



Major Terms and Conditions for Mox Card with Credit

These major terms and conditions apply when you use Mox Credit. You must read the full version of our General Terms and Conditions, particularly Schedule 3 (Terms and Conditions for Mox Card with Credit).

- 1 Once approved, your Mox Card can be used with credit, and you will be liable for all Mox Credit fees, charges and interest, which are set out in our fee schedule and key fact statement.
- 2 You will receive a monthly Mox Credit statement. You must:
 - (a) tell us about any errors within 60 days, or the statement is conclusive and binding; and
 - (b) pay the minimum amount due, or we may charge additional fees, charges and interest, and suspend your use of Mox Credit.
- 3 Upon demand, you must repay any amount you owe on Mox Credit. We may:
 - (a) set off, debit, withhold or transfer any amount you owe us from any of your accounts; and
 - (b) require you to indemnify us for costs and expenses we incur in recovering such amounts.
- 4 In connection with your use of Mox Credit, you must indemnify and reimburse us for all our legal fees, losses and damages, and reasonable costs and expenses, unless due to our negligence, fraud or wilful default.
- 5 You must:
 - (a) protect your Mox Card, PIN and device and follow our security advice; and
 - (b) let us know as soon as reasonably practicable if your Mox Card is lost or stolen or following unauthorised disclosure of your PIN.

You are liable for all losses if you fail to do these things or act fraudulently or with gross negligence.

The English version of these major terms and conditions for Mox Card with credit prevails if there is any inconsistency between the English and Chinese versions.

Last updated: 13 April 2021

Mox 卡 (含信用功能) 的主要條款及細則

本主要條款及細則適用於您使用 Mox Credit。您必須閱讀我們的一般條款及細則的完整版本、尤其是附表 3 (Mox 卡 (含信用功能) 的條款及細則) –請參閱下面的連結。

1. 一經批准，您的 Mox 卡即可附帶信用功能使用，您須負責 Mox Credit 的所有費用、收費及利息，而我們的收費表及資料概要載列這些費用、收費及利息。
2. 您每個月都會收到 Mox Credit 結單。您必須：
 - (a) 在 60 日內通知我們任何錯誤，否則該結單將為最終版本並具有約束力；及
 - (b) 支付最低還款額，否則我們可能會收取額外費用、收費及利息，並暫停您對 Mox Credit 的使用。
3. 如我們提出要求，您必須償還您在 Mox Credit 的任何結欠金額。我們可以：
 - (a) 從您的任何戶口抵銷、扣除、預扣或轉移您尚欠我們的任何金額；及
 - (b) 要求您就我們追討您的欠款時招致的費用及開支，作出彌償。
4. 就您使用 Mox Credit 而言，您均須對我們作出彌償及付還我們的所有法律費用、損失及損害、合理成本及開支，惟因我們的疏忽、欺詐行為、或故意失責所引致則除外。
5. 您必須：
 - (a) 保護您的 Mox 卡、私人密碼及裝置，並遵守我們的保安建議；及
 - (b) 如果您的 Mox 卡被遺失或盜竊或您的私人密碼在未經授權的情況下被披露，您必須盡快通知我們。

如您未能遵守上述要求或建議，或涉及欺詐或嚴重疏忽，您須就所有損失負責。

Mox Credit 的主要條款及細則的英文與中文版本如有任何不一致，概以英文版本為準。

最近更新日期：2021 年 4 月 13 日