Major Terms and Conditions for Mox Credit

These terms and conditions apply to Mox Credit. You must read the FULL VERSION of our General Terms and Conditions, including Schedule 3 thereto (Terms and Conditions for Mox Card with Credit).

We will make changes to these terms and conditions from time to time. We will give you notice of the changes if you have Mox Credit. We are not obliged to notify any customer who does not have Mox Credit of any changes to these terms and conditions.

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1. Once we approve your application, you can use your Mox Card with credit ("**Mox Credit**"). You will be liable for all fees, charges and interest in connection with your use of Mox Credit, as set out in the 'Fees and Charges' section and the Mox Credit Key Facts Statement in the Mox app and/or on our website.

2. We will issue you a Mox Credit statement each month. You must notify us of any errors in your Mox Credit statement within 60 days from the statement date, otherwise the statement will be taken as correct, conclusive and binding on you.

3. You must pay at least the minimum amount due on or before the payment due date, as specified in the Mox Credit statement, otherwise we may charge you additional interest, fees and charges and/or suspend your use of Mox Credit.

4. Upon our demand, you must repay any amount you owe on your Mox Credit. If you do not repay us, we may:

   (a) set off, debit, withhold or transfer any amount you owe us from any of your accounts with us; and

   (b) require you to indemnify us for reasonable costs (including legal fees) and expenses we incur in recovering such amounts.

5. You must indemnify and reimburse us for any loss and/or damages, and reasonable costs (including legal fees) and expenses, we may incur or suffer, in connection with your use of Mox Credit, unless such loss, damages, costs and expenses have arisen due to our negligence, fraud or wilful default.

6. 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 any 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 terms and conditions prevails if there is any inconsistency between the English and Chinese versions.

Last updated: 15 April 2024

Mox Credit 的主要條款及細則

本主要條款及細則適用於 Mox Credit。您必須閱讀我們的一般條款及細則的完整版本、包括附表 3（Mox 卡（含信用功能）的條款及細則）。

我們將不時就本條款及細則作出更改。如您擁有 Mox Credit，我們將通知您有關更改。我們沒有義務就本條款及細則的任何更改通知並無擁有 Mox Credit 的任何客戶。

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1. 一旦我們批准您的申請，您即可使用您的 Mox 卡附帶的信用功能（「**Mox Credit**」）。您須承擔於 Mox 應用程式中及 / 或我們的網站上的「收費及手續費」部分及 Mox Credit 資料概要所載列與您使用 Mox Credit 相關的所有收費、手續費及利息。

2. 我們每月會向您發出 Mox Credit 結單。您必須在結單日期的 60 日内通知我們任何錯誤，否則該結單將被視為正確無誤、具決定性並對您具有約束力。

3. 您必須在付款到期日或之前至少支付按 Mox Credit 結單所列明的最低還款額，否則我們可能會收取額外利息、收費及手續費及 / 或暫停您使用 Mox Credit。

4. 如我們提出要求，您必須償還您的 Mox Credit 的任何結欠金額。如果您不償還我們，我們可以：

   (a) 從您於我們的任何戶口中抵銷、扣除、預扣或轉移您尚欠我們的任何金額；及

   (b) 要求您彌償我們因追討您的欠款時所招致的合理開支（包括法律費用）。

5. 您必須彌償及償還我們因您使用 Mox Credit 而引致我們可能承擔或蒙受的任何損失及 / 或損害賠償及合理開支（包括法律費用）及費用，惟因我們的疏忽、欺詐行為或故意失責所引致的該等損失、損害賠償、開支及費用除外。

6. 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) 如您遺失您的 Mox 卡或您的 Mox 卡被盜竊或您的私人密碼在任何未經授權的情況下被披露，您必須儘快通知我們。

   如您未能遵守上述要求，或您有涉及欺詐或嚴重疏忽的行為，您須就所有損失負責。

本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。

Mox Bank Limited，於中華人民共和國香港特別行政區（「香港」）成立的有限公司（商業登記號碼：69746091），其註冊地址及主要營業地址為香港鰂魚涌英皇道979號太古坊濠豐大廈39樓。

最近更新日期：2024 年 4 月 15 日