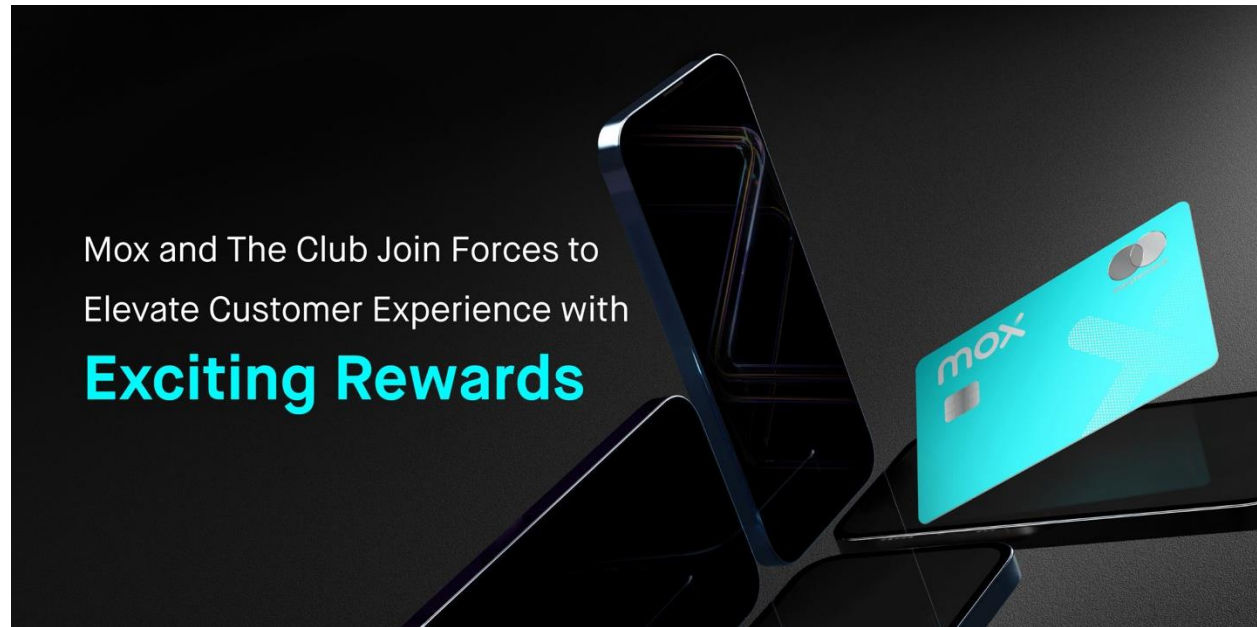


FOR IMMEDIATE RELEASE

Mox and The Club Join Forces to Elevate Customer Experience with Exciting Rewards

Enjoy Phone of the Year offers by linking The Club membership via the Mox app



Hong Kong, 4 September 2025 – [Mox Bank Limited](#) ("Mox") and HKT announced the linkage feature between Mox Card and HKT's loyalty programme, The Club, which seeks to bring customers a more rewarding and seamless experience.

From 28 August 2025, Mox customers can link their The Club membership account with Mox Card through the Mox app (the "**Linkage**"). With this enhancement, Mox and The Club will be able to offer differentiated and relevant campaigns and rewards to customers who use both services.

This strategic collaboration builds on the success of the partnership formed by Mox and The Club. With Mox Zone¹ now officially launched on The Club, customers can enjoy exclusive discounts on designated popular gadgets, as well as selected special deals on a range of products and services, when they pay with their Mox Card.

As an introductory offer, from now on, Mox customers who complete the Linkage will enjoy special rewards, including:

- **Phone of the Year offer:** Customers who complete the Linkage on or before 7 September 2025 will automatically receive The Club's Privilege Pass for Mox Card, which will give them early access to the first round ordering of the designated Phone of the Year on The Club's online platform, ahead of customers who do not hold such Privilege Pass².
- **Complimentary 12-month Smart Protection plan** for customers with successful Linkage who purchase designated smartphones or electronics on The Club online platform, including Mox Zone, using Mox Card³ on or before 24 April 2026.
- Amazing **cash rebate** offer⁴ (coming soon) and 0% APR split purchase⁵.
- **Instant⁶ Clubpoints:** Clubpoints will be granted instantly as welcome rewards for eligible new customers. Upcoming joint campaigns for eligible existing customers will be announced soon.

As a special welcome offer, Mox is giving new customers rewards worth up to HKD1,400 in the form of instant cash rewards and Clubpoints⁷. Hong Kong residents aged 18 or above can unlock this offer by simply (i) entering the invitation code "CLUBLINK" when opening a Mox account via the Mox App, (ii) completing the Linkage, (iii) getting approved for the Mox Credit application and (iv) spending HKD1,000 or more in a single eligible transaction using Mox Credit on The Club's online platform or designated Club Travel platforms⁸. Eligible customers will receive up to HKD1,000 in cash rewards and 2,000 Clubpoints (equivalent to HKD400⁹).

Barbaros Uygun, CEO of Mox, said: "We are thrilled to be the first digital bank in Hong Kong to link with The Club, empowering our customers to earn Clubpoints instantly and with greater flexibility and convenience. With this strategic collaboration in place, more advanced features will be launched in the future. This enhancement further strengthens our joint venture partner ecosystem, offering a customer-centric experience as well as redefining banking services by making them safe, simple, smart and fun."

Monita Leung, Chief Executive Officer, Digital Ventures, HKT, said: "At The Club, we are continuously exploring new ways to bring more value to our members. Our collaboration with Mox reflects our commitment to building a diverse partner ecosystem that enhances everyday experiences. By combining lifestyle and financial benefits, we hope to offer exciting and meaningful rewards that resonate with our members' evolving needs, making their journey with us more rewarding, convenient, and enjoyable."

To learn more about Mox, please visit: mox.com.

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

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About Mox Bank Limited (“Mox”)

Mox is a pioneering digital bank licensed in Hong Kong, and a registered institution (CE number: BNO808) powered by [Standard Chartered](#) in partnership with [PCCW](#), [HKT](#) and [Trip.com](#). Launched in September 2020, Mox is reimagining banking, empowering possibilities, and setting global benchmarks for digital banking from Hong Kong.

Mox is well on track to be the number one digital bank for cards, lending and wealth. In 2025, Mox is ranked as [the number one digital bank in Hong Kong](#) in Neobank Ranking 2025 by The Banker, a publication by Financial Times. It was also awarded [the Best Digital Bank in Hong Kong](#) by The Asian Banker for three consecutive years, and the [Digital Bank of the Year in Hong Kong](#) by Asian Banking & Finance for two years in a row. In 2024, the bank was also recognised as the [Best Digital Bank for CX in Hong Kong and in Asia Pacific](#) by The Digital Banker Digital CX Awards, and as one of Asia’s Top 5 mobile banking app and the number one Hong Kong digital banking app in [Sia Partners’ 2024 International Mobile Banking Benchmark](#). Mox Credit Card held its position as the seventh-largest credit card portfolio among all retail banks in Hong Kong¹⁰. Through a scalable platform, lower cost-to-serve, top-notch customer experience and the unique promise of safe, simple, smart, and fun banking, Mox has found immense affinity among Hong Kong customers: Mox app is the top-rated Hong Kong digital banking app in Apple App Store in Hong Kong¹¹, scoring 4.8 out of 5. Mox’s influence extends beyond Hong Kong, as shown by the company’s technology and know-how being transferred to Trust Bank in Singapore.

Join us in shaping the future of banking.

Follow Mox on [mox.com](#), [Facebook](#), [Instagram](#), [LinkedIn](#) and [YouTube](#) for our latest updates.

About HKT

HKT is a technology, media, and telecommunication leader with more than 150 years of history in Hong Kong. As the city's true 5G provider, HKT connects businesses and people locally and globally. Our end-to-end enterprise solutions make us a market leading digital transformation partner of choice for businesses, whereas our comprehensive connectivity and smart living offerings enrich people's lives and cater for their diverse needs for work, entertainment, education, well-being, and even a sustainable low-carbon lifestyle. Together with our digital ventures which support digital economy development and help connect Hong Kong to the world as an international financial centre, HKT endeavours to contribute to smart city development and help our community tech forward.

For more information, please visit www.hkt.com.

LinkedIn: [linkedin.com/company/hkt](https://www.linkedin.com/company/hkt)

Remarks:

1 Mox Zone and the use thereof is subject to terms and conditions (<https://www.theclub.com.hk/en/mox-zone.html>), as updated from time to time.

2 Promotion period for this offer is from 28 August 2025 12:00:00 7 September 2025 at 23:59:59 (Hong Kong time). Eligible customers who complete the Linkage within the promotion period of this offer will automatically be entitled to this Privilege Pass, which will allow them to participate in The Club online platform's first round of ordering designated flagship phones with holders of other Privilege Passes. After the first round of ordering, the designated flagship phones will be made available to The Club members who do not hold any pass. If an eligible customer is already entitled to the Privilege Pass for priority access to the designated flagship phones from other promotion, he/she will not be entitled the Privilege Pass from this Linkage offer. Information of the designated flagship phones will only be disclosed when the Privilege Pass becomes effective. The designated flagship phones are subject to availability and will be provided on a first-come-first-served basis while stock lasts. There is no guarantee that every Privilege Pass holder will be able to purchase the designated flagship phone successfully. Each eligible customer can order only one designated flagship phone pursuant to this offer. Subject to relevant terms and conditions (<https://www.theclub.com.hk/shopping/en/lc/promotions/mox-privilege-pass.html>).

3 Promotion period for this offer is from 28 August 2025 to 24 April 2026, both dates inclusive. During the promotion period, Eligible customers (i.e. The Club members who have successfully completed the Linkage) who complete the Linkage and complete the purchase of designated electronic products using Mox Card on The Club online platform can receive a complimentary 12-month Smart Protection for the relevant products. Smart Protection is underwritten and provided by Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance") and is distributed and arranged by HKT Financial Services (IA) Limited ("HKTIA") (Licensed Insurance Agency License No.: FA2474), as an appointed licensed insurance agency for bolttech Insurance. Club HKT Limited is the policyholder of the Protection and does not represent HKTIA or bolttech Insurance. Club HKT Limited and all other entities of the HKT Group (other than HKTIA) are not arranging for any contract of insurance or carrying on any regulated activities (as defined under the Insurance Ordinance) in respect of Smart Protection, or this offer. Smart Protection and this offer are subject to relevant terms and conditions. For details, please refer to Policy Provision (https://www.hktia.com.hk/doc/pdf/SP_PP.pdf), Complimentary Smart Protection Terms and Conditions (https://www.hktia.com.hk/doc/pdf/SP_TNC_CLUB.pdf) and Important Notes (https://www.hktia.com.hk/doc/pdf/SP_IN.pdf) from <https://shop.theclub.com.hk/smart-protection>.

- 4 This offer is provided by Mox, and is subject to availability and the terms and conditions to be announced.
- 5 This offer is provided by Mox. This offer is applicable to eligible customers who have completed the Linkage and also those who have not completed the Linkage. .To participate in this offer, you must apply for a Split Purchase: a) Split Purchase applicable for a single Eligible Transaction of HKD6,500 or above made at a HKT Participating Group Member Merchant during the Promotion Period; and (b) of a loan tenor ranged between 3 months to 12 months, and such Split Purchase must be approved by Mox and set up no later than 7 January 2026. This offer is subject to relevant terms and conditions (<https://mox.com/static/250901 - 0%25 interest Split Purchase HKT Promotion TnC.pdf>).
- 6 Clubpoints will be rewarded to customers once the relevant transaction has settled. As Mox only awards Clubpoints on settled transactions, and a transaction can be settled right away to a couple of days after customers made the transaction, there will be scenarios that customers may receive their Clubpoints rewards after a number of days upon the relevant transaction is authorised.
- 7 Promotion period for this offer is from 28 August 2025 to 30 September 2025 (both dates inclusive). Subject to relevant terms and conditions apply (https://mox.com/static/CLUBLINK_TnCs.pdf) and quota.
- 8 The Club Travel Services Limited ("Club Travel") is a licensed travel agent (license number 350873).
- 9 The value of Clubpoints is calculated based on Clubpoint conversion ratio when using "Spend Less with Clubpoint" function on the Club Shopping Platform (currently 5 Clubpoints to HK\$1, and therefore 2,000 Clubpoints is equivalent to HK\$400 value), which is subject to changes from time to time without prior notice.
- 10 According to TransUnion's Market Insights and Intelligence Dashboard (MIID) from January to July 2025.
- 11 As of the period from 1 January to 3 September 2025.