



## Mox Credit Key Facts Statement

Mox Bank Limited

Last updated: 12 December 2023

Interest Rates and Interest Charges	
<b>Annualised Percentage Rate (APR) for Retail Purchase<sup>1</sup></b>	<b>35.99% (0.0907% per day)</b> when you are approved for Mox Credit. It will be reviewed from time to time. 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:  1 the unpaid principal in your 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 statement date), from the settlement date of that new transaction on a daily basis until payment in full.
<b>APR for Cash Advance<sup>1</sup></b>	<b>35.91% (0.0871% per day)</b> when you are approved for Mox Credit. It will be reviewed from time to time.  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.
<b>Delinquent APR</b>	Not applicable.
<b>Interest Free Period</b>	Up to <b>56</b> days.
<b>Minimum Amount Due<sup>2</sup></b>	If your statement balance is less than <b>HKD220</b> , the minimum amount due will be the total statement balance.  Otherwise, the minimum amount due will be the highest of the following two amounts:  1 (a) <b>100%</b> of interest, fees and charges; plus  (b) <b>1%</b> of outstanding principal; plus

<sup>1</sup> Mox Bank Limited, a limited liability company incorporated in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong") (Company Number: 2732997) whose registered office and principal place of business is at 39/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

	<p>(c) the higher of:</p> <ul style="list-style-type: none"> <li>(i) any statement balance exceeding your credit limit (excluding interest, fees and charges under (a)); and</li> <li>(ii) any overdue amount (as applicable, such as any overdue minimum amount due); or</li> </ul> <p><b>2 HKD220.</b></p>
<b>Fees</b>	
<b>Annual Membership Fee</b>	<b>HKD0.</b>
<b>Cash Advance Fee</b>	For each cash advance (including those via the JETCO or Mastercard ATM networks): <b>HKD100.</b>
<b>Cash Withdrawal Fee</b>	<p><b>HKD0</b> per cash withdrawal using an approved JETCO ATM in Hong Kong.</p> <p><b>HKD20</b> per cash withdrawal using an approved Mastercard ATM in Hong Kong.</p> <p><b>HKD30</b> 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 imposed by JETCO on the transaction date. For overseas ATM withdrawals using the Mastercard Network, a <b>1.95%</b> foreign exchange handling fee will be charged by Mox (comprising of a <b>1%</b> fee imposed by Mastercard plus a <b>0.95%</b> 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.</p>
<b>Excess Fund Transfer Handling Fee</b>	<b>(Prior to 11 February 2024)</b> A <b>2%</b> 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

	<p>month where the cumulative amount of your Mox Credit fund transfer(s) exceeds the monthly threshold of <b>HKD30,000</b>. 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> <p><b>(On and from 11 February 2024)</b> Up to <b>3.5%</b> of the amount of the Mox Credit Fund Transfer (as described below), 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>“<b>Mox Credit Fund Transfer(s)</b>” refer to payments (including automatic payments and other recurring arrangements) from Mox Credit, 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), using FPS.</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 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</p>
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	<p>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><b>Fees Relating to Foreign Currency Transactions on Your Mox Card</b></p>	<p><b>1.95%</b> of every transaction (including refunds) effected in a currency other than Hong Kong dollars, comprising a <b>1%</b> fee imposed by Mastercard plus a <b>0.95%</b> fee imposed by Mox. We call this the ‘foreign exchange handling fee’.</p>
<p><b>Fees Relating to Settling Foreign Currency Transactions in Hong Kong Dollars and Transactions Processed Overseas on Your Mox Card</b></p>	<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 (i.e. in a place other than Hong Kong), a <b>1.95%</b> cross-border access fee will be imposed (comprising of a <b>1%</b> fee imposed by Mastercard plus a <b>0.95%</b> 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> <p>For example, 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>
<p><b>Late Payment Fee</b></p>	<p><b>HK0.</b></p>
<p><b>Over-the-Limit Fee</b></p>	<p><b>HK0.</b></p>



<b>Paper Statement Retrieval Fee</b>	<b>HKD50</b> per copy of paper statement, charged to your Mox Account.
<b>Returned Payment Fee</b>	<b>HK0.</b>

<sup>1</sup> 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.

<sup>2</sup> Please refer to Schedule 3 to the General Terms and Conditions 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 statement period and to make retail purchases, only;
- as at your latest 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 (HKD43,951.85 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)
<b>The amount you would save by paying \$883.43: HKD32,148.23</b>		

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:

- We can make changes to this Mox Credit 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.

## Mox Credit 產品資料概要

Mox Bank Limited

最後更新日期：2023 年 12 月 12 日

利率及利息支出	
購物簽賬實際年利率 <sup>1</sup>	<p>當您的 Mox Credit 獲批時為 <b>35.99%</b>（每日 <b>0.0907%</b>），而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"> <li>1 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</li> <li>2 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。</li> </ol>
現金透支實際年利率 <sup>1</sup>	<p>當您的 Mox Credit 獲批時為 <b>35.91%</b>（每日 <b>0.0871%</b>），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>
逾期還款實際年利率	不適用。
免息還款期	長達 <b>56</b> 日。
最低還款額 <sup>2</sup>	<p>如您的結單結餘低於<b>港幣 220 元</b>，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"> <li>1 (a) 利息、費用及收費的 <b>100%</b>；另加</li> </ol>



	<p>(b) 未償還本金的 <b>1%</b>；另加</p> <p>(c) 以下較高者：</p> <p>(i) 任何超逾您的信用限額的結單結餘（不包括 (a) 款項下的利息、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><b>2 港幣 220 元。</b></p>
<b>費用</b>	
<b>會員年費</b>	<b>港幣 0 元。</b>
<b>現金透支費用</b>	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）： <b>港幣 100 元。</b>
<b>現金提款費用</b>	<p>每次使用在香港的認可 JETCO 自動櫃員機進行現金提款的現金提款費用為<b>港幣 0 元。</b></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<b>港幣 20 元。</b></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<b>港幣 30 元。</b> Mox 不就使用香港境外的認可 JETCO 網絡自動櫃員機進行現金提款收取外幣兌換手續費。外幣將按交易當日由 JETCO 公司制定的匯率，換算為港幣。使用香港境外的認可萬事達卡網絡自動櫃員機進行現金提款，Mox 將收取 <b>1.95%</b> 的外幣兌換手續費（包括萬事達卡收取的 <b>1%</b> 費用，Mox 則收取 <b>0.95%</b> 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。</p>

<p><b>超出轉賬限額手續費</b></p>	<p>(2024年2月11日前) 如果您從 Mox Credit 進行轉賬累積超過每曆月限額<b>港幣 30,000 元</b>，我們將收取超額部分 (或當中的任何部分) 之<b>2%</b>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> <p>(由 2024 年 2 月 11 日當日起) 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 應用程式中顯示) 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 <b>3.5%</b>)。</p> <p>「<b>Mox Credit 轉賬</b>」包括在 Mox 應用程式上使用 Mox Credit (包括自動還款及定期轉賬指示) 向另一 Mox 用戶或任何其他非 Mox 的香港銀行戶口及其他「快速支付系統」「參與機構」(定義見一般條款及細則附表 2 的 B 部) 付款。</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 應用程式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 應用程式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>
<p><b>使用 Mox 卡進行外幣交易的相關費用</b></p>	<p>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 <b>1.95%</b> (包括萬事達卡收取的 <b>1%</b> 費用，Mox 則收取 <b>0.95%</b> 費用)。我們稱之為「外幣兌換手續費」。</p>

<p><b>使用 Mox 卡以港元支付外幣簽賬及在海外處理的交易的相關費用</b></p>	<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，萬事達卡會就該交易收取 <b>1.95%</b> 跨境港幣交易手續費（包括萬事達卡收取的 <b>1%</b> 費用，Mox 則收取 <b>0.95%</b> 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收取跨境港幣交易手續費及外幣兌換手續費。</p> <p>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-見上文）。</p>
<p><b>逾期費用</b></p>	<p><b>港幣 0 元。</b></p>
<p><b>超逾信用額費</b></p>	<p><b>港幣 0 元。</b></p>
<p><b>郵寄月結單費用</b></p>	<p>每張月結單 <b>港幣 50 元</b>，計入您的 Mox 戶口。</p>
<p><b>退回手續費</b></p>	<p><b>港幣 0 元。</b></p>

<sup>1</sup> 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。

<sup>2</sup> 有關您的最低還款額，詳情請參閱一般條款及細則附表 3。

## 例子

下面列出了您可能需要為 Mox Credit 支付的利息的說明性示例，基於以下假設：

- 您在上一個對結單周期期間以 Mox Credit，只進行過零售消費；
- 截至最近結單日，您的 Mox Credit 結餘為港幣 20,000 元；
- 在上述對結單日期之後，您沒有新的 Mox Credit 交易（包括任何與費用和收費相關的交易）；
- 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，如果你還款...	您大約將需要償還港幣 20,000 元的未償還結餘的時間為...	您將最終支付...
只還最低還款額	173 個月	總共港幣 63,951.34 元 (港幣 43,951.85 元為利息)
港幣 883.43 元 (即高於最低還款額)	36 個月	總共港幣 31,803.61 元 (港幣 11,803.61 元為利息)
<b>您可以節省的金額為港幣 883.43 元: 港幣 32,148.23 元</b>		

要計算適用於您的具體情況的利息，請使用我們的還款計算機，可從 Mox 應用程式和/或我們網站的“Mox Credit”頁面。



備註：

- 我們可因任何理由更改本 Mox Credit 產品資料概要，但我們會就任何更改通知您。
- 英文與中文版本如有任何不一致，概以英文版本為準。