

## Key Facts Statement (KFS) for Instalment Loan

Mox Bank Limited

### Instant Loan Key Facts Statement

Last updated: 24 January 2024

<b>This product is an instalment loan.</b>				
<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>				
<b>Interest Rates and Interest Charges</b>				
<b>Annualised Percentage Rate (APR)</b>	For a loan amount of HKD100,000:			
	<b>Loan Tenor</b>	6-months	12-months	24-months
	<b>APR</b>	7.45% - 17.18%	7.95% - 18.25%	8.16% - 18.45%
<p>The APR is calculated based on the guidelines as set out in the Code of Banking Practice and a 365-day year (or a 366-day year for leap years). An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p>				
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable.			
<b>Fees and Charges</b>				
<b>Handling Fee</b>	HKD0.			
<b>Late Payment Fee and Charge</b>	HKD0.			
<b>Prepayment / Early Settlement / Redemption Fee</b>	2% of the aggregate monthly principal repayment amount(s) of your Instant Loan outstanding will be charged to Mox Credit if you repay an entire Instant Loan early. We call this the early repayment fee. An early repayment fee may also be charged to Mox Credit if your Instant Loan 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.			
<b>Additional Information</b>				

<b>Minimum Loan Amount Eligible for an Instant Loan Application</b>	HKD5,000 (and thereafter in multiples of the Hong Kong dollar amount as displayed in the Mox app when you apply for an Instant Loan).
<b>Repayment Period for an Instant Loan</b>	3 to 60 months.
<b>Monthly Instalment for an Instant Loan</b>	<p>Your “<b>monthly instalment</b>” for an Instant Loan is broken down into:</p> <ul style="list-style-type: none"> <li>(a) the “<b>monthly fee</b>”, being the amount of interest you will be charged on the Instant Loan and required to repay in each month (the rate of which is calculated by reference to the applicable APR); and</li> <li>(b) “<b>monthly principal repayment amount</b>”, being the difference between the “<b>monthly instalment</b>” and the “<b>monthly fee</b>” for a month reflecting the principal amount of the Instant Loan required to be repaid in that month.</li> </ul> <p>We will charge each monthly instalment for an Instant Loan 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> <ul style="list-style-type: none"> <li>(a) 100% of the monthly fee portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full);</li> <li>(b) 1% of the monthly principal repayment amount portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full); and</li> <li>(c) (if applicable) 100% of the early repayment fee (once only for each Instant Loan you repay early),</li> </ul> <p>(see Note 1).</p>
<p>If you are unable to fully settle a monthly instalment of your Instant Loan, 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 Instant Loan 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 Instant Loans, 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 our website).
- We can make changes to this Instant Loan 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

「即時借」產品資料概要

最後更新日期：2024 年 1 月 24 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，分期貸款產品的最終條款以貸款確認書為準。</p>									
<p><b>利率及利息支出</b></p>									
<p><b>實際年利率</b></p>	<p>就貸款金額港幣 100,000 元而言：</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #f2f2f2;">貸款年期</th> <th>6 個月</th> <th>12 個月</th> <th>24 個月</th> </tr> </thead> <tbody> <tr> <td style="background-color: #f2f2f2;">實際年利率</td> <td>7.45% - 17.18%</td> <td>7.95% - 18.25%</td> <td>8.16% - 18.45%</td> </tr> </tbody> </table> <p>實際年利率乃根據銀行營運守則載列的指引及一年 365 日（或閏年則一年 366 日）計算。實際年利率為一個參考利率，以年化利率展示出包括本產品的所有適用基本利率及其他費用及收費。</p>	貸款年期	6 個月	12 個月	24 個月	實際年利率	7.45% - 17.18%	7.95% - 18.25%	8.16% - 18.45%
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實際年利率	7.45% - 17.18%	7.95% - 18.25%	8.16% - 18.45%						
<p><b>逾期還款年化利率 / 就違約貸款收取的年化利率</b></p>	<p>不適用。</p>								
<p><b>費用及收費</b></p>									
<p><b>手續費</b></p>	<p>港幣 0 元。</p>								
<p><b>逾期還款費用及收費</b></p>	<p>港幣 0 元。</p>								
<p><b>提前還款 / 提前清償 / 贖回的收費</b></p>	<p>若您提前償還整筆「即時借」金額，我們將自 Mox Credit 收取餘下您未償還「即時借」的每月本金償還金額的總和的 2%。我們稱之為提前還款費用。根據一般條款及細則附</p>								

	表 3, 若您的「即時借」被取消或暫停, 我們亦可能將自 Mox Credit 收取提前還款費用。
<b>退票 / 退回自動轉帳授權指示的收費</b>	港幣 0 元。
<b>其他資料</b>	
<b>合資格作「即時借」申請的最低貸款金額</b>	港幣 5,000 元 (及其後您申請「即時借」時 Mox 應用程式中所顯示的港元金額的倍數)。
<b>「即時借」的還款期</b>	3 - 60 個月。
<b>「即時借」的每月付款金額</b>	<p>您的「即時借」<b>「每月供款」</b>分為:</p> <p>(a) <b>「月費」</b>, 即您就「即時借」將被收取並需要在每月償還的利息金額 (其計算參考適用的實際年利率); 及</p> <p>(b) <b>「每月本金償還金額」</b>, 即一個月<b>「每月供款」</b>和<b>「月費」</b>之差額, 以反映需要在當月償還的「即時借」的本金金額。</p> <p>我們將就「即時借」收取每月供款計入 Mox Credit。該等金額將於閣下的 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) 每月供款內月費部分的 100% (在每份 Mox Credit 結單中的直至您的「即時借」全額償還);</p> <p>(b) 每月供款內每月本金償還金額部分的 1% (在每份 Mox Credit 結單中的直至您的「即時借」全額償還); 及</p> <p>(c) (如適用) 100% 的提前還款費用 (每項提前償還的「即時借」僅收取一次),</p> <p>(見附註 1)。</p>

若您未能全數支付您的「即時借」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。

請注意，我們並無委任任何第三方向我們轉介「即時借」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「即時借」有任何疑問，請與我們聯絡。

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「即時借」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。