合資格消費交易，而該交易金額合共等於或不少於 HKD9,000（「**消費要求**」）， 受制於以上條款，您將獲得： (i) 「**消費獎賞**」而我們將於滿足消費要求的相關合資格消費交易完成結算後將該消費獎賞存入您的 Mox 戶口內。 (ii) 「**MoneyHero 消費獎賞**」，我們將於批核日期後14天內，向您於我們持有的紀錄中的電郵地址發送電郵。該電郵將包含獨特換領碼，以及如何換領您根據本條款合資格獲得的 MoneyHero 消費獎賞的詳情。您必須在 MoneyHero 發佈的條款和條件中規定的日期或之前兌換和使用 MoneyHero 消費獎賞，否則您將失去獲得 MoneyHero 消費獎賞的權利。 6. 您所選擇的消費獎賞計劃之 Mox Card 獎賞將於每筆合資格消費交易結算後存入您的 Mox 戶口。 7. 為免存疑： (a) 如您不是一名 Mox+ 客戶，而您於 Mox app 內轉換了消費獎賞計劃，我

you the spending rewards switch fee under, and in accordance with, the General Fees and Charges.	們將根據「一般收費及手續費」向您收消費獎賞轉換費。
8. In addition to clause 5 of these terms, if you:	8. 除了本條款第 5 條外，如果您:
(a) during the period beginning on and from the day you use the Invitation Code and the following 15 days, complete the Mox Account opening process and receive a welcome notification from Mox;	(a) 於使用該邀請碼當天及其後 15 天的期間內，完成開立 Mox 戶口開戶程序（收到 Mox 向您發出的迎新通知即為「完成」Mox 戶口開戶程序）；
(b) before the end of the period beginning on and from your Joining Day and the following 7 days ("**Invitation Code Fund-in Period**"), transfer at least HKD50,000 to your HKD savings account with Mox; and	(b) 於開戶日期其後 7 天的期間完結之前（「**邀請碼資金存入期**」）存入不少於 HKD50,000 到您於 Mox 的港元活期存款戶口；及
(c) during the period beginning on and from the last day of the Invitation Code Fund-in Period and the following 29 days ("**Invitation Code Hold Fund Period**"), maintain a HKD Savings Account Balance of at least HKD50,000 on each calendar day,	(c) 於邀請碼資金存入期的最後一天開始及其後的 29 日的期間內（「**邀請碼資金計算期**」）的每一個曆日，維持不少於 HKD50,000 的港元活期存款戶口結餘，
subject to these terms, you will receive the "**Savings Reward"**, which will be delivered to your Mox Account on or before 28 February 2027.	受制於本條款，您將獲得「**存款獎賞**」，我們會於 2027 年 2 月 28 日或之前將該存款獎賞存入您的 Mox 戶口。
9. For the avoidance of doubt:	9. 為免存疑:
(a) If, at any point during the Invitation Code Hold Fund Period, your HKD Savings Account Balance falls below HKD50,000, you will not receive the Savings Reward; and	(a) 如在邀請碼資金計算期內任何時間，您的港元活期存款戶口結餘低於 HKD50,000，您將不會獲得存款獎賞；及
(b) Any deposits held in your Time Deposit Account(s) will not count towards your HKD Savings Account Balance.	(b) 任何於您定期存款戶口內的存款將不會計入您的港元活期存款戶口結餘。
10. You can only participate in the Promotion once. You can only receive one MoneyHero Spending Reward, one Spending Reward and one Savings Reward.	10. 您只能參加本推廣一次。您只能獲得一個 MoneyHero 消費獎賞、一個消費獎賞、及一個存款獎賞。

11. The use of the Invitation Code is subject to a quota of 1,000 uses. The 'Promotion Period' will end on the earlier of: (a) the last day of that period, and (b) the day on which the relevant quota has been met. The use of the Invitation Code is on a first come, first served basis (as determined by us in our absolute discretion). We will not update you on the usage of any quota or its continued availability.	11. 邀請碼的使用名額為1,000次。推廣期將於（a）該期間的最後一天，或（b）邀請碼的使用次數達相關使用名額的日期（以較早者為準）結束。邀請碼的使用按我們絕對酌情權，以先到先得的方式提供。我們不會通知您任何名額使用或供應的最新情況。
12. We will determine whether an Eligible Spending Transaction has occurred based on transaction records held by us (which are final and conclusive in case of any discrepancy).	12. 我們將根據我們持有的交易紀錄決定一項交易是否為合資格消費交易；如有任何差異，我們保留最終決定權。
13. We will determine whether you have satisfied the requirements set out in clauses 5, and 8 of these terms based on records held by us (which are final and conclusive in case of any discrepancy).	13. 我們將根據我們保存的紀錄決定您是否滿足本條款第 5 及 8 條所載的相關要求（如有任何差異，該等紀錄為最終且具決定性的依據）。
14. If you have received any reward, gift or other benefit in respect of the Promotion and any of the transaction(s) that contributed to the satisfaction of the requirement(s) for the reward, gift or other benefit, is subsequently reversed, cancelled or refunded such that the requirement(s) is no longer satisfied, we reserve the right to deduct an amount equal to the value of the reward, gift or other benefit from your Mox Account.	14. 如您已收到與本推廣相關的任何獎賞、禮品或其他利益，而隨後撤銷或取消任何計入令您獲得本推廣的任何獎賞、禮品或其他利益的資格的交易或就其退款，導致您不再符合要求，我們有權從您的 Mox 戶口扣除相關獎賞、禮品或其他利益的總價值。
15. You will receive the reward, gift or any other benefit in respect of the Promotion, only if: (a) you have not held a Mox Account in your name, at any time, in the 12 months prior to your Joining Day. You are considered to have held a Mox Account even if you haven't completed any transactions on your previous Mox Account; (b) when we attempt to deliver the reward, gift or other benefit, you still have your Mox Account and Mox Credit account that you opened pursuant to this Promotion and none of your accounts	15. 您只能於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： (a) 在您的開戶日期前 12 個月內，您從未以您的名義持有 Mox 戶口。儘管您未曾使用您舊有的 Mox 戶口進行任何交易，您亦會被視為持有 Mox 戶口； (b) 當我們嘗試向您發放獎賞、禮品或其他利益時，您仍持有您按本推廣開立的 Mox 戶口及 Mox Credit 戶口，且該 Mox 戶口及該 Mox Credit 戶口均並未

with Mox have been suspended or is in arrears or default; and

(c) you satisfy any additional requirements we may specify from time to time.

16. 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 any dates set out in these terms, or any reward, gift or other benefit in respect of the Promotion and/or its monetary value);

(b) suspend or terminate the Promotion or these terms;

(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);

(ii) if we believe that any proceeds in any of your accounts with Mox are the proceeds of any illegal, fraudulent or abnormal activity; or

(iii) 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).

Any such decision shall be conclusive and binding on you.

17. Without limiting anything in these terms, we may determine whether or not you can combine the Promotion with other offers or promotions that we may offer from time to time. We will let you know if you can combine the Promotion with other offers or

被暫停，也沒有拖欠或違約的情況；及

(c) 您滿足我們不時指定的任何額外要求。

16. 我們保留全權及絕對酌情權，在無須通知或提供原因的情況下，隨時：

(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有關的任何獎賞、禮品或其他利益及／或其現金價值）；

(b) 暫停或終止本推廣或本條款；

(c) 根據我們認為適當的任何其他理由，拒絕就本推廣向您提供任何獎賞、禮品或其他利益：

(i) 如我們認為您於 Mox 的任何戶口是出 於不當目的而開立的（例如試圖通過 關閉和開立一個或多個 Mox 戶口來換 取數項獎賞、禮品或其他利益）；

(ii) 如我們認為您於 Mox 的任何戶口中的 收益是任何非法、欺詐或異常活動的 收益；或

(iii) 出於我們認為適當的任何其他理由； 及

(d) 作出與本推廣相關的任何決定（包括拒絕或暫停您參與本推廣）。

任何此等決定均該視為最終決定並對您具有約束力。

17. 在不限制本條款的情況下，我們可以確定您是否可以將本推廣與我們不時提供的其

promotions in the Mox app and/or our website or through any other communication channels we may determine from time to time.

18. If you have received any reward, gift or other benefit under these terms and you subsequently close your Mox Account within 12 months from when you opened it, we have the right to deduct an amount equal to the total value of the reward, gift or other benefit from your Mox Account prior to us completing the closure of your Mox Account.

19. If any dispute arises in connection with the Promotion, our decision is final.

20. **To the extent permitted by laws and regulations:**

    (a) neither Mox nor any of its affiliates, shareholders or partners shall be responsible for any loss or damage suffered by you; and

    (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,

    arising from or in connection with your participation in the Promotion (including any decision not to offer or distribute to you, or your failure to receive any reward, gift or other benefit) or these terms, unless:

    (c) any such loss, damage, action, proceeding or claim is due to; and

    (d) such loss, damage, action, proceeding or claim was reasonably foreseeable and has arisen directly and solely from,

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

他優惠或推廣一併使用。我們將在 Mox app 及 / 或我們網站上或透過我們不時定的任何其他通訊渠道通知您本推廣是否可以與其他優惠或推廣一併使用。

18. 如您根據本條款獲取任何獎賞、禮品或其他利益，但您隨後於開戶後的 12 個月內結束您的 Mox 戶口，我們有權在我們完成結束您的 Mox 戶口之前從您的 Mox 戶口扣除該獎賞、禮品或其他利益的總共價值。

19. 如有任何有關本推廣的爭議，我們保留最終決定權。

20. **在法律及法規允許的範圍內，就您因參與本推廣或因本條款所致或引起的相關損失、損害賠償、法律行動、法律程序或索償（包括任何拒絕向您提供或分發任何獎賞、禮品或其他利益的任何決定或您未能獲得任何獎賞、獎品或其他利益）：**

    (a) Mox 或其任何關聯公司、股東或合作夥伴對您遭受的任何損失或損害賠償均不承擔任何責任；及

    (b) 您須使 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，

    除非該等損失、損害賠償、法律行動、法律程序或索償是：

    (c) 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

    (d) 合理可預見的及直接及完全由該等疏

This clause 20 continues after the expiry or termination of the Promotion or these terms.

21. You acknowledge that third parties (including our direct or indirect shareholders) may provide us with payments (such as subsidies) or other benefits or advantages in connection with the Promotion. The nature, amount and method of calculating any such benefit or advantage may vary from time to time. We are entitled to retain any such benefit or advantage for our own account and benefit, absolutely, without having to make any prior disclosure to you.

22. 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 benefit or advantage may vary from time to time and such third parties are entitled to retain any such benefit or advantage for its own account and benefit, absolutely, without having to make any prior disclosure to you.

23. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.

24. 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.

25. 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.

26. If you have any questions regarding:

    (a) the Promotion, please contact our Customer Care Team; and

忽、欺詐行為或故意失責而引致。

本第 20 條在本推廣或本條款到期或終止後繼續有效。

21. 您知悉第三方（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）或其他利益或好處。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，而無需事先向您披露。

22. 您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、佣金及回扣）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，而無需事先向您披露。

23. 本推廣並不構成對任何人進行任何交易的任何要約、邀請或推薦。

24. 您就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任何其他人，也不得交換或轉換為任何其他利益或權利。

25. 本推廣或本條款並不視作、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。

26. 如您對以下事項有任何疑問：

    (a) 本推廣活動，請聯絡我們的客戶服務團隊；及

(b) the MoneyHero Spending Reward, please contact MoneyHero's customer service team via https://www.moneyhero.com.hk/zh.

27. A person who is not a party to these terms has no right 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.

28. These terms are governed by Hong Kong law. In connection with these terms, you agree that: (a) the courts of Hong Kong have exclusive jurisdiction for any proceedings you commence; and (b) we may commence proceedings in any jurisdiction.

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

30. To borrow or not to borrow? Borrow only if you can repay!

31. Definitions

The following capitalised terms have the meanings set out below:

(a) "**Approval Day**" has the meaning given in clause 5(c) of these terms.

(b) "**Eligible Spending Transaction(s)**" means transactions for the purchase of goods or services, as we determine, from time to time, to be eligible to contribute towards a Spending Requirement. Without limiting the above:

(i) for a transaction to contribute towards a Spending Requirement, the transaction must have been settled by the merchant (i.e. appear as 'completed' in the Mox app) by the end of the Reward Period; and

(ii) transactions that are ineligible for Mox Card Rewards are not Eligible

(b) MoneyHero 消費獎賞，請透過 https://www.moneyhero.com.hk/zh 聯絡 MoneyHero 的客戶服務團隊。

27. 除本條款另有所指，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。

28. 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。就本條款而言，您同意: (a) 香港法院對您提起的任何訴訟具有專屬管轄權，及（b）我們可以在任何司法管轄區提起訴訟。

29. 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。

30. 借定唔借？還得到先好借！

31. 定義

以下定義於本條款內具有以下的含義:

(a) 「**批核日期**」具有本條款第 5(c)條賦予的含義。

(b) 「**合資格消費交易**」是指我們不時按我們的酌情權決定可計入消費要求的商品或服務購買交易。在不限制以上條款的情況下:

(i) 要使一項交易計入消費要求，該交易必須在獎賞期內獲相關商戶結算（即交易狀態必須於 Mox app 上顯示為「完成」）；及

Spending Transaction(s) (see clause 2 of the Rewards for Cards Schedule for transactions that are ineligible for Mox Card Rewards, which include e-wallet top-ups such as Octopus top-ups using Apple Pay).

(c) "**HKD Savings Account Balance**" means, in respect of a day, the Hong Kong dollar denominated deposits held in all your savings accounts with Mox as at 23:59:59 (Hong Kong time) on that day.

For the avoidance of doubt, any deposits held in your Time Deposit Account(s) and FlexiBoost Account(s) will not count towards your HKD Savings Account Balance.

(d) "**Invitation Code**" means 'MOXPHONEMH'.

(e) "**Invitation Code Fund-in Period**" has the meaning given in clause 8(b) of these terms.

(f) "**Invitation Code Hold Fund Period**" has the meaning given in clause 8(c) of these terms.

(g) "**Joining Day**" has the meaning given in clause 5(b) of these terms.

(h) "**MoneyHero Spending Reward**" means the MoneyHero HKD500 Cash Reward Redemption Code.

(i) "**Promotion Period**" means, subject to clause 11 of these terms, the period beginning on 1 November 2026 and ending on 30 November 2026 (both dates inclusive).

(j) "**Reward Period**" has the meaning given in clause 5 of these terms.

(k) "**Savings Reward**" means HKD500.

(l) "**Spending Requirement**" has the meaning given in clause 5 of these

(ii) 不合資格賺取 Mox 卡獎賞的交易不被視為合資格消費交易（見卡獎賞附表第 2 條中列明不合資格賺取 Mox 卡獎賞的交易，包括電子錢包充值，如通過 Apple Pay 增值八達通卡的交易）。

(c) 「**港元活期存款戶口結餘**」指於該曆日香港時間 23 時 59 分 59 秒您於 Mox 的活期存款戶口內所持有的港元存款。

為免存疑，任何於您定期存款戶口及 FlexiBoost 戶口內的存款將不會計入您的港元活期存款戶口結餘。

(d) 「**邀請碼**」是指「MOXPHONEMH」。

(e) 「**邀請碼資金存入期**」具有本條款第 8(b)條賦予該詞的含義。

(f) 「**邀請碼資金計算期**」具有本條款第 8(c)條賦予的含義。

(g) 「**開戶日期**」具有本條款 5(b)條賦予的含義。

(h) 「**MoneyHero 消費獎賞**」是指 MoneyHero HKD500 現金獎賞換領碼。

(i) 「**推廣期**」是指，受制於本條款第 11 條，2026 年 11 月 1 日至 2026 年 11 月 30 日（包括首尾兩日）。

(j) 「**獎賞期**」具有本條款 5 條賦予的含義。

terms. (m) "**Spending Reward**" means HKD1,800. Effective date: 1 November 2026 Last updated date: 9 November 2026	(k) 「**存款獎賞**」是指 HKD500。 (l) 「**消費要求**」具有本條款第 5 條賦予的含義。 (m)「**消費獎賞**」是指 HKD1,800。 生效日期：2026 年 11 月 1 日 最後更新日期：2026 年 11 月 9 日