

Fees and Charges

Local ATM Cash Withdrawals

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| JETCO Network | Free of charge |
| Mastercard Network | HKD20 per transaction |

Overseas ATM Cash Withdrawals¹

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| <p>JETCO Network (JETCO ATM outside Hong Kong)</p> <ul style="list-style-type: none"> - No foreign exchange handling fees will be charged. - The foreign currency will be converted into Hong Kong dollars by the exchange rate imposed by JETCO on the transaction date. | HKD30 per transaction |
| <p>Mastercard Network (ATM provided by local banks overseas)</p> <ul style="list-style-type: none"> - 1.95 % foreign exchange handling fee will be charged (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 imposed by Mastercard on the transaction date. | HKD30 per transaction |

¹ Overseas cash withdrawals may be subject to fees imposed by overseas local banks providing the ATM service. Please pay attention to fees and charges when making overseas cash withdrawals. Overseas cash withdrawals with JETCO and Mastercard networks allow withdrawals from Hong Kong dollar accounts.

Fees Relating to Foreign Currency Transactions on Your Mox Card

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| Foreign exchange handling fee (comprising a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox). | 1.95% |
| <ul style="list-style-type: none"> - All settlements will be made in Hong Kong dollars. - The foreign exchange handling fee will be imposed on transactions on your Mox Card effected in a foreign currency (including any refund of a transaction effected in a foreign currency). The transaction will be converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by Mastercard from within a range of wholesale market rates or the government-mandated rate in effect on the date when Mastercard processes the transaction. Such exchange rate may differ from the rate on the transaction date due to market fluctuation. - You may use the Mastercard Currency Converter to check the foreign exchange for a transaction date. | |



Fees Relating to Settling Foreign Currency Transactions in Hong Kong Dollars and Transactions Processed Overseas on Your Mox Card

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| Cross-border access fee (comprising a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox). | 1.95% |
| <p>- 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 (ie. in a place other than Hong Kong), the cross-border access fee will be imposed by us on that transaction.</p> <p>- The cross-border access fee 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.</p> <p>- The cross-border access fee and the foreign exchange handling fee will not be imposed on the same transaction. The cross-border access fee will apply if you are offered the option to, and choose to, settle a foreign currency transaction in Hong Kong dollars at a point of sale overseas. Please note that such an option is a direct arrangement offered by the overseas merchant and not Mox. You should ask the overseas merchant for details about the foreign currency exchange rate and any applicable fees before you enter into the transaction because settling foreign currency transactions in Hong Kong dollars may involve fees imposed by the merchant in addition to the cross-border access fee (and may involve a cost higher than the foreign exchange handling fee – see above).</p> | |

Mox Credit²

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| <p>Annualised Percentage Rate (APR) for Retail Purchase³ 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 statement balance in full by the due date each month. Otherwise, interest will be charged on:</p> <ul style="list-style-type: none">- the unpaid principal in your statement balance, from the date of the previous statement on a daily basis until payment in full; and- the amount of each new transaction (entered into since the previous statement date), from the settlement date of that new transaction on a daily basis until payment in full. | <p>34.69% (0.0877% per day)</p> <p>(on and from 18 July 2023, the APR for Retail Purchase is revised to 35.99% (0.0907% per day))</p> |
| <p>Annualised Percentage Rate (APR) for cash advance³ 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>35.91% (0.0871% per day)</p> |

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| <p>Minimum Amount Due⁴</p> | <p>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. (i) 100% of interest, fees and charges; plus (ii) 1% of outstanding principal; plus (iii) the higher of: <ol style="list-style-type: none"> (A) any amount exceeding your credit limit (excluding interest, fees and charges under (i)); and (B) any overdue amount (as applicable, such as any overdue minimum payments); or <p>HKD220.</p> |
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| <p>Cash Advance Fee</p> | <p>For each cash advance (including those via the JETCO or Mastercard ATM networks): HKD100.</p> |
| <p>Split Purchase⁵</p> | <ul style="list-style-type: none"> - One-off fee: as displayed in the Mox app when you apply for a Split Purchase. - Monthly fee: as displayed in the Mox app when you apply for a Split Purchase. - Early repayment fee: 2% of all remaining principal of the Split Purchase (at the time of early repayment). |
| <p>Instant Loan⁶</p> | <ul style="list-style-type: none"> - One-off fee: as displayed in the Mox app when you apply for an Instant Loan. - Monthly fee: as displayed in the Mox app when you apply for an Instant Loan. - Early repayment fee: 2% of all remaining principal of the Instant Loan (at the time of early repayment). |
| <p>Instant Clear⁷</p> | <ul style="list-style-type: none"> - One-off fee: as displayed in the Mox app when you apply for an Instant Clear. |

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| | <p>- Monthly fee: as displayed in the Mox app when you apply for an Instant Clear.</p> <p>- Early repayment fee: 2% of all remaining principal of the Instant Clear (at the time of early repayment).</p> |
| 0% Merchant Split Purchase ⁸ | Early repayment fee: 2% of the remaining repayment amount of the 0% Merchant Split Purchase (at the time of early repayment). |
| Excess Fund Transfer Handling Fee | <p>A 2% handling fee will be charged to your Mox Credit on the amount (or any part thereof) of any Mox Credit fund transfer effected by you in a calendar month where the cumulative amount of your Mox Credit fund transfer(s) exceeds the monthly threshold of HKD30,000. A Mox Credit fund transfer includes a payment (including an automatic payment and other recurring arrangement) using Mox Credit on the Mox app to another Mox user or any other non-Mox Hong Kong bank account or other FPS “Participants” (as defined in Part B of Schedule 2 to the General Terms and Conditions). Please note that the applicable handling fee and/or monthly threshold may depend on prevailing promotional terms and conditions.</p> <p>When you request to make a Mox Credit fund transfer that will exceed the applicable monthly threshold, you will be prompted in the Mox app to acknowledge the applicable handling fee. When you set up an automatic payment or other recurring arrangement that is a Mox Credit fund transfer, you will be prompted in the Mox app to acknowledge that a handling fee may apply when the transaction is effected. Upon your acknowledgment and by proceeding with the Mox Credit transfer, you are deemed to have accepted any applicable handling fee.</p> |

² Only applicable to Mox Credit customers.

³ Annualised Percentage Rate (APR) is calculated based on the guideline as set out in the Code of Banking Practice and is for reference only.

⁴ Please refer to Schedule 3 to the General Terms and Conditions for more information on your minimum payment.

⁵ Fees applicable to a Split Purchase are specific to the eligible Mox Credit transaction and can be viewed in the Mox app. Please also refer to the Split Purchase Key Facts Statement.

⁶ Fees applicable to an Instant Loan can be viewed in the Mox app. Please also refer to the Instant Loan Key Facts Statement.

⁷ Fees applicable to an Instant Clear are specific to the eligible Instant Clear payment and can be viewed in the Mox app. Please also refer to the Instant Clear Credit Card Balance Transfer Plan Key Facts Statement.

⁸ Fees applicable to a 0% Merchant Split Purchase are specific to the eligible Mox Credit transaction and can be viewed in the Mox app. Please also refer to the 0% Merchant Split Purchase Key Facts Statement.

Card Issuing and Servicing

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| Mox Card Replacement Fee | HKD50 |
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| Metal Mox Card Replacement Fee | HKD350 |
| Dispute Charge | HKD150 per transaction |

Statement

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| Paper Statement Request | HKD50 per copy of paper statement, charged to your Mox Account. |
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Balance Withdrawals

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| Balance withdrawal fee - If Mox withdraws any balance on behalf of a customer, this fee will be deducted by Mox from the balance to be withdrawn. Mox will give the remaining balance to the customer or requestor. | HKD50 |
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Fees Relating to Currency Exchanges

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| Currency Exchange Fee | <p>The higher of:</p> <ul style="list-style-type: none"> - up to 1% of the actual selling amount⁹ (the percentage will vary depending on the currency pair); and - minimum unit of the selling currency or USD0.01 or its equivalent in the selling currency, whichever is higher. <p>Mox will deduct the applicable currency exchange fee from the amount of currency you have requested to sell prior to carrying out the currency exchange.</p> |
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⁹ The actual selling amount refers to the amount of currency you have requested to sell, less the applicable currency exchange fee as described above.

Last updated: 17 May 2023

收費及手續費

本地自動櫃員機現金提款

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| JETCO 網絡 | 免費 |
| 萬事達卡網絡 | 每個交易收取港幣 20 元 |

海外自動櫃員機現金提款¹

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| <p>JETCO 網絡 (香港以外的 JETCO 自動櫃員機)</p> <ul style="list-style-type: none"> - 不收取外幣兌換手續費。 - 外幣將按交易當日由 JETCO 公司制定的匯率，換算為港幣。 | 每個交易收取港幣 30 元 |
| <p>萬事達卡網絡(由海外的當地銀行所提供的自動櫃員機)</p> <ul style="list-style-type: none"> - 我們將收取 1.95% 的外幣兌換手續費 (萬事達卡收取 1% 費用, Mox 則收取 0.95% 費用)。 - 外幣將按交易當日由萬事達卡公司制定的匯率，換算為港幣。 | 每個交易收取港幣 30 元 |

¹ 於海外提取現金時，提供海外自動櫃員機服務的當地銀行，可能會向您收取費用。所以，提款時請注意收費。通過 JETCO 和萬事達卡網絡進行的海外現金提款，是從您的港幣戶口中扣賬。

使用 Mox 卡進行外幣交易的相關費用

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| 外幣兌換手續費 (包括萬事達卡收取 1% 費用, Mox 則收取 0.95% 費用) | 1.95% |
| <ul style="list-style-type: none"> - 所有交易賬項均以港幣支付。 - 所有以 Mox 卡進行的外幣交易的賬項 (包括任何交易退款)，將被徵收外幣兌換手續費。該等交易將按萬事達卡從國際市場兌換率中選擇的或有關政府規定的兌換率，於萬事達卡處理有關簽賬之日期折算為相應數額的港元。由於市場匯率經常波動，實際採用的兌換率可能與簽賬當日的兌換率有所不同。 - 您可以使用萬事達卡貨幣轉換器，參考交易當日的匯率。 | |

使用 Mox 卡以港幣支付外幣簽賬及在海外處理的交易的相關費用

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| 跨境港幣交易手續費（包括萬事達卡收取 1% 費用，Mox 則收取 0.95% 費用） | 1.95% |
| <p>- 如果您使用您的 Mox 卡進行港幣交易（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，我們會就該交易收取跨境港幣交易手續費。</p> <p>- 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。</p> <p>- 同一筆交易中不會同時徵收跨境港幣交易手續費及外幣兌換手續費。如果您可以選擇在海外商戶以港元結算外幣交易，跨境港幣交易手續費將適用於此選項。請注意，此選項屬海外商戶的直接安排，而非由 Mox 提供。您應在進行交易前向海外商戶查詢有關外幣匯率及任何適用費用的詳情，因為以港元支付外幣交易可能會涉及跨境港幣交易手續費以外由商戶徵收的費用（並且可能會涉及高於外幣兌換手續費的費用—見上文）。</p> | |

Mox Credit²

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| <p>購物簽賬實際年利率³ 當您的 Mox Credit 獲批時，而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> <ul style="list-style-type: none"> - 您的結單結餘中未付本金金額，由上一結單日期起按日計息，直至全數支付；及 - 每項新交易金額（自上一結單日期起誌賬），由該項新交易的結算日期起按日計息，直至全數支付。 | <p>34.69%（日息為 0.0877%）</p> <p>（由 2023 年 7 月 18 日起，購物簽賬實際年利率調整至 35.99%（每日 0.0907%））</p> |
| <p>現金透支實際年利率³ 當您的 Mox Credit 獲批時，而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>35.91%（日息為 0.0871%）</p> |

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| <p>最低還款額⁴</p> | <p>如您的結單結餘低於港幣 220 元，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. <ol style="list-style-type: none"> (i) 利息、費用及收費的 100%；另加 (ii) 未償還本金的 1%；另加 (iii) 以下較高者： <ol style="list-style-type: none"> (A) 超逾您的信用限額的任何金額（不包括(i)款項下的利息、費用及收費）；及 (B) 任何逾期金額（如適用，例如任何逾期最低還款額）；或 2. 港幣 220 元。 |
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| <p>現金透支費用</p> | <p>就每筆現金透支（包括透過 JETCO 或萬事達卡自動櫃員機網絡提取現金）：港幣 100 元。</p> |
| <p>簽賬分期⁵</p> | <ul style="list-style-type: none"> - 一次性收費：當您申請「簽賬分期」時會在 Mox 應用程式中顯示。 - 月費：最高為簽賬分期本金部分之 0.6%。 - 提前還款費：(在提前還款時的) 所餘簽賬分期本金部分之 2%。 |
| <p>「即時借」⁶</p> | <ul style="list-style-type: none"> - 一次性收費：當您申請「即時借」時會在 Mox 應用程式中顯示。 - 月費：當您申請「即時借」時會在 Mox 應用程式中顯示。 - 提前還款費：(在提前還款時的) 所餘「即時借」本金部分之 2%。 |
| <p>卡數「即時清」⁷</p> | <ul style="list-style-type: none"> - 一次性收費：當您申請卡數「即時清」時會在 Mox 應用程式中顯示。 - 月費：當您申請卡數「即時清」時會在 Mox 應用程式中顯示。 |

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| | - 提前還款費：(在提前還款時的) 所餘卡數「即時清」 本金部分之 2%。 |
| 「商戶 0 息分期」 ⁸ | 提前還款費：(在提前還款時的) 所餘下未償還「商戶 0 息分期」的還款金額之 2%。 |
| 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港幣 30,000 元，我們將收取超額部分（或當中的任何部分）之 2%作為超出轉賬限額手續費。Mox Credit 轉賬包括在 Mox 應用程式上使用 Mox Credit（覆蓋自動還款及定期轉賬指示）向另一 Mox 用戶或任何其他非 Mox 的香港銀行戶口包括及其他「快速支付系統」「參加機構」（定義見附表 2 的 B 部）付款。請注意：適用之手續費及/或轉賬限額可能會因轉賬當時適用的推廣條款及細則而異。</p> <p>當您使用 Mox Credit 進行轉賬超過適用的每曆月限額，Mox 應用程式會提示並讓您確認有關的手續費。當您設立的自動還款或定期轉賬是從 Mox Credit 轉賬，Mox 應用程式會提示並讓您確認進行交易可能會產生手續費。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> |

² 只適用於 Mox Credit 用戶。

³ 實際年利率是根據《銀行營運守則》所載的指引計算，並且僅供參考。

⁴ 有關最低還款額的詳情，請查閱我們的一般條款及細則附表 3。

⁵ 適用於簽賬分期的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox 應用程式中查看。另外，請您也參閱簽賬分期產品資料概要。

⁶ 適用於「即時借」的費用可以在 Mox 應用程式中查看。另外，請您也參閱「即時借」產品資料概要。

⁷ 適用於卡數「即時清」的費用是專為合資格的卡數「即時清」特設，並可以在 Mox 應用程式中查看。另外，請您也參閱卡數「即時清」計劃產品資料概要。

⁸ 適用於「商戶 0 息分期」的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox 應用程式中查看。另外，請您也參閱「商戶 0 息分期產品資料概要」。

發卡及相關服務

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| Mox Card 更換費 | 每張港幣 50 元 |
| 金屬 Mox Card 更換費 | 每張港幣 350 元 |

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| 交易爭議處理費用 | 每個交易港幣 150 元 |
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月結單

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| 郵寄月結單 | 每張月結單港幣 50 元，計入您的 Mox 戶口。 |
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提取結餘

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| <p>提取結餘費用</p> <p>- 如 Mox 須為客戶提取結餘，Mox 將直接從有關結餘中扣除此費用，即客戶或申請人將獲得扣除費用後的餘額。</p> | 港幣 50 元 |
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貨幣兌換相關費用

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| 貨幣兌換費 | <p>以下較高者：</p> <ul style="list-style-type: none"> - 不多於實際賣出金額⁹的 1%（適用的百分比因貨幣對而異）；或 - 賣出貨幣的最小單位，或 0.01 美元或等值的賣出貨幣之較高者。 <p>在進行貨幣兌換前，Mox 將於你要求賣出的貨幣金額中扣除適用的貨幣兌換費。</p> |
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⁹ 實際賣出金額是指您要求賣出的貨幣金額扣除以上所述所適用的貨幣兌換費。

最近更新日期：2023 年 5 月 17 日