

Notice of amendments to our terms

Changes to our terms and conditions

What is this notice for?

We wish to notify you that we are changing our terms and conditions to:

- clarify and/or update some existing clauses and fees and rates relating to our cards and payments products; and
- clarify and/or update some existing clauses and the subscription fee details for Mox Invest.

What are the changes to our terms and conditions and where can you get a full copy of them?

The key changes to our terms and conditions are summarised in the table below.

You can download the PDF version of our terms and conditions, as amended by the changes via the links below:

- [Payments and Transfers Schedule](#);
- [Mox Invest Schedule](#);
- [General Fees and Charges](#);
- [Mox Invest Fees and Charges](#); and
- [Mox Credit Key Facts Statement](#).

The changes to the Payments and Transfers Schedule and General Fees and Charges will come into effect on 6 October 2025 (“**October Effective Date**”). Please note that, while the changes to the General Fees and Charges will come into effect on the October Effective Date, some of the fees will apply, on and from a later date. Please see the relevant terms and conditions for further details.

The changes to the Mox Invest Schedule and Mox Invest Fees and Charges will also come into effect on the October Effective Date. Please note that Allianz Yield Plus Fund is categorised alongside ‘Funds’ in the subscription fee section in the Mox Invest Fees and Charges such that the subscription fee for Funds across different Invest Tiers is applicable to Allianz Yield Plus Fund. Despite this change, the subscription fee for Allianz Yield Plus Fund remains at 0% of the investment amount across all Invest tiers until further notice.

The changes to the Mox Credit Key Facts Statement will come into effect on 6 November 2025 (“**November Effective Date**”).

On and from:

- the October Effective Date, you can find the amended Payments and Transfers Schedule, General Fees and Charges, Mox Invest Schedule and Mox Invest Fees and Charges on the ‘About us’ page in the Mox app and the ‘Legal documents’ section of our website; and

- the November Effective Date, you can find the amended Mox Credit Key Facts Statement on the 'About us' page in the Mox app and the 'Legal documents' section of our website.

On and from:

- the October Effective Date, references to the Payments and Transfers Schedule, General Fees and Charges, Mox Invest Schedule and Mox Invest Fees and Charges in the Mox app and on our website will be taken as references to Payments and Transfers Schedule, General Fees and Charges, Mox Invest Schedule and Mox Invest Fees and Charges, each as amended by the changes; and
- the November Effective Date, references to the Mox Credit Key Facts Statement in the Mox app and on our website will be taken as references to Mox Credit Key Facts Statement, as amended by the changes.

What do you need to do?

If you agree with the changes, you don't need to do anything. You can simply continue to use the Mox app and our products and services, and the terms and conditions referred to above, each as amended by the changes, will apply to you on and from the respective effective dates. But the changes with respect to Mox Invest will only apply to you from when you apply for and/or use Mox Invest service.

If you do not agree with the changes, or expect that you cannot meet the requirements under such terms and conditions, you can terminate your account(s) with us in accordance with clause 9 of the General Terms and Conditions.

If you have any questions about this notice, please email us at care@mox.com or reach out to our Customer Care Team through in-app calls or chats.

Mox Bank Limited

Summary of changes¹

The table below provides a summary of the key changes we are making to our terms and conditions.

Please note the below is a summary only. Please refer to the relevant terms and conditions for full details.

Subject matter	Summary of change
Payments and Transfers Schedule	
Payments from your Mox Account	We have incorporated the old clauses 1.2(a)(iii), 1.2(a)(viii) and 1.2(b)(ii) into clause 7.1(h) of this schedule.
Payments into your Mox Account	We have incorporated the old clause 3.2(a)(iv) into the new clause 7.4 of this schedule.
Payments generally	<p>We have amended clause 7.1(h) to let you know that we may impose limits on transfers into and out of your accounts with Mox without any notice to you, including (without limitation) on the minimum or maximum amounts you can receive or transfer and/or the number of transfers you can receive or make, per transaction, within a given timeframe, in specific currencies and/or via particular payment methods.</p> <p>We have added a new clause 7.4 to let you know that we may charge you fees and charges for receiving and making transfers with your accounts with Mox. You can see details of such fees and charges in the Mox app and/or on our website.</p>
Mox Invest Schedule	
Suitability	<p>We have added the following new sub-clauses to clause 4:</p> <ul style="list-style-type: none"> clause 4(a)(ii), to clarify that if we solicit the sale of or recommend any financial product to you pursuant to a portfolio-based approach, we will set out an investment agreement(s) in the Mox app, or in any other channel that we deem appropriate, which you will be asked to accept before you invest in such product or combination of products (“Investment Agreement”); and we may include a financial product or a combination of financial products (“Component Products”) in an Investment Agreement to form part of the portfolio for assessing whether another financial product or combination of products is suitable for you. To the extent that no

¹ Capitalised terms used in this table have the same meanings given to them in the General Terms and Conditions, as amended.

	<p>solicitation or recommendation is provided for such Component Products (and to the extent permitted by applicable laws, rules and regulations), you will be receiving an 'execution-only' service (rather than 'advisory' service) in respect of your investment in any of such Component Products.</p> <hr/> <p>We have migrated part of clause 61(d) to become a new clause 4(b) to clarify that, in addition to your continuing obligation to provide us accurate information, including pursuant to clause 28 of Mox Invest Schedule, we may ask you to review and update (as required) information at such intervals we determine. You should advise us of any changes in the information you provide us in connection with the products and services that we make available to you and your suitability assessment. Your failure to provide us up-to-date and accurate information may impact our ability to provide you with certain products and services. It may also result in a solicitation of a sale or investment recommendation that may not be suitable or may become unsuitable for you. We shall not be liable in such circumstances for any expense, loss or damage incurred by you arising from or in connection with such failure.</p>
Your instructions	<p>We have updated clause 5(a)(i) to clarify that you have instructed us and authorised us to purchase and sell Securities for you and otherwise deal with Securities, any amount received in connection with Securities and the funds held in your Mox Invest Account on your behalf in accordance with instructions given by you in accordance with this Schedule (and if necessary, to convert any amount received (at our prevailing exchange rate at the time of the exchange) to any other currency that is supported by your Mox Invest Account).</p> <hr/> <p>We have updated clause 5(i) to clarify that you agree to indemnify Mox and its officers and employees, the Broker, and any nominee or other agent, against any loss or liability that any of them may incur or suffer as a result of any of them acting on, or any delay or failure by any of them to act on, any instruction and/or authorization given by you, unless caused by their fraud, wilful default or negligence.</p>
Funding of purchases	<p>We have updated clause 8(a) to clarify that you authorise us to take out of your Mox Invest Account ,or such other Mox account as we may agree, at any time (including ahead of settlement of a Mox Invest Transaction), without further instructions from you, in accordance with clause 8(a)(i) and (ii) and, if necessary, convert such amount, taxes, fees, disbursements, commissions, charges and expenses payable by you (at our prevailing exchange rate at the time of the exchange) into any other currency that is supported by your Mox Invest Account.</p>
Trading limits	<p>We have updated clause 14 to clarify that we may set and amend limits and parameters to control your ability to use Mox Invest and/or in respect of your Securities Trading in our absolute discretion from time to time. Such limits and parameters may include controls over</p>

	<p>maximum order amounts, maximum order sizes, our total exposure to you, your total exposure to certain Securities, the price at which orders may be submitted, the origin of your orders and any other limits, parameters or controls which we consider appropriate or which we may otherwise be required to implement under any applicable law or regulation. You undertake to comply with such limits and parameters as may be implemented by us from time to time and agree that, if you do not comply with any such limits or parameters, we are not obliged to act upon any Instructions given by you under these terms and are not responsible for any loss incurred by you in respect thereof. Orders will be accumulated over the Trading Day and we will check all orders received against the trading limits set by us from time to time.</p>
<p>Execution of Securities Trading Mox Invest Transactions</p>	<p>We have updated clause 16(b) to clarify that paragraphs (d), (e) and (f) of this clause apply only in respect of those Securities listed or traded on SEHK or any Relevant Overseas Market (such as a U.S. Exchange) which are offered by Mox for Securities Trading from time to time (“Listed Securities”). Orders are submitted to the Broker’s order routing system. It is Mox’s policy to require the Broker to seek to immediately execute the order, so as to enable Mox to satisfy its best execution obligations under applicable law. For Securities traded on multiple markets, where applicable, the Broker’s order routing system seeks to route orders to the best market, taking into account one or more of factors set out in clause 16(b) when placing your order.</p> <hr/> <p>We have amended clause 16(e) to clarify that, where applicable, the Broker’s order routing system re-evaluates market conditions and prices for pending orders and re-routes orders as necessary. Unless otherwise directed, you agree that the Broker will route your orders to the market or dealer or institutions which it selects, or against one or more professional liquidity providers who send orders to the Broker.</p> <hr/> <p>We have amended clause 16(f) to clarify that you acknowledge that the Broker may receive commission for the execution of your orders and may pass the amount (or approximate amount) of the benefit to Mox.</p>
<p>Dividends, and Securities distributions Unsupported</p>	<p>We have updated clause 24(a) to clarify that you agree that we or our nominee(s) may withhold or deduct tax or other amounts from such dividends and other distributions when required to comply with legal or regulatory requirements and/or to collect any amounts, fees, charges, interest or commissions that you may owe us. If you are eligible to reclaim any such withholdings or deductions that is your responsibility.</p>
<p>Representations by you</p>	<p>We have added the following sub-clause to clause 32:</p> <ul style="list-style-type: none"> • you will provide such further information as Mox may reasonably request to perform its duties under these terms

		<p>and to comply with applicable laws, rules and regulations and/or internal policies;</p> <ul style="list-style-type: none"> • you will use Mox Invest in compliance with all applicable laws, rules and regulations and will not provide any Instructions which breach of or will result in a breach of any applicable laws, rules and regulations; • you have read, understand and consent to these terms and the General Terms and Conditions, including but not limited to all schedules, privacy documents, notices and consents; and • you will use Mox Invest and enter into any Mox Invest Transaction having regard to your financial situation, investment objectives, investment experience and your personal circumstances, as well as any independent professional advice you have sought as you consider appropriate.
		<p>We have updated clause 32(r) to clarify that all the representations and warranties made by you remain true and accurate at all times and shall be deemed to be repeated immediately before you provide each Instruction for any Mox Invest Transaction and each occasion in which you use Mox Invest.</p>
Investor Compensation Fund for Securities Trading		<p>We have updated clause 35 to clarify If you sustain loss in relation to Securities Trading in exchange-traded products in Hong Kong as a result of a “default” (as defined in the Securities and Futures (Investor Compensation—Claims) Rules (“Investor Compensation Rules”)) by Mox or an “associated person” (as defined in the Investor Compensation Rules) of Mox, you may be entitled under the Investor Compensation Rules to make a claim for compensation against the Investor Compensation Fund established under the SFO.</p>
Event of Default		<p>We have updated clause 36(a)(ix) to clarify that the occurrence of any event which, in our sole opinion, might jeopardise any of our rights under this Schedule or our ability to comply with applicable laws, rules and regulations shall constitute an Event of Default.</p>
Termination and suspension	and	<p>We have updated clause 37(b) to clarify that these terms will continue to apply until all Securities and funds have been liquidated and/or transferred (as applicable) from your Mox Invest Account, and all sums due to you and all of your obligations and liabilities to us have been fulfilled.</p>
U.S. Persons		<p>We have updated clause 40(b) to clarify that if you become a U.S. Person, you agree to notify us in writing promptly. You understand that in such case we may be obliged to close your Mox Invest Account and/or cancel your Instructions and/or orders, and sell your Securities, and you authorise us to do so without further instructions</p>

	<p>from you. You should liquidate and/or transfer all your holdings in Securities and transfer all funds from your Mox Invest Account within 30 days of becoming a U.S. Person (or within any other period as we determine).</p>
Suitability in respect of Funds	<p>We have updated clause 54(d)(iii) to clarify that you understand and agree that while you may not be forced to redeem all your units in the Fund(s), in such circumstances you will be receiving a different type of service from us (namely, an ‘execution-only’ rather than ‘advisory’ service) in respect of your investment in such Fund(s).</p>
Core Portfolio Service	<p>We have updated clause 59(c) to clarify that taking into account certain information you provide during your onboarding and suitability assessments, such as your tolerance for investment risk and other factors we consider appropriate, we will determine a “risk boundary” for you.</p>
Suitability	<p>We have updated clause 61(b) to remove the definition of ‘Investment Agreement’ which is defined in clauses 4(a)(ii).</p> <p>We have updated clause 61(d) to clarify that Mox will ask you to review and update (as required) the information you provide us in connection with the Core Portfolio Service and your suitability assessment once every two years or at other intervals we determine. You should also advise us of any changes to such information, as this may impact your risk boundary and/or the Investment Agreement. We have migrated part of clause 61(d) to become the new clause 4(b).</p>
General Fees and Charges	
Mox Card replacement fee	<p>On and from 6 November 2025, we will increase the fee to replace your Mox Card to HKD100, which will be charged to your Mox Account.</p>
Metal Mox Card replacement fee	<p>We have clarified that this fee will be charged to your Mox Account.</p>
Dispute charge	<p>We have clarified that this fee will be charged to your Mox Account.</p>
Real Time Gross Settlement (RTGS) fee (for transferring and receiving United States dollars to and from another Hong Kong bank)	<p>We have added new fees in relation to your transfers and receipts of United States dollars via RTGS to and from another Hong Kong bank.</p>
Real Time Gross Settlement (RTGS) fee (for receiving Renminbi from another Hong Kong bank)	<p>We have added a new fee in relation to your receipt of Renminbi via RTGS from another Hong Kong bank.</p>

Annualised Percentage (APR) for cash advances	<p>On and from 6 November 2025, we will increase the APR for cash advances to 35.93% (0.0834% per day).</p> <p>We have also clarified that interest will be charged on any unpaid amount of each cash advance transaction (excluding any finance charges) from the settlement date of the cash advance on a daily basis until it is repaid in full.</p>										
Late charge	<p>On and from 6 November 2025, if you fail to pay the minimum amount due set out in your Mox Credit statement on or before the payment due date, we will charge you a fee equal to, either:</p> <ul style="list-style-type: none"> • HKD350; or • the minimum amount due, <p>whichever is lower.</p>										
Cash advance fee	<p>On and from 6 November 2025, for each cash advance transaction (including those via the JETCO or Mastercard ATM networks), we will charge you:</p> <ul style="list-style-type: none"> • 3.5% of the transaction amount; or • HKD100, <p>whichever is higher.</p>										
Mox Invest Fees and Charges											
Subscription fee for Funds	<p>We have updated this to clarify that, where the relevant Funds trading service is available on Mox Invest, subscription fee for Funds will be charged according to the following:</p> <table border="1" data-bbox="576 1460 1409 1859"> <thead> <tr> <th data-bbox="576 1460 730 1559">If you are Invest tier</th> <th data-bbox="738 1460 1409 1559">Fee rate (% of investment amount)</th> </tr> </thead> <tbody> <tr> <td data-bbox="576 1594 730 1653">Basic</td> <td data-bbox="738 1594 1409 1653">Up to 0.80%</td> </tr> <tr> <td data-bbox="576 1664 730 1722">Advanced</td> <td data-bbox="738 1664 1409 1722">Up to 0.70%</td> </tr> <tr> <td data-bbox="576 1733 730 1792">Pro</td> <td data-bbox="738 1733 1409 1792">Up to 0.60%</td> </tr> <tr> <td data-bbox="576 1803 730 1861">Elite</td> <td data-bbox="738 1803 1409 1861">Up to 0.50%</td> </tr> </tbody> </table> <p>We have removed Allianz Yield Plus Fund* sub-section to categorise it alongside Funds. In other words, the subscription fee for Funds across different Invest Tiers is applicable to Allianz Yield Plus Fund.</p>	If you are Invest tier	Fee rate (% of investment amount)	Basic	Up to 0.80%	Advanced	Up to 0.70%	Pro	Up to 0.60%	Elite	Up to 0.50%
If you are Invest tier	Fee rate (% of investment amount)										
Basic	Up to 0.80%										
Advanced	Up to 0.70%										
Pro	Up to 0.60%										
Elite	Up to 0.50%										

* The subscription fee of Allianz Yield Plus Fund remains at 0% of the investment amount across all Invest tiers until further notice.

Mox Credit Key Facts Statement

Interest rate for cash advances

We will increase the interest rate for cash advances to 30.44% per annum (0.0834% per day).

We have also clarified that interest will be charged on any unpaid amount of each cash advance transaction (excluding any finance charges) from the settlement date of the cash advance on a daily basis until it is repaid in full.

APR for cash advances

We will increase the APR for cash advances to 35.93%.

We have also clarified that interest will be charged on any unpaid amount of each cash advance transaction (excluding any finance charges) from the settlement date of the cash advance on a daily basis until it is repaid in full.

Cash advance fee

For each cash advance transaction (including those via the JETCO or Mastercard ATM networks) we will charge you:

- 3.5% of the transaction amount; or
- HKD100,

whichever is higher.

Late charge

If you fail to pay the minimum amount due set out in your Mox Credit statement on or before the payment due date, we will charge you a fee equal to, either:

- HKD350; or
- the minimum amount due,

whichever is lower.

Key Facts Statement (KFS) for Credit Card

Mox Bank Limited

Mox Credit

Last updated: 23 May 2025

<p>This product is a credit card.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Mox Credit Schedule and the Major Terms and Conditions for Mox Credit for details.</p> <p>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>	
<p>Interest rates and interest charges</p>	
<p>Interest rate for retail purchases</p>	<p>33.10% p.a. (0.0907% per day) when you are approved for Mox Credit. This interest rate is the basic per annum interest rate. It will be reviewed from time to time.</p> <p>We will not charge you interest if you pay your Mox Credit statement balance in full by the due date each month. Otherwise, interest will be charged on:</p> <ol style="list-style-type: none"> 1. the unpaid principal in your Mox Credit statement balance, from the date of the previous Mox Credit statement on a daily basis until payment in full; and 2. the amount of each new transaction (entered into since the previous Mox Credit statement date), from the settlement date of that new transaction on a daily basis until payment in full.
<p>Interest rate for cash advances</p>	<p>31.80% p.a. (0.0871% per day) when you are approved for Mox Credit. This interest rate is the basic per annum interest rate. It will be reviewed from time to time.</p> <p>Interest will be charged on any unpaid amount of each cash advance (excluding any cash advance fee) from the settlement date of the cash advance on a daily basis until it is repaid in full.</p>
<p>Annualised Percentage Rate (APR)¹ for retail purchases¹</p>	<p>35.99% when you are approved for Mox Credit. It will be reviewed from time to time.</p>

	<p>We will not charge you interest if you pay your Mox Credit statement balance in full by the due date each month. Otherwise, interest will be charged on:</p> <ol style="list-style-type: none"> 1. the unpaid principal in your Mox Credit statement balance, from the date of the previous statement on a daily basis until payment in full; and 2. the amount of each new transaction (entered into since the previous Mox Credit statement date), from the settlement date of that new transaction on a daily basis until payment in full.
<p>APR¹ for cash advances</p>	<p>35.91% when you are approved for Mox Credit. It will be reviewed from time to time.</p> <p>Interest will be charged on any unpaid amount of each cash advance (excluding any cash advance fee) from the settlement date of the cash advance on a daily basis until it is repaid in full.</p>
<p>Delinquent APR</p>	<p>Not applicable.</p>
<p>Interest free period</p>	<p>Up to 56 days.</p> <p>Interest free period refers to the period of time during which we will not charge you interest for certain transactions you make on your Mox Credit, so long as you pay the statement balance in full on or before the payment due date.</p> <p>The length of the interest free period depends on when you make the transaction on your Mox Credit during the statement cycle.</p>
<p>Minimum amount due²</p>	<p>(Applicable prior to 25 June 2025) If your statement balance is less than HKD220, the minimum amount due will be the total statement balance.</p> <p>Otherwise, the minimum amount due will be the highest of the following two amounts:</p> <ol style="list-style-type: none"> 1. (a) 100% of interest, fees and charges; plus (b) 1% of outstanding principal; plus; (c) the higher of: <ol style="list-style-type: none"> (i) any statement balance exceeding your credit limit (excluding interest, fees and

	<p>charges under paragraph 1(a) above); and</p> <p>(ii) any overdue amount (as applicable, such as any overdue minimum amount due); or</p> <p>2. HKD220.</p> <p>(Applicable on and from 25 June 2025) If your Mox Credit statement balance is less than HKD220, the minimum amount due will be the total Mox Credit statement balance.</p> <p>Otherwise, if you:</p> <p>3. have an outstanding Additional Credit Instant Loan, the minimum amount due will be the higher of:</p> <p>(a) (i) 100% of interest, fees and charges; plus</p> <p>(ii) 100% of the monthly instalment for your Additional Credit Instant Loan; plus</p> <p>(iii) 1% of outstanding principal (excluding the amount set out in paragraph 3(a)(ii) above); plus</p> <p>(iv) the higher of:</p> <p>(A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 3(a)(i) above); and</p> <p>(B) any overdue amount (as applicable, such as any overdue minimum amounts due); and</p> <p>(b) HKD220; and</p> <p>4. do not have an outstanding Additional Credit Instant Loan, the minimum amount due will be the higher of:</p>
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	<p>(a) (i) 100% of interest, fees and charges; plus</p> <p>(ii) 1% of outstanding principal; plus</p> <p>(iii) the higher of:</p> <p>(A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 4(a)(i) above); and</p> <p>(B) any overdue amount (as applicable, such as any overdue minimum amount due); and</p> <p>(b) HKD220.</p>
Fees	
Annual membership fee	HKD0.
Cash advance fee	For each cash advance (including those via the JETCO or Mastercard ATM networks): HKD100.
Fees relating to foreign currency transactions on your Mox Card	1.95% of every transaction (including refunds) effected in a currency other than Hong Kong dollars, comprising a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox. We call this the 'foreign exchange handling fee'.
Fees relating to settling foreign currency transactions in Hong Kong dollars and transactions processed overseas on your Mox Card	If you conduct a Hong Kong dollar transaction (including a refund) on your Mox Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e. in a place other than Hong Kong), a 1.95% cross-border access fee will be imposed (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by us). It will be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The cross-border access fee and foreign exchange handling fee will not be imposed on the same transaction.

	<p>Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.</p>
Late payment fee	HK0.
Over-the-limit fee	HK0.
Cash withdrawal fee	<p>HKD0 per cash withdrawal using an approved JETCO ATM in Hong Kong.</p> <p>HKD20 per cash withdrawal using an approved Mastercard ATM in Hong Kong.</p> <p>HKD30 per cash withdrawal using an approved ATM outside Hong Kong. For overseas ATM withdrawals using the JETCO Network, no foreign exchange handling fees will be charged by Mox. The Foreign Currency will be converted into Hong Kong dollars by the exchange rate provided by JETCO. For overseas ATM withdrawals using the Mastercard Network, a 1.95% foreign exchange handling fee will be charged by Mox (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox). The Foreign Currency will be converted into Hong Kong dollars by the exchange rate provided by Mastercard.</p>
Returned payment fee	HK0.
Excess fund transfer handling fee	<p>Up to 3.5% of the amount of the Mox Credit Fund Transfer, or any part thereof, effected by you in a calendar month where the cumulative amount of your Mox Credit Fund Transfer(s) for that calendar month exceeds your monthly threshold. Your 'monthly threshold' may vary and will be determined by us from time to time and displayed in your Mox app.</p> <p>When you request to make a Mox Credit Fund Transfer that will exceed your monthly threshold, you will be prompted in the Mox app to acknowledge the amount of the excess fund transfer handling fee applicable to that Mox Credit Fund Transfer. When</p>

	<p>you set up an automatic payment or other recurring arrangement that will constitute a Mox Credit Fund Transfer, you will be prompted in the Mox app to acknowledge that an excess fund transfer handling fee may be charged when the relevant transfer is effected. Upon your acknowledgment and by proceeding with the Mox Credit Fund Transfer or setting up the automatic payment or other recurring arrangement, you are deemed to have accepted any applicable excess fund transfer handling fee.</p>
<p>Fees relating to Spend Auto-Switch</p>	<p>HKD25 for each calendar month you make one or more Spend Auto-Switch transaction(s), charged to your Mox Credit at the time of settlement of your first Spend Auto-Switch transaction for that calendar month.</p>
<p>Spending rewards switching fee</p>	<p>HKD50, charged to your Mox Credit, each time you switch your Spending Rewards Scheme in the Mox app.</p> <p>We will waive this fee if you:</p> <ol style="list-style-type: none"> 1. switch your Spending Rewards Scheme in the Mox app from 'CashBack' to another Spending Rewards Scheme for a different Mox Card Reward for the first time and during the period beginning on and from the day you complete your Mox Credit application process and the following 7 days (you will have 'completed' your Mox Credit application process once you have received a Mox Credit approval notification from Mox); or 2. have an Eligible Balance for Card Rewards of HKD250,000 or more at the time you switch your Spending Rewards Scheme in the Mox app.
<p>Paper Mox Credit statement retrieval fee</p>	<p>HKD50 per copy of paper statement, charged to your Mox Account.</p>

¹ APR is calculated based on the guideline as set out in the Code of Banking Practice and a 365-day year (or a 366-day year for leap years) and is for reference only.

² Please refer to the Mox Credit Schedule for more information on your minimum amount due.

Illustrative Example

An illustrative example of the interest that you may be required to pay on your Mox Credit is set out below, based on the assumptions that:

- you have used your Mox Credit during the last Mox Credit statement period and to make retail purchases, only;
- as at your latest Mox Credit statement date, you have an outstanding balance on your Mox Credit of HKD20,000;
- there are no new transactions on your Mox Credit after the above statement date (including any transaction relating to fees and charges);
- you make each repayment of the below amounts on or before the relevant payment due date;
- the interest rate is 0.0907% per day (equivalent to the APR of 35.99%); and
- interest accrues on a monthly basis on the principal amount outstanding.

Each month, if you repay...	you will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying...
only the minimum amount due	173 months	a total of HKD63,951.34 (HKD43,951.34 of that being interest)
HKD883.43 (which is more than the minimum amount due)	36 months	a total of HKD31,803.61 (HKD11,803.61 of that being interest)
The amount you would save by paying \$883.43: HKD32,147.73		

Remark: To calculate the interest applicable to your specific case, please use our repayment calculator accessible from 'Mox Credit' page in the Mox app and/or our [website](#).



Notes:

- Unless the context requires otherwise, capitalised terms used in this KFS shall have the meanings in our General Terms and Conditions.
- We can make changes to this KFS for any reason but we'll give you notice of any changes.
- The English version prevails if there is any inconsistency between the English and Chinese versions.

我們的條款修訂通知

我們的條款及細則的修訂

為什麼發出此通知？

我們欲通知您，我們將修改我們的條款及細則以：

- 澄清及 / 或更新與我們的卡及支付產品相關的一些現有條款、費用和費率；及
- 澄清及 / 或更新 Mox Invest 的一些現有條款及認購費詳情。

將會修訂的條款及細則是什麼及您可在何處取得經修訂條款之完整副本？

本通知的列表概述了我們對現時的條款及細則之主要修訂。

您可以透過以下連結下載經修訂後的條款及細則的 PDF 版本：

- [付款及轉賬附表](#)；
- [Mox Invest 附表](#)；
- [一般收費及手續費](#)；
- [Mox Invest 收費及手續費](#)；及
- [Mox Credit 產品資料概要](#)。

付款及轉賬附表及一般收費及手續費的修改將於 2025 年 10 月 6 日（「**10 月生效日期**」）起生效。請注意，雖然這些條款及細則的變更將於 10 月生效日期起生效，但部分收費將於稍後的日期生效，而相關費用亦將於該日期起作出更改。有關進一步詳情，請參閱相關的條款及細則。

Mox Invest 附表及 Mox Invest 收費及手續費也將於 10 月生效日期起生效。請注意，在 Mox Invest 收費及手續費的認購費章節中，安聯收益增值基金將與「基金」歸類為同一類別，因此不同投資等級的基金認購費適用於安聯收益增值基金。儘管有所變動，安聯收益增值基金的認購費仍維持在投資金額的 0%，適用於所有投資層級，直至另行通知。

Mox Credit 產品資料概要的修改將於 2025 年 11 月 6 日（「**11 月生效日期**」）起生效。

您可由：

- 10月生效日期起，於 Mox app 中的「關於我們」部分及我們網站上的「條款及細則」頁面參閱已修改的付款及轉賬附表、一般收費及手續費、Mox Invest 附表及 Mox Invest 收費及手續費；及
- 11月生效日期起，於 Mox app 中的「關於我們」部分及我們網站上的「條款及細則」頁面參閱已修改的 Mox Credit 產品資料概要。

您亦可由：

- 10月生效日期起，在 Mox app 中及我們的網站上對付款及轉賬附表、一般收費及手續費、Mox Invest 附表及 Mox Invest 收費及手續費的引用將被視為對其已修改的條款及細則的引用；及
- 11月生效日期起，在 Mox app 中及我們的網站上對 Mox Credit 產品資料概要的引用將被視為對其已修改的條款及細則的引用。

您需要作出什麼行動？

若您同意該修訂，您不用作出任何行動。您只需繼續使用 Mox app 以及我們的產品和服務，而上述已修改的條款及細則將在其生效日期起適用於您。但有關 Mox Invest 的修訂僅在您申請及 / 或使用 Mox Invest 服務時才適用於您。

若您不同意相關條款及細則的修改，或預期您無法達到該條款的任何要求，您可按照現有的一般條款及細則第 9 條終止您於 Mox 的戶口。

若您就本通知有任何疑問，請發送電郵至 care@mox.com 或透過應用程式內的語音通話或對短訊功能與我們的客戶服務團隊聯絡。

Mox Bank Limited

修訂的概要¹

以下列表概述了我們對條款及細則之主要修訂。

請注意，以下僅為概要。詳情請參閱相關條款及細則原文。

題目	修訂概要
付款及轉賬附表	
從您的 Mox 戶口付款	我們已將舊的第 1.2(a)(iii)、1.2(a)(viii) 及 1.2(b)(ii)條納入本附表第 7.1 (h) 條。
付款至您的 Mox 戶口	我們已將舊的第 3.2(a)(iv)條併入本附表的新第 7.4 條。
一般付款	<p>我們已修訂第 7.1 (h) 條，讓你知道，我們可對轉賬及轉出您的 Mox 戶口施加限制，而毋須另行通知您，包括（但不限於）您可收取或轉賬的最低或最高金額及/或您每筆交易可收取或進行的轉賬次數，在給定時間範圍內，以特定貨幣和/或通過特定付款方式。</p> <p>我們新增了第 7.4 條，讓你知道我們可能會就您的 Mox 戶口收取及進行轉賬的費用及收費。有關費用及收費的詳情，可於 Mox app 及/或我們的網站查閱。</p>
Mox Invest 附表	
合適性規定	<p>我們在第 4(a)條新增了以下細款：</p> <ul style="list-style-type: none"> 第 4(a)(ii)條，以澄清如我們是根據投資組合為本的方法為而向您作出招攬銷售金融產品或金融產品組合，我們將在 Mox app 內，或我們認為合適的其他任何渠道上，列明投資協議，您在投資該產品或產品組合前將被要求接受該協議（「投資協議」）；及 我們可能會在投資協議中包含一種或多種金融產品（「組成產品」），以作為評估其他金融產品或產品組合是否適合您的投資組合的一部分。只要我們未有就該等組成產品提供招

¹ 本概要的列表中使用的定義與一般條款及細則（不時修訂）的定義含義相同。

攬或推薦（並在符合適用法律、規則及法規允許的範圍內），您就該等組成產品的投資將獲得我們提供的「僅限執行」服務（而非「投資諮詢」服務）。

我們將第 61(d)條部分條款搬到新的第 4(b)條以澄清除了您有義務持續向我們提供準確資料（包括根據本附表第 28 條的規定）之外，我們可能還會要求您按照我們確定的時間間隔審閱並（根據需要）更新該資料。如果您提供的與我們提供給您的產品和服務以及您的適用性評估相關的資料有任何變更，請告知我們。如果您未能向我們提供最新且準確的資料，這可能會影響我們向您提供某些產品和服務的能力。這也可能導致我們向您推薦可能不適合您或變得不再適合您的銷售或投資建議。在這種情況下，對於您因該失誤而產生的或與之相關的任何費用、損失或損害賠償，我們概不負責。

您的指示

我們更新了第 5(a)(i)條以澄清您已指示並授權我們按照您根據本附表發出的指示，代您買賣證券，並以其他方式處理證券、就證券收取的任何款項及您的 Mox Invest 戶口中持有的資金（及如有必要，將收到的任何金額（按兌換時的現行匯率）轉換為您的 Mox Invest 戶口支援的任何其他貨幣）。

我們更新了第 5(i)條以澄清您同意就 Mox 及其職員及僱員、經紀及任何代名人或其他代理中的任何人士因執行您發出的指示或延遲執行或未執行您發出的指示及 / 或授權而可能招致或蒙受的任何損失或責任作出賠償，但因其欺詐行為、故意失責或疏忽所引致的損失或責任則除外。

購買資金

我們更新了第 8(a)條中以澄清您授權我們隨時按第 8(a)(i)及(ii)條從您的 Mox Invest 戶口或我們可能同意的其他 Mox 戶口提取以下款項（包括在您的 Mox Invest 交易結算之前），而無須得到您的進一步指示，並且，如有必要，將您應付的金額、稅款、費用、支出、佣金、收費和開支（按兌換時的我們現行匯率）轉換為您的 Mox Invest 戶口支持的任何其他貨幣。

交易限額

我們更新了第 14 條中以澄清我們有絕對酌情權設定及更改各項限額和參數，以不時控制您如何使用 Mox Invest 及 / 或進行證券買賣。該等限額和參數可能包括：對買賣指令最高金額及買賣指令最大數量的控制、對我們允許您的投資總額的控制、對您允許的某些證券的投資總額的控制、對遞交買賣指令的價格的控制、對您買賣指令來源的

	<p>控制，及我們認為適當或我們可能根據任何適用法律或規定需要執行的任何其他限額、參數或控制。您承諾遵守我們不時實施的該等限額及參數，並同意如果您不遵守任何該等限額或參數，我們無義務根據本條款執行您給出的任何指示，並且對您因此而產生的任何損失不承擔責任。指令將在交易日累計，我們將根據我們不時訂明的交易限額核實我們收到的所有指令。</p>
<p>執行 Mox Invest 證券買賣交易</p>	<p>我們更新了第 16(b)條中以澄清本條款的(d)、(e)和(f)段僅適用於 Mox 不時提供可進行證券交易，且在聯交所或任何有關境外市場（例如美國交易所）上市或交易的證券（「上市證券」）。指令會被提交至經紀的買賣盤傳送系統。Mox 的政策要求經紀立即執行指令，從而使 Mox 能夠履行其在適用法律下的最佳執行義務。對於在多個市場交易的證券，如適用，經紀的買賣盤傳送系統會尋求將買賣盤傳送至最佳市場，並在下指令時考慮一項或多項在第 16(b)條列出的因素。</p> <p>我們更新了第 16(e)條以澄清如適用，經紀的買賣盤傳送系統重新評估待執行的指令的市場情和價格，並在必要時重新傳送指令。</p> <p>我們更新了第 16(f)條以澄清您確認經紀可能會因執行您的指令而收取佣金，並且可能將收益的金額（或相若金額）交送給 Mox。</p>
<p>股息、分派及不支援的證券</p>	<p>我們更新了第 24(a)條以澄清您同意，當需要遵守法律或監管要求時及 / 或我們需要取您可能欠我們的任何款項、費用、收費、利息或佣金，我們或我們的代名人可以從此類股息和其他分配中預扣或扣除稅款或其他金額。如果您有資格收回任何此類預扣或扣除，則您有責任。</p>
<p>您的聲明</p>	<p>我們新增了以下細款至第 32 條：</p> <ul style="list-style-type: none"> • 您將提供 Mox 可能合理要求的進一步信息，以履行其在本條款下的義務及遵守適用的法律、規則和法規及 / 或內部政策； • 您將遵守適用的法律、規則和法規使用 Mox Invest，並且不會提供任何違反或將導致違反任何適用的法律、規則和法規的指示；

	<ul style="list-style-type: none"> • 您已閱讀、理解並同意本條款及《一般條款及細則》，包括但不限於所有附表、私隱文件、通知及同意；及 • 您將根據您的財務狀況、投資目標、投資經驗和個人情況，以及您認為適當的任何獨立專業建議，使用 Mox Invest 並進行任何 Mox Invest 交易。
	<p>我們更部了第 32(r)條您所作全部聲明及保證在任何時候均屬真確，並且在您提供每項 Mox Invest 交易的指示前以及每次使用 Mox Invest 時視為重複作出上述聲明及保證。</p>
證券買賣的投資者賠償基金	<p>我們更新了第 35 條以澄清如您因 Mox 或其「相聯者」（定義見《證券及期貨（投資者賠償-申索）規則》（「投資者賠償規則」）的「違責」（定義見《投資者賠償規則》）而蒙受在香港交易所交易的產品的證券買賣相關的損失，根據《投資者賠償規則》，您可能有權向根據《證券及期貨條例》設立的投資者賠償基金提出賠償申索。</p>
違約事項	<p>我們更新了第 36(a)(ix)條以澄清發生任何就我們的意見下在認為可能損害我們根據本附表下之權利之任何事件，或我們遵守適用的法律、規則和法規的能力時即構成違約事項。</p>
終止及暫停	<p>我們更新了第 37(b)條以澄清本條款將繼續適用，直至所有證券及資金已從您 Mox Invest 戶口出售及 / 或轉移（如適用）、您應付的所有款項已全數付清及您對我們的所有債務和責任均已履行為止。</p>
美國人士	<p>我們更新了第 40(b)條以澄清如您成為美國人士，您同意及時以書面形式通知我們。您明白，在此情況下，我們可能有責任關閉您的 Mox Invest 戶口及 / 或取消您的指示及 / 或指令，並出售您的證券，您亦授權我們無需您的進一步指示即可採取上述行動。您應在成為美國人士後 30 日內（或我們決定的任何其他限期內）出售及/或轉移您持有的所有證券及由您的 Mox Invest 戶口轉移所有資金。</p>
基金的合適性	<p>我們更新了第 54(d)(iii)條以澄清您明白及同意您未必會被強制贖回所有您的基金單位，在此情況下就您對該基金的投資，您即獲得我們提供的不同類型的服務（即「僅限執行」服務，而不是「投資諮詢」服務）。</p>

	我們更新了第 59(c)條以澄清我們將考慮您在開戶和合適性評估期間提供的某些資訊，例如您對投資風險承受能力以及我們認為適當的其他因素為您確定一個「 風險承受範圍 」。
合適性規定	<p>我們刪除了在第 61(b)條中「投資協議」的定義，該定義出現在第 4(a)(ii)條。</p> <p>我們更新了第 61(d)條以澄清 Mox 還將要求您（根據需要）每兩年或按我們決定的其他時間間隔審查和更新您向我們提供的與核心投資組合服務和您的合適性評估有關的資料。如果該等資料有任何更改，您應告知我們，因為該等更改可能會影響您的風險承受範圍及 / 或投資協議。我們亦將第 61(d)條移到新的 4(b)條。</p>
一般收費及手續費	
Mox Card 更換費	由 2025 年 11 月 6 日起，我們將把更換 Mox Card 的費用提高至 HKD100，並從您的 Mox 戶口中扣除。
金屬 Mox Card 更換費用	我們已澄清此費用將從您的 Mox 戶口中扣除。
交易爭議處理費用	我們已澄清此費用將從您的 Mox 戶口中扣除。
RTGS 費（由另一間香港銀行收取美元及美元轉賬至另一間香港銀行）	我們已就您透過 RTGS 由另一間香港銀行收取美元及美元轉賬至另一間香港銀行收取新費用。
RTGS 費（從另一間香港銀行收取人民幣）	我們已就您從另一間香港銀行透過 RTGS 收取人民幣收取新費用。
現金透支的實際年利率 (APR)	<p>由 2025 年 11 月 6 日起，我們將把現金透支的實際年利率提高至 35.93%（每日 0.0834%）。</p> <p>我們亦已澄清，每筆現金透支交易的任何未付金額（不包括任何財務費用）將由現金透支結算日起按日收取利息，直至全數償還為止。</p>
逾期收費	由 2025 年 11 月 6 日起，如您未能在到期繳款日或之前繳付 Mox Credit 月結單上列明的最低還款額，我們將向您收取相等於以下其中一項的費用：

	<ul style="list-style-type: none"> • HKD350;或 • 最低還款額, <p>以較低者為準。</p>										
現金透支費用	<p>由 2025 年 11 月 6 日起, 每筆現金透支交易 (包括透過銀通或萬事達卡自動櫃員機網絡進行的交易), 我們將向您收取:</p> <ul style="list-style-type: none"> • 交易金額的 3.5%;或 • HKD100, <p>以較高者為準。</p>										
Mox Invest 收費及手續費											
基金認購費	<p>我們更新了此部分以澄清當 Mox Invest 提供相關基金交易服務時, 基金認購費將按以下收費:</p> <table border="1" data-bbox="576 1122 1294 1568"> <thead> <tr> <th>如您的投資等級是</th> <th>收費利率 (按投資金額的百分比)</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>最高 0.80%</td> </tr> <tr> <td>Advanced</td> <td>最高 0.70%</td> </tr> <tr> <td>Pro</td> <td>最高 0.60%</td> </tr> <tr> <td>Elite</td> <td>最高 0.50%</td> </tr> </tbody> </table> <p>我們刪除了安聯收益增值基金*之部分並將之歸類於基金中。換言之, 不同投資等級的基金認購費適用於安聯收益增值基金。</p> <p><i>*安聯收益增值基金的認購費仍維持在投資金額的 0%, 適用於所有投資層級, 直至另行通知。</i></p>	如您的投資等級是	收費利率 (按投資金額的百分比)	Basic	最高 0.80%	Advanced	最高 0.70%	Pro	最高 0.60%	Elite	最高 0.50%
如您的投資等級是	收費利率 (按投資金額的百分比)										
Basic	最高 0.80%										
Advanced	最高 0.70%										
Pro	最高 0.60%										
Elite	最高 0.50%										
Mox Credit 產品資料概要											
現金透支利率	我們將把現金透支的利率提高到 30.44% (每天 0.0834%) 。										

	<p>我們亦已澄清，每筆現金透支交易的任何未付金額（不包括任何財務費用）將由現金透支結算日起按日收取利息，直至全數償還為止。</p>
現金透支的實際年利率	<p>我們將把現金透支的年利率提高到 35.93%。</p> <p>我們亦已澄清，每筆現金透支交易的任何未付金額（不包括任何財務費用）將由現金透支結算日起按日收取利息，直至全數償還為止。</p>
現金透支費用	<p>對於每筆現金透支交易（包括透過銀通或萬事達卡自動櫃員機網絡進行的交易），我們將向您收取：</p> <ul style="list-style-type: none"> • 交易金額的 3.5%；或 • HKD100, <p>以較高者為準。</p>
逾期收費	<p>如您未能在到期繳款日或之前繳付 Mox Credit 月結單上列明的最低還款額，我們將向您收取相等於以下其中一項的費用：</p> <ul style="list-style-type: none"> • HKD350；或 • 最低還款額, <p>以較低者為準。</p>

信用卡產品資料概要

Mox Bank Limited

Mox Credit

最後更新日期：2025 年 5 月 23 日

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的Mox Credit附表及Mox Credit的主要條款及細則以了解詳情。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

零售消費利率

當您的 Mox Credit 獲批時為 **33.10%** (每日 0.0907%)。此利率為基本年利率。我們會不時作出檢討。

如您在每月到期繳款日或之前全數支付您的 Mox Credit 月結單結餘，我們不會向您收取利息。否則，以下各項將被收取利息：

- 1 您的 Mox Credit 月結單結餘中未付本金金額，由上一月結單日期起按日計息，直至全數支付；及
- 2 每項新交易金額（自上一 Mox Credit 月結單日期起誌賬），由該項新交易的結算日期起按日計息，直至全數支付。

現金透支利率

當您的 Mox Credit 獲批時為 **31.80%** (每日 0.0871%)。此利率為基本年利率。我們會不時作出檢討。

利息將以每筆現金透支的任何未付金額（不包括任何現金透支費用）由結算日期起計按日計息，直至款項全部清還為止。

<p>零售消費的實際年利率¹</p>	<p>當您的 Mox Credit 獲批時為 35.99%。我們會不時作出檢討。</p> <p>如您在每月到期繳款日或之前全數支付您的 Mox Credit 月結單結餘，我們不會向您收取利息。否則，以下各項將被收取利息：</p> <ol style="list-style-type: none"> 1. 您的 Mox Credit 月結單結餘中未付本金金額，由上一月結單日期起按日計息，直至全數支付；及 2. 每項新交易金額（自上一 Mox Credit 月結單日期起誌賬），由該項新交易的結算日期起按日計息，直至全數支付。
<p>現金透支的實際年利率¹</p>	<p>當您的 Mox Credit 獲批時為 35.91%。我們會不時作出檢討。</p> <p>利息將以每筆現金透支的任何未付金額（不包括任何現金透支費用）由結算日期起計按日計息，直至款項全部清還為止</p>
<p>逾期還款實際年利率</p>	<p>不適用。</p>
<p>免息期</p>	<p>長達 56 日。</p> <p>免息期是指在您於 Mox Credit 上進行特定交易期間，我們不會向您收取利息，前提是您必須在到期還款日期或之前繳清月結單結餘。</p> <p>免息期的長度取決於您在月結單週期內於 Mox Credit 上進行交易的時間。</p>
<p>最低還款額²</p>	<p>（適用於 2025 年 6 月 25 日之前）如您的月結單結餘低於 HKD220，最低還款額將為總結單結餘。</p> <p>否則，最低還款額將為以下兩個金額中的較高者：</p> <ol style="list-style-type: none"> 1. (a) 利息、費用及收費的 100%；另加

	<p>(b) 未償還本金的 1%; 另加</p> <p>(c) 以下較高者:</p> <p>(i) 任何超逾您的信用限額的月結單結餘 (不包括以上第 1(a)條項下的利息、費用及收費); 及</p> <p>(ii) 任何逾期金額 (如適用, 例如任何逾期最低還款額); 或</p> <p>2. HKD220.</p> <p>(適用於 2025 年 6 月 25 日及之後) 如您的 Mox Credit 月結單結餘低於 HKD220, 最低還款額將為總 Mox Credit 月結單結餘。</p> <p>除非您:</p> <p>3. 有未結的額外貸款限額「即時借」, 則最低還款額將為以下金額中較高者為準:</p> <p>(a) (i) 利息、費用及收費的 100%; 另加</p> <p>(ii) 額外貸款限額「即時借」的每月還款的 100%; 另加</p> <p>(iii) 未償還本金的 1% (不包括以上第 3(a)(ii)條項下的款項); 另加</p> <p>(iv) 以下較高者:</p> <p>(A) 任何超逾您的信用限額 (不包括以上第 3(a)(i)條項下的利息、費用及收費); 及</p>
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	<p>(B) 任何逾期金額（如適用，例如任何逾期最低還款額）；及</p> <p>(b) HKD220；及</p> <p>4. 沒有未結的額外貸款限額「即時借」，則最低還款額將為以下金額中較高者為準：</p> <p>(a) (i) 利息、費用及收費的 100%；另加</p> <p>(ii) 未償還本金的 1%；另加</p> <p>(iii) 以下較高者：</p> <p>(A) 任何超逾您的信用限額（不包括以上第 4(a)(i)條項下的利息、費用及收費）；及</p> <p>(B) 任何逾期金額（如適用，例如任何逾期最低還款額）；及</p> <p>(b) HKD220。</p>
費用	
年費	HKD0 。
現金透支費用	就每筆現金透支（包括透過銀通或萬事達卡自動櫃員機網絡提取現金）： HKD100 。
使用您的 Mox Card 進行外幣交易的相關費用	每項以港元以外的貨幣進行的交易之交易金額（包括退款）的 1.95% （包括萬事達卡收取的 1% 費用，Mox 則收取 0.95% 費用）。我們稱之為「外幣兌換手續費」。

<p>使用您的 Mox Card 以港元支付外幣簽賬及在海外處理的交易的相關費用</p>	<p>如果您使用您的 Mox Card 進行港幣交易（包括退款），不論是在香港還是海外，而該交易因商戶或收單機構是在海外（即香港以外的地方）註冊而被視為在海外處理，萬事達卡會就該交易收取 1.95% 跨境港幣交易手續費（包括萬事達卡收取的 1% 費用，Mox 則收取 0.95% 費用）。跨境港幣交易手續費將會在海外商戶或收單機構已將交易兌換成港元，或在您要求兌換的情況下被徵收。同一筆交易中不會同時被收取跨境港幣交易手續費及外幣兌換手續費。</p> <p>您在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。您應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。</p>
<p>逾期付款費用</p>	<p>HKD0。</p>
<p>超出信用限額手續費</p>	<p>HKD0。</p>
<p>現金提款費用</p>	<p>每次使用在香港的認可銀通自動櫃員機進行現金提款的現金提款費用為 HKD0。</p> <p>每次使用在香港的認可萬事達卡自動櫃員機進行現金提款的現金提款費用為 HKD20。</p> <p>每次使用在香港境外的認可自動櫃員機進行現金提款的現金提款費用為 HKD30。Mox 不就使用香港境外的銀通網絡自動櫃員機進行現金提款收取外幣兌換手續費。外幣將按由銀聯通寶有限公司提供的匯率，換算為港幣。就使用香港境外的萬事達卡網絡自動櫃員機進行現金提款，Mox 將收取 1.95% 的外幣兌換手續費（包括萬事達卡收取的 1% 費用，Mox 則</p>

	收取 0.95% 費用)。外幣將按由萬事達卡公司提供的匯率，換算為港幣。
退回手續費	HKD0。
超出轉賬限額手續費	<p>如果您從 Mox Credit 進行轉賬累積超過每曆月限額（即由我們不時釐定並在您的 Mox app 中顯示）我們將收取超額部分或當中的任何部分之超出轉賬限額手續費（最高可達 3.5%）。</p> <p>當您使用 Mox Credit 進行轉賬，而該金額超過適用的每曆月限額，Mox app 會提示並讓您確認有關的超出轉賬限額手續費。當您設立的自動還款或定期轉賬是從 Mox Credit 轉賬，Mox app 會提示並讓您確認進行交易可能會產生超出轉賬限額手續費。當您確認並使用 Mox Credit 進行轉賬，您將被視作接受適用之手續費。</p>
「自動簽賬切換」的相關費用	於當月完成一筆或以上的「自動簽賬切換」交易，該月將收取 HKD25 ，並將於首筆交易完成後計入您的 Mox Credit。
消費獎賞轉換費	<p>我們將按您每次於 Mox app 轉換消費獎賞計劃時向您收取 HKD50，計入您的 Mox Credit。</p> <p>我們將會豁免此費用，如果您：</p> <ol style="list-style-type: none"> 完成 Mox Credit 申請程序（當您收到 Mox 向您發出的 Mox Credit 申請成功批核通知時，即代表您的 Mox Credit 申請程序已「完成」）的其後 7 天的期間內，首次將消費獎賞計劃由您「CashBack」轉換至其他消費獎賞計劃；或 持有卡獎賞的合資格結餘達至少 HKD250,000（於轉換消費獎賞計劃時）。
紙本 Mox Credit 月結單費用	每份紙本 HKD50 ，計入您的 Mox 戶口。



¹ 實際年利率是根據《銀行營運守則》所載的指引及一年 365 日（或閏年則一年 366 日）計算，並且僅供參考。

² 有關您的最低還款額，詳情請參閱 Mox Credit 附表。

例子

以下為您可能須為您的 Mox Credit 支付的利息的說明示例，其基於以下假設：

- 您在上一個 Mox Credit 月結單周期期間使用過您的 Mox Credit，且只進行過零售消費；
- 截至最近 Mox Credit 月結單日，您的 Mox Credit 結餘為 HKD20,000；
- 在上述對月結單日期之後，您沒有新的 Mox Credit 交易（包括任何與費用及收費相關的交易）；
- 您於有關到期繳款日或之前償還以下款項；
- 每日利率為 0.0907%（相等於實際年利率 35.99%）；及
- 未償還本金會按月累計利息。

每個月，如果您還款...	您須償還 HKD20,000 的未償還結餘所需的大約時間為...	及您將最終支付...
只還最低還款額	173 個月	總 共 HKD63,951.34 (HKD43,951.34 為利息)
HKD883.43（即高於最低還款額）	36 個月	總 共 HKD31,803.61 (HKD11,803.61 為利息)
您可以節省的金額為 HKD883.43: HKD32,147.73		

備註：如要計算適用於您的特定情況的利息，您可透過 Mox app 及 / 或我們[網站](#)的「Mox Credit」頁面使用我們的還款計算機。

附註：

- 除非本產品資料概要另有所指，否則本產品資料概要中使用的定義與我們一般條款及細則的定義含義相同。
- 我們可因任何理由更改本產品資料概要，但我們會就任何更改通知您。
- 如英文與中文版本有任何不一致，概以英文版本為準。