

## Key Facts Statement (KFS) for Instalment Loan

Mox Bank Limited

### 0% Merchant Split Purchase Key Facts Statement

Last updated: 30 September 2022

<p><b>This product is an instalment loan.</b></p> <p><b>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</b></p>	
<p><b>Interest Rates and Interest Charges</b></p>	
<b>Annualised Percentage Rate (APR)</b>	Not applicable.
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable.
<p><b>Fees and Charges</b></p>	
<b>Handling Fee</b>	Not applicable.
<b>Late Payment Fee and Charge</b>	HKD0.
<b>Prepayment / Early Settlement / Redemption Fee</b>	2% of the remaining repayment amount(s) for your each 0% Merchant Split Purchase outstanding will be charged to Mox Credit if you fully repay each of 0% Merchant Split Purchase early. We call this the early repayment fee. The early repayment fee may also be charged to Mox Credit if your 0% Merchant Split Purchase is cancelled or suspended by Mox in accordance with Schedule 3 to the General Terms and Conditions.
<b>Rejected Cheque / Rejected Autopay Charge</b>	HKD0.
<p><b>Additional Information</b></p>	
<b>Minimum Loan Amount Eligible for a 0% Merchant Split Purchase Application</b>	HKD400.
<b>Monthly Instalment for a 0% Merchant Split Purchase</b>	Your “ <b>monthly instalment</b> ” for a 0% Merchant Split Purchase means the amount of the eligible Mox Credit transaction required to be repaid each month until the eligible Mox Credit transaction has been fully repaid

	<p>We will charge each monthly instalment for a 0% Merchant Split Purchase to Mox Credit which will be shown on your Mox Credit statement. The following amounts will be included in the minimum amount due set out in your Mox Credit statement:</p> <p>(a) 1% of the monthly instalment (in each Mox Credit statement until your 0% Merchant Split Purchase is repaid in full); and</p> <p>(b) (if applicable) 100% of the early repayment fee (once only for each 0% Merchant Split Purchase you repay early),</p> <p>(see Note 1).</p>
<p>If you are unable to fully settle a monthly instalment of your 0% Merchant Split Purchase, please consider whether any other lending option is more suitable for you based on your own circumstances, or contact us for details.</p> <p>Please note that we do not appoint any third parties to refer 0% Merchant Split Purchase applications to us and will not process any application that was referred by a third party under a beneficial arrangement. If you have any questions about 0% Merchant Split Purchase, please contact us.</p>	

Note 1:

- If you fail to pay your Mox Credit statement balance in full, or if you only pay the minimum amount due shown therein, on or before the payment due date of that Mox Credit statement, we will charge you interest as set out in the Mox Credit Key Facts Statement (which can be found in the Mox app and/or on our website).
- We can make changes to this 0% Merchant Split Purchase Key Facts Statement 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.

## 分期貸款產品資料概要

Mox Bank Limited

### 商戶 0 息分期產品資料概要

最後更新日期：2022 年 9 月 30 日

<p><b>此乃分期貸款產品。</b></p> <p>本資料概要為您所提供的利息、費用及收費等資料僅供參考，商戶 0 息分期的最終條款以貸款確認書為準。</p>	
<b>利息及利息支出</b>	
實際年利率	不適用
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用
<b>費用及收費</b>	
手續費	不適用
逾期還款費用及收費	港幣 0 元
提前還款 / 提前清償 / 贖回的收費	若您提前全數償還每筆商戶 0 息分期金額，我們將您餘下未償還的每筆商戶 0 息分期還款金額的 2% 計入 Mox Credit。我們稱之為提前還款費用。根據一般條款及細則附表 3，若您的商戶 0 息分期被取消或暫停，我們亦可能將提前還款費用計入 Mox Credit。
退票 / 退回自動轉帳授權指示的收費	港幣 0 元
<b>其他資料</b>	
合資格作商戶 0 息分期申請的最低貸款金額	港幣 400 元

<p><b>商戶 0 息分期的每月付款金額</b></p>	<p>您的商戶 0 息分期的「<b>每月供款</b>」是指在合資格 Mox Credit 交易全額償還之前，每月需要償還的合資格 Mox Credit 交易的金額。</p> <p>我們將就商戶 0 息分期的每月供款計入 Mox Credit，而該金額將於您的 Mox Credit 結單顯示。您的 Mox Credit 結單所載列的最低結欠金額將包括下列金額：</p> <p>(a) 每月供款的 1%（在每份 Mox Credit 結單內，直至您的商戶 0 息分期全額償還）；及</p> <p>(b) （如適用）100%的提前還款費用（每項提前償還的商戶 0 息分期僅收取一次），</p> <p>（見附註 1）。</p>
<p>若您未能全數支付您的商戶 0 息分期的每月供款，請根據您本身的情況考慮是否有另一種更適合您的借貸方式，或與我們聯絡以取得詳細資料。</p> <p>請注意，我們並無委任任何第三方向我們轉介商戶 0 息分期申請，並且不會處理第三方在一項實益安排下向我們轉介的任何申請。若您對商戶 0 息分期有任何疑問，請與我們聯絡。</p>	

附註 1:

- 若您於 Mox Credit 結單到期付款日或之前未能全數支付 Mox Credit 結餘，或若您僅支付結單所顯示的最低結欠金額，我們將向您收取 Mox Credit 產品資料概要所載的利息（可於 Mox 應用程式及/或我們的網站找到）。
- 我們可基於任何理由對本商戶 0 息分期產品資料概要作出更改，而我們將通知您任何更改。英文與中文版本如有任何不一致，概以英文版本為準。