mox by standard chartered

Terms and Conditions for Mox Card with Credit (Schedule 3 to the General Terms and Conditions)

(Applicable to all customers to whom we provide Mox Credit)

We will make changes to this Schedule 3 from time to time. We will give you notice of the changes if you have Mox Credit. We will not notify any customer who does not have Mox Credit of any changes to this Schedule 3.

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1. Mox Credit

(a) You may apply to use your Mox Card with credit ("**Mox Credit**"). We may allow you to use your Mox Card with credit in our absolute discretion.

(b) As well as the General Terms and Conditions and the schedules thereto, you agree that you are also bound by this Schedule 3 when you use Mox Credit, including for Split Purchases, Instant Loans, Instant Clears and 0% Merchant Split Purchases (each as described in this Schedule 3) (each, an "**Instalment Loan**").

(c) Once we approve your application for Mox Credit:

(i) we will notify you that your Mox Card is linked to Mox Credit and you can use it straight away;

(ii) you can switch between linking your Mox Card to your Mox Account and to Mox Credit;

(iii) we may allow you to make a payment using Mox Credit on the Mox app to:

(A) a merchant you select in order to pay a bill using the required bill details; or

(B) 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 an account number or a proxy specified in the Mox app (such as an email address, mobile number or FPS ID),

and any such transaction will be effected and processed as a Mox Credit transaction.

We may allow or disallow you to make payments using Mox Credit in the manner contemplated above or place or remove conditions on such transactions from time to time; and

(iv) your Mox Card will remain a World Debit Mastercard or World Mastercard (as the case may be), and the use of your Mox Card will remain subject to any Mastercard benefits.

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(d) While your Mox Card is linked to Mox Credit, all new Mox Card transactions processed through the Mastercard network (which includes any such automatic payment and other recurring arrangement previously set up by you while your Mox Card was linked to your Mox Account and any refunds) will be effected and processed as Mox Credit transactions (or, in the case of a refund, credited to Mox Credit), except:

(i) for cash withdrawals, for which we will take money out of your Mox Account unless you request a cash advance as described in clause 3 of this Schedule 3; or

(ii) if you switch from Mox Credit so that your Mox Card is linked to your Mox Account, in which case all new Mox Card transactions processed through the Mastercard network (which includes any such automatic payment and other recurring arrangement previously set up by you on your Mox Card with Mox Credit and any refunds) will be taken from (or, in the case of a refund, deposited into) your Mox Account.

If you do not agree to any automatic payment or other recurring arrangement previously set up or authorised by you on your Mox Card (i.e. to be processed through the Mastercard network) while it was linked to your Mox Account being effected and processed as a Mox Credit transaction, please terminate or modify the arrangement directly with the relevant merchant or third party.

(e) You are liable for:

(i) all Mox Credit transactions (except for disputed transactions); and

(ii) your balance of Mox Credit, including interest, fees and charges.

(f) In connection with your use of Mox Credit, you agree that we will conduct credit checks and reviews on your existing credit facilities, and are allowed to conduct checks with, and access regular data from, any credit reference agency relating to you at any time in accordance with the provisions of the Code of Practice on Consumer Credit Data.

(g) We may determine, in our absolute discretion, the number of active Instalment Loans you can have at any one time. We will display any such limit in the Mox app and/or on our website from time to time.

2. Credit Limit

(a) We will let you know your credit limit for Mox Credit.

(b) We may:

(i) give you the opportunity to increase your credit limit and, if you agree, we may increase your credit limit; or

(ii) reduce your credit limit without telling you before we make this change.

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(c) You can ask us to increase your credit limit by using the Mox app or decrease your credit limit by contacting our Customer Care Team. If you ask us to increase your credit limit, we may:

(i) conduct credit checks with, and access data from, credit reference agencies relating to you, in accordance with the Code of Practice on Consumer Credit Data;

(ii) ask you to provide us with supporting documentation, such as income proof documents; and

(iii) assess your ability to repay.

We will notify you of our decision whether to vary your credit limit.

(d) If you try to undertake any transaction with Mox Credit that will exceed your existing credit limit, we may:

(i) reject the transaction;

(ii) process the transaction provided, that you acknowledge and agree that such transaction will make you go over your credit limit; or

(iii) subject to your eligibility under these terms (and other terms we may publish in the Mox app and/or our website from time to time), if your transaction is a loan transaction:

(A) treat it as a request by you to access "**Additional Credit**", in which case, with your agreement, we will grant you such access and process the transaction; or

(B) if we have granted you with access to Additional Credit previously, process the transaction.

If we have granted you access to Additional Credit, you may apply such Additional Credit (together with your existing credit limit that is available, as determined by us in our absolute discretion) partially or in full to any loan transaction. The amount of Additional Credit may change from time to time as determined by us.

We will let you know if we permit you to go over your credit limit.

(e) You may tell us not to allow any transaction on Mox Credit that will exceed your credit limit. However, even if you have told us not to exceed your credit limit, we may still process certain Mox Credit transactions which may result in you going over your credit limit. Examples of such transactions include:

(i) transactions relating to interest, fees or charges which we are entitled to (as shown in the Mox app);

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(ii) transactions where the amount posted by the merchant exceeds the amount originally presented for authorisation for reasons including currency exchange rate fluctuations or surcharges levied by the merchant;

(iii) transactions the value of which was less than or equal to your 'available to spend' balance at the time of our authorisation, but at the time of posting by the merchant, is in excess of that balance;

(iv) transactions directly authorised by a card operator; and

(v) transactions which are not immediately processed by us or does not require our authorisation to effect payment.

(f) If your Mox Credit statement balance is above your credit limit on the Mox Credit statement date:

(i) the statement balance exceeding your credit limit (excluding any interest, fees or charges) will be added to the minimum amount due; and

(ii) an over-the-limit fee may apply.

3. Cash Advance

(a) You may obtain a cash advance using Mox Credit.

(b) You are telling us to provide you with a cash advance if you use Mox Credit:

(i) to withdraw cash at an available ATM or point of sale (where available);

(ii) to make a payment in respect of a loan owed to another bank (other than a payment to a credit card); or

(iii) by any other means we may specify in the Mox app from time to time as being a 'cash advance'.

(c) Your cash advance limit is never more than your credit limit for Mox Credit. You may obtain a cash advance up to your cash advance limit (as determined by us).

(d) We may charge:

(i) a finance charge on each cash advance; and

(ii) interest on any unpaid amount of each cash advance (excluding any finance charges) from the settlement date of the cash advance.

4. Mox Credit Statements

(a) We will issue you a Mox Credit statement each month setting out:

(i) your Mox Credit transactions and any fees and charges that are billed during the relevant statement period;

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(ii) your Mox Credit balance;

(iii) the payment due date for that Mox Credit statement balance;

(iv) the minimum amount due for that month; and

(v) details on how you can make payment to us.

(b) We will let you know when a new statement is available. You can download your Mox Credit statements from the Mox app, and save and print them for your records.

(c) If you would like to receive a paper statement, you can email us at care@mox.com or otherwise contact our Customer Care Team. **A fee applies.**

(d) If you think there is an error in any Mox Credit statement you must notify us with details of the error within 60 days from the statement date. If you don't do so:

(i) the statement will be regarded as correct, conclusive and binding on you; and

(ii) you waive any right to raise any objection or pursue any remedies against us in relation to that statement,

unless the error arises from our negligence, fraud or wilful default, or that of our officers, employees or agents.

(e) You will only be able to access your Mox Credit statements from the previous 7 years.

(f) Failure to receive your Mox Credit statement for any reason does not affect or waive your obligation to pay us what is owed to us.

5. Interest, Fees and Charges

We may charge interest, fees and charges for your use of Mox Credit. We will notify you from time to time of the interest rates, fees and charges as well as the frequency of payment and calculation methods. Unless we notify you otherwise, the interest rates, fees and charges set out in our 'Fees and Charges' section and Mox Credit Key Facts Statement, in the Mox app and/or on our website, will apply.

6. How to Pay Mox Credit

6.1 Minimum Amount Due

You must pay at least the minimum amount due shown in each Mox Credit statement on or before the payment due date shown on the relevant statement. How we calculate your minimum amount due is set out in the Mox Credit Key Facts Statement.

6.2 How to Make Payment to Us

(a) You may pay all or part of your Mox Credit statement balance by transferring money from your Mox Account in the Mox app, or by other means set out in the

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statement. You may only pay us in the currency set out in your Mox Credit statement.

(b) If you pay us any amount in excess of your Mox Credit statement balance, we may:

(i) retain such excess amount as a credit balance for you on Mox Credit, which you can use to pay your next Mox Credit statement balance. No interest will accrue on any such credit balance; and

(ii) return to you such excess amount by transferring it to your Mox Account.

Please note as some payment methods may require more processing time, we encourage you to pay your Mox Credit statement balance early to avoid incurring any additional interest, fees and charges. Different payment channels have different cut-off times, and the cut-off time is at the discretion of such payment channel. Please ensure that Mox receives your payment on or before the payment due date shown on your Mox Credit statement to avoid incurring any additional interest, fees and charges.

6.3 <u>What if You Do Not Pay the Minimum Amount Due?</u>

If we do not receive from you at least the minimum amount due set out on your Mox Credit statement on or before the payment due date, we may:

(a) charge additional interest, fees and charges; and

(b) suspend your use of Mox Credit.

6.4 <u>What if You Do Not Pay Your Mox Credit Statement Balance in Full?</u>

If we do not receive your Mox Credit statement balance in full on or before the payment due date, we may:

(a) charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;

(b) demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and

(c) set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.

The 'Interest Free Period' set out in the Mox Credit Key Facts Statement does not apply if we do not receive your Mox Credit statement balance in full on or before the payment due date.

6.5 <u>You Must Make an Immediate Repayment if We Ask</u>

We may demand immediate repayment of any amount you owe on Mox Credit at any time, regardless of whether the amount is:

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(a) set out in a Mox Credit statement; or

(b) due and payable as at the date of our demand.

We may set off, debit, withhold or transfer from any of your accounts to pay any amount you owe us.

We may take such action as we consider necessary to enforce our rights under this Schedule 3 and to collect any overdue amount you owe us on Mox Credit, including to appoint third party agencies or service providers (for example, a debt collection agency) and/or take legal action. You are required to indemnify and reimburse us, in whole or in part, for the reasonable costs (including legal fees) and expenses we incur in taking any such action.

6.6 How Do We Allocate Your Payment?

If you do not pay your Mox Credit statement balance in full, we may use any amount we receive from you to pay:

(a) first, all interest billed to your Mox Credit statement;

(b) second, all fees and charges billed to your Mox Credit statement;

(c) third, any balance billed to your Mox Credit statement (excluding any billed interest, fees and charges);

(d) fourth, any balance (excluding any interest, fees and charges which are charged, but not yet billed) in excess of your Mox Credit statement balance;

(e) any interest in excess of your Mox Credit statement balance; and

(f) any fees and charges in excess of your Mox Credit statement balance.

If more than one interest rate applies, the amount on which the higher interest rate is payable will be paid first (from highest to lowest).

6.7 Contact Us

Please notify us promptly if you have any difficulty in repaying any amount you owe us. You can do so by sending us an email to care@mox.com, calling us on +852 2888 8228 or using the in-app call or live chat feature in the Mox app.

7. Cancellation and Termination

7.1 How to Cancel Mox Credit

(a) If you close your Mox Account, you are also telling us to cancel Mox Credit.

(b) We may suspend or cancel your use of Mox Credit at any time without giving you any reason or prior notice. We may do this with or without also suspending or cancelling your Mox Account.

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(c) You can ask us to suspend or cancel your use of Mox Credit without cancelling your Mox Card via the Mox app. If we allow you to do so, you will be able to use your Mox Card to debit from your Mox Account.

(d) Any cancellation of Mox Credit or closure of your Mox Account by you is subject to:

(i) full repayment of any amount you owe on Mox Credit, including interest, fees and charges;

(ii) all Mox Credit transactions being posted and fully settled;

(iii) there being no unresolved disputed transaction; and

(iv) any other conditions that we consider necessary to enable us to comply with any law or regulation.

7.2 What Happens to Autopay or Other Standing Arrangements after Cancellation?

If Mox Credit is suspended or cancelled, you must cancel or modify any arrangements set up or authorised by you in respect of Mox Credit (including any automatic payment and other recurring arrangements) with the relevant merchant or third party. We are not responsible for cancelling or transferring any such arrangements. We may apply the arrangements to your Mox Account but are not obliged to do so.

7.3 You Remain Liable for All Amounts Due Even after Cancellation

If Mox Credit is cancelled for any reason, **you must immediately pay us the full amount you owe us in connection with Mox Credit, being**:

(a) the outstanding balance, including interest, fees and charges; plus

(b) the amount of any Mox Credit transaction effected but not yet charged to your Mox Card.

7.4 Applying for Mox Credit after Cancellation

If Mox Credit is cancelled for any reason, you will need to submit a new application to use your Mox Card with credit. We may approve or deny your new application in our absolute discretion.

PART A: Split Purchase

In the event of any inconsistency between the terms of this Part A and the remainder of this Schedule 3, this Part A prevails in so far as it applies to Split Purchase.

8. Eligibility for Split Purchase

(a) If you have Mox Credit, we may allow you, in our absolute discretion, to apply to pay for eligible Mox Credit transaction(s) and Mox Credit statement balance(s) (excluding amounts described in clauses 8(d)(ii) to 8(d)(vii) of this Schedule 3) ("**Eligible Statement Balance**") in 'monthly instalments' (as defined in clause 9 of

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this Schedule 3) over a number of months of your choice (but within the limits of the number of months we allow from time to time). We call this "**Split Purchase**".

(b) We will consider factors including, but not limited to, your credit history, whether you have sufficient 'available to spend' balance and/or Additional Credit (if applicable) for Mox Credit and your current use of our other credit products in making our decision on whether to allow you to apply for a Split Purchase.

(c) Unless we tell you otherwise in the Mox app and/or our website, you may apply for a Split Purchase on the Mox app for:

(i) an eligible Mox Credit transaction, from when such transaction first shows up in the Mox app until the date the Mox Credit statement containing that transaction is issued to you; and

(ii) an Eligible Statement Balance, from when the Mox Credit statement for that statement balance is issued to you until 3 days before the payment due date for that statement balance.

(d) Only certain types of Mox Credit transactions and amounts of Mox Credit statement balances are eligible for Split Purchase, as determined by us in our absolute discretion. The following are examples of transactions and amounts of Mox Credit statement balances that are ineligible for Split Purchase:

(i) Mox Credit transactions and Eligible Statement Balances that are less than the minimum amount that we determine from time to time (as displayed in the Mox app and/or on our website);

(ii) the minimum amount due set out in the Mox Credit statement;

(iii) transactions that, at the time the Split Purchase is set up:

(A) are pre-authorisation transactions (for example, by hotels); and

(B) have been refunded, reversed, cancelled or rejected (by you, a merchant or any other person or entity involved in the transaction); or

(iv) transactions in respect of any Instalment Loans (including any existing Split Purchases);

(v) transactions in connection with crypto-currencies or gambling, wagering or betting activities;

(vi) any interest, fees or charges; and

(vii) balance transfers (including Instant Clears) or cash advances.

(e) The types of transaction(s) and amounts of a Mox Credit statement balance that are ineligible for Split Purchase may change from time to time. Therefore, it is possible that such transaction or amount of a statement balance for which you were previously eligible for Split Purchase may subsequently become ineligible for

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Split Purchase. You may also be allowed to apply for a Split Purchase for a transaction or amount of a statement balance that was previously ineligible for Split Purchase.

(f) We have no obligation to inform you which transactions or amounts of Mox Credit statement balances are eligible or ineligible for Split Purchase. We are not liable to you for any changes to the types of transactions or amounts of Mox Credit statement balances that are eligible or ineligible for Split Purchase.

9. Approval for and *Set Up* of Split Purchase

(a) We may approve your application for a Split Purchase on eligible Mox Credit transaction(s) and/or Eligible Statement Balance(s) in our absolute discretion. We will consider factors such as your credit history and whether you have sufficient 'available to spend' balance or Additional Credit (if applicable) for Mox Credit in making our decision on whether to approve your application. We will notify you if your application has been approved.

(b) We may reject any application in our absolute discretion without giving any reasons.

(c) If you are approved for a Split Purchase on eligible Mox Credit transaction(s) that show as 'completed' in the Mox app at the time of approval, the Split Purchase will be ***set up*** straight away.

(d) If you have been approved for a Split Purchase on eligible Mox Credit transaction(s) that show as 'pending' in the Mox app at the time of approval the Split Purchase will be ***set up*** once that transaction is settled by the merchant or any other person or entity involved in the transaction per our records and provided that, at the time of settlement, the transaction does not constitute an ineligible Mox Credit transaction. Settlement may take up to 7 days. However, the Split Purchase will be cancelled by us if:

(i) the transaction is refunded, reversed, cancelled or rejected (by you or the merchant or any other person or entity involved in the transaction);

(ii) the settlement amount of the transaction is for a different amount than the amount shown in the Mox app at the time of approval;

(iii) the transaction is not settled by the merchant or any other person or entity involved in the transaction within 7 days of the transaction date;

(iv) the time at which the transaction settles is too close in time to our production of your Mox Credit statement; or

(v) for any other reason we deem appropriate in the circumstances and from time to time,

and you will not be charged any interest, fees or charges relating to that Split Purchase. However, you will still have to pay us the transaction amount (along with

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any non-Split Purchase related interest, fees or charges) in accordance with this Schedule 3 and the Mox Credit Key Facts Statement.

(e) If you are approved for a Split Purchase for an Eligible Statement Balance, the Split Purchase will be ***set up*** straight away.

(f) Once your application for a Split Purchase is approved, the following will be displayed in the Mox app:

(i) name of your Split Purchase;

(ii) amount of the eligible Mox Credit transaction(s) or Eligible Statement Balance;

(iii) number of months of the Split Purchase;

(iv) your "**monthly instalment**" for the Split Purchase, which is broken down into:

(A) the "**monthly fee**", being the amount of interest you will be charged on the Split Purchase and required to pay in each month (by reference to the applicable annualised percentage rate); and

(B) "**monthly principal repayment amount**", being the difference between the "**monthly instalment**" and the "**monthly fee**" for a month reflecting the principal amount of the eligible Mox Credit transaction(s) or Eligible Statement Balance which you are required to repay in that month;

(v) the "**one-off fee**" for the Split Purchase (if applicable), being an amount determined by us in our absolute discretion from time to time; and

(vi) total repayment amount.

(g) When we ***set up*** a Split Purchase for you, your 'available to spend' balance and/or Additional Credit (if appliable) for Mox Credit will be reduced by an amount equal to the aggregate of all monthly fees and the one-off fee (if applicable) payable for the Split Purchase. Remember – your 'available to spend' balance and Additional Credit (if applicable) for Mox Credit may have already been reduced by the amount of the eligible Mox Credit transaction at the time it was entered into. Your 'available to spend' balance or Additional Credit (if applicable) for Mox Credit will be restored progressively as you repay your Split Purchase(s) in accordance with clause 11 of this Schedule 3.

10. Interest, Fees and Charges for Split Purchase

We may charge interest, fees and charges on a Split Purchase. We will notify you from time to time of the interest rates, fees and charges as well as the frequency of payment and calculation methods. The interest rates and amount of any fees and charges may vary across your individual Split Purchases. Unless we notify you otherwise, the interest rates, fees and charges set out in our 'Fees and Charges' section and the Split Purchase Key Facts Statement, in the Mox app and/or on our website, will apply.

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11. How to Pay a Split Purchase

(a) The one-off fee for a Split Purchase (if applicable) will be charged to Mox Credit as soon as your application for the Split Purchase is ***set up*** (as described in clauses 9(c) to 9(e) of this Schedule 3).

(b) Each instalment for a Split Purchase will be charged to Mox Credit monthly for the number of months of the Split Purchase from one month after the Split Purchase is ***set up*** (as described in clauses 9(c) to 9(e) of this Schedule 3).

(c) Any amount charged to Mox Credit for a Split Purchase will be effected and processed as a Mox Credit transaction. Such amount will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out what happens if you do not pay and how we allocate your payments).

(d) To remind you – if we do not receive your Mox Credit statement balance (which will include any monthly instalment and one-off fee for a Split Purchase) in full on or before the payment due date, we may:

(i) charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;

(ii) demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and

(iii) set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.

The 'Interest Free Period' set out in the Mox Credit Key Facts Statement does not apply if we do not receive your Mox Credit statement balance in full on or before the payment due date.

(e) Please tell us as soon as possible if you have any difficulty in repaying or servicing a Split Purchase over the number of months of the Split Purchase.

12. Cancellation and Early Repayment of Split Purchase

(a) Once we notify you that your application for a Split Purchase has been approved, you will not be able to cancel the Split Purchase, even if:

(i) the transaction approved for Split Purchase is refunded or reversed; or

(ii) the transaction or the Eligible Statement Balance to which the Split Purchase relates is in dispute.

In these circumstances, your obligation to pay the Split Purchase (including your monthly instalment and one-off fee (if applicable)) does not change and you will have authorised us to continue charging the monthly instalment and one-off fee (if applicable) to Mox Credit.

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(b) You will have the option to repay your entire Split Purchase amount after your first monthly instalment has been charged to Mox Credit. We only allow early repayment of an entire Split Purchase – we do not allow partial repayment of a Split Purchase.

(c) Once you request to repay your entire Split Purchase early, we will charge to Mox Credit the following amounts (to the extent not previously charged to Mox Credit or repaid by you):

(i) any interest on your Split Purchase which has accrued up to the date you request the early repayment;

(ii) the aggregate of all remaining monthly principal repayment amounts of the remaining monthly instalments; and

(iii) any applicable fees (such as an early repayment fee or the one-off fee).

These amounts will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out what happens if you do not pay and how we allocate your payments). We will not refund any interest, fees or charges you have paid for a Split Purchase if you repay an entire Split Purchase early. Any request you make to repay your entire Split Purchase early is irrevocable.

(d) At any time in our absolute discretion Mox may cancel or suspend a Split Purchase and has the right to:

(i) charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) and the one-off fee (if applicable) not previously charged in relation to all or any Split Purchase, and apply an early repayment fee; and

(ii) demand immediate repayment of all sums outstanding for any Split Purchase, and apply an early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.

We may set off, debit, withhold or transfer from any of your accounts at Mox to pay any amount you owe us.

(e) Before cancelling your use of Mox Credit, you must repay any Split Purchase in full – including the aggregate of all remaining monthly instalments (or any portion thereof), the one-off fee (if applicable) and any other applicable interest, fees and charges.

PART B: Instant Loan

In the event of any inconsistency between the terms of this Part B and the remainder of this Schedule 3, this Part B prevails in so far as it applies to Instant Loan.

13. Eligibility for Instant Loan

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(a) If you have Mox Credit, we may allow you in our absolute discretion to apply for a cash loan on Mox Credit, repayable by you in monthly instalments (defined in clause 14 of this Schedule 3) over a number of months of your choice (but within the limits of the number of months we allow from time to time). We call this "**Instant Loan**".

(b) We will consider factors including, your credit history, whether you have sufficient 'available to spend' balance and/or Additional Credit (if applicable) for Mox Credit and your current use of our other credit products in making our decision on whether to allow you to apply for an Instant Loan.

(c) An Instant Loan application must be for:

(i) at least the minimum Hong Kong dollar amount; and

(ii) in multiples of the Hong Kong dollar amount,

each of which we determine from time to time, and as displayed in the Mox app when you apply for an Instant Loan, up to your maximum Instant Loan amount, which we will decide in our absolute discretion. Your maximum Instant Loan amount will vary depending on factors we determine from time to time, for example, your available credit limit or Additional Credit (if applicable) for Mox Credit (noting that we always account for a buffer to allow you to continue spending on Mox Credit), your account status at Mox and your credit history.

(d) We may approve or reject your application for an Instant Loan, grant a lower Instant Loan amount than you requested in your application or combine existing Instant Loans, in our absolute discretion, without giving you any reason.

(e) An Instant Loan will not be eligible for any CashBack.

14. Approval of Instant Loan

(a) We will notify you if your application for an Instant Loan has been approved.

(b) If your application for an Instant Loan is approved by us, the following will be displayed in the Mox app:

(i) name of the Instant Loan;

(ii) the Instant Loan amount;

(iii) number of months to repay the Instant Loan;

(iv) your "**monthly instalment**" for the Instant Loan broken down into:

(A) the "**monthly fee**", being the amount of interest you will be charged on the Instant Loan and required to repay in each month (by reference to the applicable annualised percentage rate); and

(B) "**monthly principal repayment amount**", being the difference between the "**monthly instalment**" and the "**monthly fee**" for a

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month reflecting the principal amount of the Instant Loan required to be repaid in that month;

(v) the "**one-off fee**" for the Instant Loan (if applicable), being an amount determined by us in our absolute discretion from time to time; and

(vi) total repayment amount,

and the proceeds of the Instant Loan will be applied to repay any existing Instant Loan(s) and/or credited into your designated account(s) with Mox as shown and confirmed on the Mox app.

(c) Once your Instant Loan application has been approved by us, your 'available to spend' balance and/or Additional Credit (if applicable) for Mox Credit will be reduced by an amount equal to the total repayment amount (which includes the aggregate of all monthly instalments and the one-off fee (if applicable) payable for the Instant Loan). Your 'available to spend' balance or Additional Credit (if applicable) for Mox Credit will be restored progressively as you repay your Instant Loan in accordance with clause 16 of this Schedule 3.

15. Interest, Fees and Charges for Instant Loan

We may charge interest, fees and charges on an Instant Loan. We will notify you from time to time of the interest rates, fees and charges as well as the frequency of payment and calculation methods. The interest rates and amount of any fees and charges may vary across different Instant Loans. Unless we notify you otherwise, the interest rates, fees and charges set out in our 'Fees and Charges' section and the Instant Loan Key Facts Statement, in the Mox app and/or on our website, will apply.

16. How to Pay an Instant Loan

(a) The one-off fee for an Instant Loan (if applicable) will be charged to Mox Credit as soon as your Instant Loan application has been approved.

(b) Each instalment for an Instant Loan will be charged to Mox Credit monthly for the number of months of the Instant Loan, from one month after the Instant Loan has been approved (and the proceeds credited into your Mox Account).

(c) Any amounts charged to Mox Credit for an Instant Loan will be effected and processed as a Mox Credit transaction. Such amounts will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out what happens if you do not pay and how we allocate your payments).

(d) To remind you – if we do not receive your Mox Credit statement balance (which will include any monthly instalment and one-off fee for an Instant Loan) in full on or before the payment due date, we may:

(i) charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;

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(ii) demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and

(iii) set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.

The 'Interest Free Period' set out in the Mox Credit Key Facts Statement does not apply if we do not receive your Mox Credit statement balance in full on or before the payment due date.

(e) Please tell us as soon as possible if you have any difficulty in repaying or servicing an Instant Loan over the number of months of the Instant Loan.

17. Cancellation and Early Repayment of Instant Loan

(a) Once we notify you that your application for an Instant Loan has been approved, you will not be able to cancel the Instant Loan, but you can pay the Instant Loan early in full at any time.

(b) We only allow early repayment of an Instant Loan in full – we do not allow partial repayment of an Instant Loan.

(c) Once you request to repay an entire Instant Loan early, we will:

(i) charge to Mox Credit, any interest on the Instant Loan which has accrued up to the date you request the early repayment and any applicable fees, such as an early repayment fee or the one-off fee; and

(ii) either, charge to Mox Credit, or apply the proceeds of your new Instant Loan to repay, the aggregate of all remaining monthly principal repayment amounts of the remaining monthly instalments,

to the extent not previously charged to Mox Credit or repaid by you.

For those amounts that will be charged to Mox Credit, these amounts will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out what happens if you do not pay and how we allocate your payments). We will not refund any interest, fees or charges you have paid for an Instant Loan if you repay an entire Instant Loan early. Any request you make to repay an entire Instant Loan early is irrevocable.

(d) At any time in our absolute discretion Mox may cancel or suspend an Instant Loan and has the right to:

(i) charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) and the one-off fee (if applicable) not previously charged in relation to all or any part of an Instant Loan, and apply an early repayment fee; and

(ii) demand immediate repayment of all sums outstanding for any Instant Loan, and apply an early repayment fee, regardless of whether the amount

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is set out in a Mox Credit statement or due and payable as at the date of our demand.

We may set off, debit, withhold or transfer from any of your accounts at Mox to pay any amount you owe us.

(e) Before cancelling your use of Mox Credit, you must repay all outstanding Instant Loan(s) in full – including the aggregate of all remaining monthly instalments (or any portion thereof), the one-off fee (if applicable) and any other applicable interest, fees and charges.

PART C: Instant Clear Credit Card Balance Transfer Plan

In the event of any inconsistency between the terms of this Part C and the remainder of this Schedule 3, this Part C prevails in so far as it applies to Instant Clear Credit Card Balance Transfer Plan.

18. Eligibility for Instant Clear

(a) If you have Mox Credit, we may allow you in our absolute discretion to apply to make a payment to certain eligible credit cards (excluding Mox Credit) with Mox Credit (any such payment being an "**eligible Instant Clear payment**") and pay off that eligible Instant Clear payment in monthly instalments (defined in clause 9 of this Schedule 3) over a number of months of your choice (but within the limits of the number of months we allow from time to time). We call this "**Instant Clear Credit Card Balance Transfer Plan**" or more simply, "**Instant Clear**".

(b) We will consider factors including, but not limited to, your credit history, whether you have sufficient 'available to spend' balance and/or Additional Credit (if applicable) on Mox Credit and your current use of our other credit products in making our decision on whether to allow you to apply for an Instant Clear.

(c) You may apply for an Instant Clear

(i) by applying, and during such application making an eligible Instant Clear payment, via the Mox app; or

(ii) by making an eligible Instant Clear payment via the Mox app and making an application in respect of that eligible Instant Clear payment through other means, as made available by us (and published on the Mox app and/or on our website) from time to time.

(d) Eligible Instant Clear payments are ultimately determined by us in our absolute discretion. The credit cards, and banks, to which you can make eligible Instant Clear payments to from time to time will be displayed in the Mox app. The following transaction types do not constitute eligible Instant Clear payments:

(i) transactions in respect of which your application for an Instant Clear is made is too close in time to our production of your Mox Credit statement;

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(ii) transactions less than the minimum amount that we may determine from time to time (as displayed in the Mox app); or

(iii) transactions that, at the time you apply for an Instant Clear:

(A) appear on your Mox Credit statement (including any previous balance(s)); or

(B) have been refunded, reversed, cancelled or rejected (by you or the merchant) – for example, the merchant you have selected to pay the eligible Instant Clear payment to does not accept payments from Mox Credit.

(e) We have no obligation to inform you which transaction types are eligible or ineligible Instant Clear payments. We are not liable to you for any changes to the types of transactions that are eligible and ineligible Instant Clear payments.

(f) The types of transaction(s) that are eligible Instant Clear payments may change from time to time. Therefore, it is possible that a transaction on which you were previously approved for Instant Clear may subsequently become ineligible for Instant Clear. You may also be approved for Instant Clear on a transaction that was previously ineligible for an Instant Clear.

(g) Eligible Instant Clear payments are processed by us using the bill payment functionality, in respect of which, please see clause 6 of Schedule 2 to the General Terms and Conditions.¸

19. Approval for and *Set Up* of Instant Clear

(a) We may approve your application for an Instant Clear on an eligible Instant Clear payment in our absolute discretion. We will consider factors such as your credit history and whether you have sufficient 'available to spend' and/or Additional Credit (if applicable) for Mox Credit in making our decision on whether to approve your application. We will notify you if your application has been approved.

(b) We may reject any application in our absolute discretion without giving any reasons.

(c) If you are approved for an Instant Clear on an eligible Instant Clear payment, the Instant Clear will be ***set up*** straight away.

(d) Even if you have been approved for an Instant Clear on an eligible Instant Clear payment, it will be cancelled by us if:

(i) the eligible Instant Clear payment is refunded, reversed, cancelled or rejected (by you or the merchant);

(ii) there is a failure in the bill payment functionality; or

(iii) for any other reason we deem appropriate in the circumstances and from time to time,

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and you will not be charged any interest, fees or charges relating to that Instant Clear. However, you will still have to pay us the eligible Instant Clear payment amount (along with any non-Instant Clear related interest, fees or charges) in accordance with clause 6 of this Schedule 3 and the Mox Credit Key Facts Statement.

(e) Once your application for an Instant Clear is approved, the following will be displayed in the Mox app:

(i) name of your Instant Clear;

(ii) amount of the eligible Instant Clear payment;

(iii) number of months of the Instant Clear;

(iv) your "**monthly instalment**" for the Instant Clear, which is broken down into:

(A) the "**monthly fee**", being the amount of interest you will be charged on the Instant Clear and required to repay in each month (by reference to the applicable annualised percentage rate); and

(B) "**monthly principal repayment amount**", being the difference between the "**monthly instalment**" and the "**monthly fee**" for a month reflecting the principal amount of the eligible Instant Clear payment required to be repaid in that month;

(v) the "**one-off fee**" for the Instant Clear (if applicable), being an amount determined by us in our absolute discretion from time to time; and

(vi) total repayment amount.

(f) When we ***set up*** an Instant Clear for you, your 'available to spend' balance and/or Additional Credit (if applicable) for Mox Credit will be reduced by an amount equal to the aggregate of all monthly fees and the one-off fee (if applicable) payable for the Instant Clear. Remember – your 'available to spend' balance and Additional Credit (if appliable) for Mox Credit may have already been reduced by the amount of the eligible Instant Clear payment at the time it was entered into. Your 'available to spend' balance or Additional Credit (if applicable) for Mox Credit will be restored progressively as you repay your Instant Clear(s) in accordance with clause 21 of this Schedule 3.

(g) Please note that you always remain responsible for timely settlement of the outstanding balance of the credit card to which your Instant Clear application relates and any interest, fees and charges incurred by you in connection with such credit card (for example, any interest, fees or charges incurred by you arising in connection with your Instant Clear application being rejected by Mox or the settlement (or failure of settlement) of your eligible Instant Clear payment with the merchant). Under no circumstances will Mox be liable in connection with payment of any outstanding balance of or interest, fees or charges incurred by you in connection with such credit card.

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20. Interest, Fees and Charges for Instant Clear

We may charge interest, fees and charges on an Instant Clear. We will notify you from time to time of the interest rates, fees and charges as well as the frequency of payment and calculation methods. The interest rates and amount of any fees and charges may vary across your individual Instant Clears. Unless we notify you otherwise, the interest rates, fees and charges set out in our 'Fees and Charges' section and the Instant Clear Credit Card Balance Transfer Plan Key Facts Statement, in the Mox app and/or on our website, will apply.

21. How to Pay an Instant Clear

(a) The one-off fee for an Instant Clear (if applicable) will be charged to Mox Credit as soon as your application for the Instant Clear is ***set up*** (as described in clause 19(c) of this Schedule 3).

(b) Each instalment for an Instant Clear will be charged to Mox Credit monthly for the number of months of the Instant Clear from one month after the Instant Clear is ***set up*** (as described in clause 19(c) of this Schedule 3).

(c) Any amounts charged to Mox Credit for an Instant Clear will be effected and processed as a Mox Credit transaction. Such amounts will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out what happens if you do not pay and how we allocate your payments).

(d) To remind you – if we do not receive your Mox Credit statement balance (which will include any monthly instalment and one-off fee for an Instant Clear) in full on or before the payment due date, we may:

(i) charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;

(ii) demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and

(iii) set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.

The 'Interest Free Period' set out in the Mox Credit Key Facts Statement does not apply if we do not receive your Mox Credit statement balance in full on or before the payment due date.

(e) Please tell us as soon as possible if you have any difficulty in repaying or servicing an Instant Clear over the number of months of the Instant Clear.

22. Cancellation and Early Repayment of Instant Clear

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(a) Once we notify you that your application for an Instant Clear has been approved, you will not be able to cancel the Instant Clear, even if the eligible Instant Clear payment to which the Instant Clear relates is:

(i) refunded or reversed; or

(ii) is in dispute.

In these circumstances, your obligation to pay the Instant Clear (including your monthly instalment and one-off fee (if applicable)) does not change and you will have authorised us to continue charging the monthly instalment and one-off fee (if applicable) to Mox Credit.

(b) You will have the option to repay your entire Instant Clear amount after your first monthly instalment has been charged to Mox Credit. We only allow early repayment of an entire Instant Clear – we do not allow partial repayment of an Instant Clear.

(c) Once you request to repay an entire Instant Clear early, we will charge to Mox Credit the following amounts (to the extent not previously charged to Mox Credit or repaid by you):

(i) any interest on the Instant Clear which has accrued up to the date you request the early repayment;

(ii) the aggregate of all remaining monthly principal repayment amounts of the remaining monthly instalments; and

(iii) any applicable fees (such as an early repayment fee or the one-off fee).

These amounts will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out what happens if you do not pay and how we allocate your payments). We will not refund any interest, fees or charges you have paid for an Instant Clear if you repay an entire Instant Clear early. Any request you make to repay an entire Instant Clear early is irrevocable.

(d) At any time in our absolute discretion Mox may cancel or suspend an Instant Clear and has the right to:

(i) charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) and the one-off fee (if applicable) not previously charged in relation to all or any Instant Clear, and apply an early repayment fee; and

(ii) demand immediate repayment of all sums outstanding for any Instant Clear, and apply an early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.

We may set off, debit, withhold or transfer from any of your accounts at Mox to pay any amount you owe us.

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(e) Before cancelling your use of Mox Credit, you must repay any Instant Clear in full – including the aggregate of all remaining monthly instalments (or any portion thereof), the one-off fee (if applicable) and any other applicable interest, fees and charges.

PART D: 0% Merchant Split Purchase

In the event of any inconsistency between the terms of this Part D and the remainder of this Schedule 3, this Part D prevails in so far as it applies to 0% Merchant Split Purchase.

23. Eligibility for 0% Merchant Split Purchase

(a) If you have Mox Credit, we may allow you in our absolute discretion to apply, at the point of sale at merchants designated by us from time to time, to pay for eligible Mox Credit transactions in monthly instalments (as described in clause 24 of this Schedule 3) over a number of months of your choice (but within the limits of the number of months we and/or the merchant allow from time to time). We call this "**0% Merchant Split Purchase**".

(b) We will consider factors including, but not limited to, your credit history, whether you have sufficient 'available to spend' balance and/or Additional Credit (if applicable) for Mox Credit and your current use of our other credit products in making our decision on whether to allow you to apply for a 0% Merchant Split Purchase.

(c) Merchants, at which 0% Merchant Split Purchase applications may be made, will be displayed and updated on the Mox app and/or on our website from time to time. We may set limits on the number, and/or the aggregate value, of 0% Merchant Split Purchases you may make at a particular merchant from time to time in our absolute discretion.

(d) Only certain Mox Credit transactions made at our designated merchants are eligible for 0% Merchant Split Purchase, as ultimately determined by us and the designated merchants in our and the designated merchant's absolute discretion. The following transaction types are examples of those that are likely to constitute ineligible Mox Credit transactions and will therefore not be eligible for 0% Merchant Split Purchase:

(i) transactions less than the minimum amount that we and/or the designated merchant may determine from time to time (as displayed on the Mox app and/or our website); and

(ii) transactions that are pre-authorisation transactions (for example, by hotels).

(e) We have no obligation to inform you which transaction types are eligible or ineligible for 0% Merchant Split Purchase. We are not liable to you for any changes to the types of transactions that are eligible or ineligible for 0% Merchant Split Purchase.

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(f) The list of designated merchants and the types of transaction(s) that are ineligible for 0% Merchant Split Purchase may change from time to time. Therefore, it is possible that a transaction on which you were previously approved for 0% Merchant Split Purchase may subsequently become ineligible for 0% Merchant Split Purchase. You may also be approved for 0% Merchant Split Purchase on a transaction that was previously ineligible for 0% Merchant Split Purchase.

24. Approval for and *Set Up* of 0% Merchant Split Purchase

(a) We may approve your application for a 0% Merchant Split Purchase on an eligible Mox Credit transaction in our absolute discretion. We will consider factors such as your credit history, whether you have sufficient 'available to spend' balance or Additional Credit (if applicable) for Mox Credit in making our decision on whether to approve your application. We will notify you if your application has been approved.

(b) We may reject any application in our absolute discretion without giving any reasons.

(c) If your application is approved, the following will be displayed in the Mox app:

(i) amount of the eligible Mox Credit transaction;

(ii) number of months of the 0% Merchant Split Purchase;

(iii) your "**monthly instalment**" for the 0% Merchant Split Purchase which is the amount of the eligible Mox Credit transaction required to be repaid each month until the eligible Mox Credit transaction has been fully repaid; and

(iv) total repayment amount.

(d) If you are approved for 0% Merchant Split Purchase on an eligible Mox Credit transaction, the 0% Merchant Split Purchase will be ***set up*** once that transaction is settled by the merchant per our records (for example it shows as 'completed' in the Mox app). Settlement may take up to 10 days. We will also notify you once the 0% Merchant Split Purchase is ***set up***. However, the 0% Merchant Split Purchase will be cancelled by us if, before the underlying Mox Credit transaction settles:

(i) the transaction is refunded, reversed, cancelled or rejected (by you or the merchant);

(ii) the transaction is not settled by the merchant within 10 days of the transaction date;

(iii) your Mox Credit account status, for reasons determined by us, is blocked or not in good standing; or

(iv) for any other reason we deem appropriate in the circumstances from time to time.

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Please note that even if the 0% Merchant Split Purchase is cancelled by us in these circumstances, you will still have to pay us the Mox Credit transaction amount (along with any non-0% Merchant Split Purchase related interest, fees or charges) in accordance with this Schedule 3 and the Mox Credit Key Facts Statement.

(e) You authorise us to make full payment of the settlement amount of the eligible Mox Credit transaction to which your approved 0% Merchant Split Purchase relates to the relevant merchant upon completion of the transaction at the point of sale at the designated merchant. Completion of the eligible Mox Credit transaction may be evidenced by any means acceptable to us.

(f) When we ***set up*** a 0% Merchant Split Purchase for you, your 'available to spend' balance and/or Additional Credit (if appliable) for Mox Credit will be reduced by an amount equal to the amount of the eligible Mox Credit transaction. Your 'available to spend' balance or Additional Credit (if applicable) for Mox Credit will be restored progressively as you repay your 0% Merchant Split Purchase(s) in accordance with clause 26 of this Schedule 3.

25. Interest, Fees and Charges for 0% Merchant Split Purchase

We do not charge any interest, fees or charges on a 0% Merchant Split Purchase.

26. How to Pay a 0% Merchant Split Purchase

(a) Each instalment for a 0% Merchant Split Purchase will be charged to Mox Credit monthly for the approved number of months of the 0% Merchant Split Purchase from one month after the 0% Merchant Split Purchase is ***set up*** (as described in clause 24(c) this Schedule 3).

(b) Any amount charged to Mox Credit for a 0% Merchant Split Purchase will be effected and processed as a Mox Credit transaction. Any such amount will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out how we allocate your payments and what happens if you don't pay).

(c) To remind you – if we do not receive your repayment of the Mox Credit statement balance (which will include the monthly instalment for your 0% Merchant Split Purchase) in full on or before the payment due date, we may:

(i) charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;

(ii) demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and

(iii) set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.

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The 'Interest Free Period' set out in the Mox Credit Key Facts Statement does not apply if we do not receive your repayment of the Mox Credit statement balance in full on or before the payment due date.

(d) Please tell us as soon as possible if you have any difficulty in repaying or servicing a 0% Merchant Split Purchase over the number of months of the 0% Merchant Split Purchase.

27. Refunds, Cancellation and Early Repayment of, and Disputes with Merchants relating to, 0% Merchant Split Purchase

(a) Once we have approved and ***set up*** a 0% Merchant Split Purchase, we will not refund any instalments paid for the 0% Merchant Split Purchase, even if:

(i) you and the merchant have made any contrary agreement;

(ii) the relevant good or service purchased in respect of that eligible Mox Credit transaction is returned, exchanged or traded in; or

(iii) the eligible Mox Credit transaction is in dispute.

(b) The provisions set out elsewhere in our General Terms and Conditions regarding the purchase of goods or services on your Mox Card (for example, clause 8.3(g) in Part B of Schedule 1) apply equally to the purchase of goods or services subject to a 0% Merchant Split Purchase. In particular, Mox will not be liable for any defect or deficiency in, or your dissatisfaction with, the goods or services supplied to you subject to a 0% Merchant Split Purchase.

(c) You are responsible for resolving any dispute, refund, reversal or exchange of any purchased good or service directly with the relevant merchant and no relating claim against them may be made or set off against us. You authorise us to continue to charge each monthly instalment to Mox Credit in accordance with this Part D.

(d) You will have the option to repay the entire amount of a 0% Merchant Split Purchase after the first monthly instalment has been charged to Mox Credit. We only allow early repayment of the entire amount of a 0% Merchant Split Purchase – we do not allow partial early repayment of a 0% Merchant Split Purchase.

(e) Once you request to repay a 0% Merchant Split Purchase early, we will charge to Mox Credit the following amounts (to the extent not previously charged to Mox Credit or repaid by you):

(i) the aggregate of all remaining monthly instalments; and

(ii) any applicable fee (such as an early repayment fee).

These amounts will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out how we allocate your payments and what happens if you do not pay). Any request you make to repay a 0% Merchant Split Purchase early is irrevocable.

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(f) We may, at any time in our absolute discretion, cancel or suspend a 0% Merchant Split Purchase and have the right to:

(i) charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) not previously charged in relation to all or any 0% Merchant Split Purchase, and apply an early repayment fee; and

(ii) demand immediate repayment of all sums outstanding for any 0% Merchant Split Purchase, and apply an early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.

We may set off, debit, withhold or transfer from any of your accounts at Mox to pay any amount you owe us.

(g) Before cancelling your use of Mox Credit, you must repay all 0% Merchant Split Purchases (if any) in full – including the aggregate of all remaining monthly instalments (or any portion thereof) and any other applicable interest, fees and charges.

Last updated: 15 April 2024

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Mox 卡（含信用功能）條款及細則（一般條款及細則附表 3）

(適用於我們提供 Mox Credit 的所有客戶)

我們將不時對本附表 3 作任何更改。如您擁有 Mox Credit，我們將通知您有關更改。我們不會就本附表 3 的任何更改通知並無擁有 Mox Credit 的任何客戶。

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1. Mox Credit

(a) 您可申請使用您的 Mox 卡（含信用功能）（「**Mox Credit**」）。我們可全權酌情決定是否容許您使用您的 Mox 卡（含信用功能）。

(b) 除一般條款及細則及其附表外，您同意在您使用您的 Mox Credit 受本附表 3 約束，包括使用簽賬分期、「即時借」、卡數「即時清」及「商戶 0 息分期」（各項詳情列於本附表 3）（各稱為「**分期貸款**」）。

(c) 一經我們批核您的 Mox Credit 申請:

(i) 我們會通知您，您的 Mox 卡已綁定至 Mox Credit 及您可立刻使用;

(ii) 您可隨意地將您的 Mox 卡綁定至您的 Mox 戶口或 Mox Credit;

(iii) 我們可允許您在 Mox 應用程式上使用 Mox Credit 向:

(A) 您選擇的商戶付款，以便您使用所需賬單詳情支付賬單；或

(B) 另一 Mox 用戶或任何其他非 Mox 的香港銀行戶口或其他快速支付系統之「參加機構」（定義見一般條款及細則附表 2 的 B 部）使用戶口號碼或在 Mox 應用程式上指定的識別代號（例如電郵地址、手提電話號碼或快速支付系統識別碼）付款，

任何此等交易將以 Mox Credit 交易形式進行和處理。

我們可能允許或禁止您以上述方式使用 Mox Credit 進行付款，或不時對此類交易施加或取消條件；及

(iv) 您的 Mox 卡仍然是一張 World Mastercard 扣賬卡或 World Mastercard（視情況而定），您的 Mox 卡亦繼續受制於任何萬事達卡優惠。

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(d) 當您的 Mox 卡綁定至您的 Mox Credit 時，往後所有由萬事達卡網絡所處理的 Mox 卡交易（包括您先前把 Mox 卡綁定至 Mox 戶口時所設立的任何自動轉賬和其他常設安排以及任何退款）將從您的 Mox 卡以 Mox Credit 交易形式進行和處理（或在退款的情況下退回您的 Mox Credit 上），惟於下列情況下除外：

(i) 倘提取現金，我們會在閣下的 Mox 戶口提取款項，除非您以本附表 3 第 3 條的方式要求現金透支；或

(ii) 如果您將您的 Mox 卡由 Mox Credit 綁定至您的 Mox 戶口，往後所有由萬事達卡網絡所處理的 Mox 卡交易（包括任何您之前在設有 Mox Credit 的 Mox 卡上設立的任何自動轉賬和其他常設安排，以及任何退款）將從您的 Mox 戶口扣取（或在退款的情況下則為存入）。

若您不同意之前由您於 Mox 卡綁定至 Mox 戶口時在您的 Mox 卡（即由萬事達卡網絡所處理）設立或授權的任何自動轉賬或其他經常設安排轉以由 Mox Credit 交易進行和處理，請直接與有關商戶或第三方終止或修改有關安排。

(e) 您須就以下各項承擔責任：

(i) 所有 Mox Credit 交易（有爭議交易除外）；及

(ii) 您的 Mox Credit 結餘，包括利息、收費及手續費。

(f) 關於您使用 Mox Credit，您同意我們將進行信貸查核及檢視您現有的信貸，並允許我們根據《個人信貸資料實務守則》的規定，不時向信貸資料服務機構作出查詢及索取任何與您相關的數據。

(g) 我們有絕對酌情權，決定您在任何時間可同時間擁有的有效分期貸款之限額。該限額不時顯示在 Mox 應用程式及/或我們的網站。

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2. 信用限額

(a) 我們將告知您的 Mox Credit 信用限額。

(b) 我們可能：

(i) 邀請您增加您的信用限額，及經您的同意後，增加您的信用限額；或

(ii) 在不事先通知您的情況下，降低您的信用限額。

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(c) 您可以通過 Mox 應用程式增加您的信用限額，或致電我們的客戶服務團隊降低您的信用限額。如您要求我們增加您的信用限額，我們可以：

(i) 按《個人信貸資料實務守則》向信貸資料服務機構進行信貸查核及查閱關於您的資料；

(ii) 要求您向我們提供證明文件，例如收入證明文件；及

(iii) 評估您的還款能力。

我們會就是否更改您的信用限額的決定通知您。

(d) 如您嘗試進行任何會導致您超出您現有信用限額的 Mox Credit 交易，我們可以：

(i) 拒絕進行該項交易；

(ii) 如經您的確認及同意就有關交易令您超逾您的信用額度，處理該交易；或

(iii) 受限於您在本條款的資格（及我們於 Mox 應用程式及/或我們的網站不時發佈的其他條件），若該交易是貸款交易：

(A) 視為您提出申請「**額外貸款限額**」的要求，我們並在您的同意下批准您的額外貸款限額及處理該項交易；或

(B) 如果我們已經批准您的額外貸款限額，使用額外貸款限額處理該項交易。

如我們已批准您的額外貸款限額，您可連同您現有的可用信用限額（按我們絕對酌情決定）選擇以部分或全部形式將此額外貸款限額用於任何貸款交易。額外貸款限額之金額可不時有所更改。

如我們准許您的交易超出您的信用限額，我們將會通知您。

(e) 您可以通知我們，拒絕會導致您超出信用限額的任何 Mox Credit 交易。即使您已通知我們不要超逾您的信用限額，我們仍可處理些某可能會導致您超逾您的信用限額 Mox Credit 交易。此等 Mox Credit 交易的例子包括以下交易：

(i) 我們有權徵收，有關交易的利息、收費或手續費（在 Mox 應用程式中顯示）；

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(ii) 任何由商戶誌賬的金額超出原本提交授權金額的交易，包括貨幣匯率波動或商戶徵收的附加費等理由；

(iii) 任何在我們授權的時候交易價值少於或等於您的「可用餘額」，但於商戶誌賬的時候超出您的餘額；

(iv) 獲卡營運商直接批核的交易；及

(v) 並非由我們立即處理，或無須我們授權以進行付款的任何其他交易。

(f) 在 Mox Credit 結單日期當日，如您的 Mox Credit 結單結餘超出您的信用限額：

(i) 超逾您信用限額的結單結餘（不包括任何利息、收費或手續費）將被加至最低還款額；及

(ii) 我們可能收取超逾信用額費。

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3. 現金透支

(a) 您可以使用 Mox Credit 取得現金透支。

(b) 如您使用 Mox Credit 作下列行為，即表示您要求我們向您提供現金透支:

(i) 在可使用的自動櫃員機或銷售點(如適用)提取現金;

(ii) 就結欠另一銀行的貸款付款（繳付信用卡卡數除外）;或

(iii) 其他我們可能不時在 Mox 應用程式中指定為「現金透支」的任何方式。

(c) 您的現金透支限額絕不會超逾您的 Mox Credit 信用限額。您可取得的現金透支將不超過您的現金透支限額（由我們不時決定）。

(d) 我們可就每一筆現金透支收取：

(i) 財務收費；及

(ii) 該現金透支的結算日期起計的任何未償還金額（不包括任何財務收費）的利息。

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4. Mox Credit 結單

(a) 我們將每月向您發出 Mox Credit 結單，載列：

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。

(i) 於有關結單周期期間誌入您的 Mox Credit 交易及任何收費及手續費；

(ii) 您的 Mox Credit 結餘；

(iii) 該 Mox Credit 結單結餘的到期繳款日；

(iv) 該月份的最低還款額；及

(v) 您可如何向我們付款的詳情。

(b) 當備妥新結單後，我們會通知您。您可從 Mox 應用程式下載 Mox Credit 結單，然後儲存及列印結單以作紀錄。

(c) 如欲收取紙張結單，您可電郵至 care@mox.com 或致電我們的客戶服務團隊。**我們會就此收費。**

(d) 如發現任何 Mox Credit 結單有錯誤，您必須在結單日期起計 60 日內通知我們。否則：

(i) 結單將被視為正確、最終及對您具有約束力；及

(ii) 您將放棄就這份結單向我們提出任何反對或追索任何補救方法的任何權利，

除非錯誤因我們、我們的職員、僱員或代理的疏忽、欺詐行為或故意失責而引致。

(e) 您僅可取閱過去 7 年您的 Mox Credit 結單。

(f) 您因任何原因未能收到 Mox Credit 結單並不影響或豁免您向我們支付結欠的責任。

5. 利息、收費及手續費

我們可就您使用 Mox Credit 收取利息、收費及手續費。我們會不時通知您利率、收費及手續費，以及付款的頻率及計算方法。除非我們另行通知，否則載列於我們 Mox 應用程式中及/或網站上的「收費及手續費」部分及 Mox Credit 產品資料概要的利率、收費及手續費將會適用。

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6. 如何支付 Mox Credit

6.1 最低還款額

您必須於有關結單所示到期繳款日或之前最少支付各 Mox Credit 結單所示最低還款額。Mox Credit 產品資料概要載有我們計算最低還款額的方法。

6.2 如何向我們付款

(a) 您可以從您的 Mox 應用程式內的 Mox 戶口轉賬支付全部或部分 Mox Credit 結單結餘，或以結單載列的其他方式支付。您僅可以您的 Mox Credit 結單載列的貨幣向我們付款。

(b) 如您向我們支付超出您的 Mox Credit 結單結餘的任何金額，我們可以：

(i) 為您保留有關超出金額在 Mox Credit 作為信用結餘，您可用以支付您下一張 Mox Credit 結單結餘。任何有關結餘將不會累計利息；及

(ii) 將有關超出金額轉移至您的 Mox 戶口。

請注意：由於部分支付方法可能需要較長的處理時間，我們鼓勵您提早支付您的 Mox Credit 結單結餘以免招致任何額外的利息、收費及手續費。不同的支付渠道有不同截數時間，而截數時間是按支付渠道酌情決定。請確保 Mox 可於您的 Mox Credit 結單所示到期繳款日或之前收到您的付款，以免招致任何額外的利息、收費及手續費。

6.3 <u>您不支付最低還款額的後果</u>

如我們未能在到期繳款日或之前收到不少於您的 Mox Credit 結單載列的最低還款額，我們可以：

(a) 收取額外利息、收費及手續費；及

(b) 暫停您的 Mox Credit 的使用。

6.4 <u>您未能全數支付您的 Mox Credit 結單結餘的後果</u>

如我們未能在到期繳款日或之前全數收到您的 Mox Credit 結單結餘，我們可以：

(a) 依照 Mox Credit 產品資料概要所載，按適用利率每日向您收取結餘利息；

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(b) 要求您立即支付您的所有未償還 Mox Credit 結餘（包括任何利息、收費及手續費）；及

(c) 從您在我們的任何戶口中抵銷、扣除、預扣或轉移您的所有未償還 Mox Credit 結餘（包括任何利息、收費及手續費）。

如我們未能在到期繳款日或之前全數收到您的 Mox Credit 結單結餘，Mox Credit 產品資料概要所載的「免息還款期」將不適用。

6.5 <u>如我們提出要求，您必須立即還款</u>

我們可隨時要求您立即償還您在 Mox Credit 的任何結欠金額，不論該金額是否：

(a) 載於 Mox Credit 結單；或

(b) 在我們提出要求的日期到期應付。

我們可以從您的任何戶口中作出抵銷、扣除、預扣或轉移，以支付您尚欠我們的任何金額。

我們可採取我們認為必要的行動來執行我們在本附表 3 下的權利，其中包括聘用代理人或服務供應商或採取適當的法律行動以收回或追討您尚欠我們的欠款。就我們為收回或追討任何欠款而合理地招致並金額合理的所有成本（包括法律費用）及開支，您須對我們作出彌償及向我們付還。

6.6 我們如何配置您的付款?

如您未能全數支付您的 Mox Credit 結單結餘，就我們從您收取的任何金額而言，我們可按以下次序支付：

(a) 第一，已誌入您的 Mox Credit 結單的所有利息；

(b) 第二，已誌入您的 Mox Credit 結單的所有收費及手續費；

(c) 第三，已誌入您的 Mox Credit 結單的任何結餘（不包括任何已誌入的利息、收費及手續費）；

(d) 第四，未被誌入您的 Mox Credit 結單的任何結餘（不包括已索費但未誌入的任何利息、收費及手續費）；

(e) 尚欠但未被誌入您的 Mox Credit 結單結餘的任何利息；及

(f) 尚欠但未被誌入您的 Mox Credit 結單結餘的任何收費及手續費。

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如適用利率超過一個，將首先支付利率較高的金額（由高至低）。

6.7 聯絡我們

如您有任何困難償還尚欠我們的任何金額，請儘快通知我們。您可發電郵至 care@mox.com、致電（電話：+852 2888 8228）或使用 Mox 應用程式內的即時通話或即時對話功能聯絡我們。

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7. 取消及終止

7.1 如何取消您的 Mox Credit

(a) 如您結束您的 Mox 戶口，即表示您通知我們取消您的 Mox Credit。

(b) 我們可隨時暫停或取消您的 Mox Credit 使用權而無須給予任何理由或事先通知。我們可決定是否同時暫停或取消您的 Mox 戶口。

(c) 您可透過 Mox 應用程式要求我們暫停或取消您對 Mox Credit 的使用而不取消您的 Mox 卡。如我們容許您這樣做，您將可使用您的 Mox 卡從您的 Mox 户口進行扣賬。

(d) 取消 Mox Credit 或結束您的 Mox 戶口須受限於：

(i) Mox Credit 結欠的任何金額，包括利息、收費及手續費，已全數清還；

(ii) 所有 Mox Credit 交易已被誌入並已全數支付；

(iii) 並無未解決的有爭議交易；及

(iv) 為讓我們遵守任何法規，我們認為有必要的任何其他狀況。

7.2 <u>取消後自動轉賬或其他常設安排如何處理?</u>

如 Mox Credit 被暫停或取消，您必須與有關商戶或第三方取消或修改您就 Mox Credit 設立或授權的任何安排（包括任何自動轉賬及其他常設安排）。我們不會負責取消或轉移任何有關安排。我們無責任但可將有關安排轉移至您的 Mox 戶口。

7.3 <u>取消後您仍須就所有結欠金額負責</u>

如 Mox Credit 因任何理由被取消，**您必須立即向我們支付您就 Mox Credit 尚欠我們的全數金額，即：**

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(a) 未償還結餘，包括利息、收費及手續費；另加

(b) 已進行但未向您的 Mox 卡計入的任何 Mox Credit 交易金額。

7.4 取消後申請 Mox Credit

如 Mox Credit 因任何理由被取消，您將需遞交新申請以使用您的 Mox 卡（含信用功能）。我們可全權酌情批核或拒絕您的新申請。

A 部：簽賬分期

如果本 A 部分的條款與本附表 3 的其餘部分之間存在任何不一致，則在適用於簽賬分期的範圍內，概以本 A 部分的條款為準。

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8. 進行簽賬分期的資格

(a) 若您擁有 Mox Credit，我們可按絕對酌情權決定是否容許您就合資格 Mox Credit 交易及 Mox Credit 結單結餘（除了本附表 3 第 8(d)(ii)至 8(d)(vii)條所述的金額外）（「**合資格結單結餘**」），申請透過「每月供款」（定義見本附表 3 第 9 條）償還，月數由您選擇（但須在我們不時容許的月數限制以內）。我們稱之為「**簽賬分期**」。

(b) 我們決定是否批核您簽賬分期申請的考慮因素包括但不限於您的信貸記錄、您的 Mox Credit 是否擁有足夠「可用額度」及 / 或額外貸款限額（如適用）以及您現時使用我們其他信貸產品的情況等。

(c) 除非我們在 Mox 應用程式中及/或我們的網站上另有說明，您可以於下述期間內在 Mox 應用程式內申請簽賬分期：

(i) 就合資格 Mox Credit 交易：在該合資格 Mox Credit 交易首次在 Mox 應用程式出現直至（載有該合資格 Mox Credit 交易的）Mox Credit 結單日期止；及

(ii) 就合資格結單結餘：由向您發出 Mox Credit 結單直至該結單到期繳款日前的 3 天。

(d) 只有若干類別的 Mox Credit 交易及若干 Mox Credit 結單結餘之金額符合簽賬分期資格，此將由我們絕對酌情決定。下列為不合資格簽賬分期的交易及 Mox Credit 結單結餘金額的例子：

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(i) Mox Credit 交易金額及合資格結單結餘的金額低於我們不時釐定最低的金額（於 Mox 應用程式中及 / 或我們的網站上顯示）；

(ii) Mox Credit 結單所顯示的最低還款額;

(iii) 交易在簽賬分期設立時:

(A) 為預先授權交易（例如由酒店授權）；及

(B) 已被退款、退還、取消或拒絕（涉及該交易的您本人、商戶或他方）；或

(iv) 為以分期貸款作出的交易（包括現有的簽賬分期）；

(v) 為與加密貨幣或賭博、投注或博彩活動有關的交易;

(vi) 任何利息、收費或手續費；及

(vii) 結餘轉戶（包括卡數「即時清」）或現金透支。

(e) 不合資格進行簽賬分期的交易類別及 Mox Credit 結單結餘的金額可能不時變更。因此，以往您合資格進行簽賬分期的交易及結單結餘的金額可能會在其後不合資格進行簽賬分期。您也有可能獲容許申請就以往不合資格進行簽賬分期的交易類別及結單結餘的金額進行簽賬分期。

(f) 我們並無義務通知您哪些交易或您的 Mox Credit 結單結餘的金額合資格或不合資格進行簽賬分期。關於合資格或不合資格進行簽賬分期的交易類別或您的 Mox Credit 結單結餘的金額有任何變更，我們概不負責。

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9. 簽賬分期的批核及*設立*

(a) 我們可按絕對酌情權，決定是否批核您就合資格 Mox Credit 交易及 / 或合資格結單結餘的簽賬分期的申請。我們決定是否批核您的申請的考慮因素包括您的信貸記錄以及您的 Mox Credit 是否有擁有足夠「可用額度」結餘或額外貸款限額（如適用）等。您的申請若獲得批核，我們會通知您。

(b) 我們可絕對酌情決定拒絕任何申請而無須給予任何理由。

(c) 若您獲批核進行簽賬分期的合資格 Mox Credit 交易於獲批核時在 Mox 應用程式顯示為「完成」，簽賬分期將立即***設立***。

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(d) 若您獲批核進行簽賬分期的合資格 Mox Credit 交易於獲批核時在 Mox 應用程式顯示為「處理中」，該簽賬分期會按照我們的紀錄與涉及該交易的一方（如您本人、商戶或他方）所結算該交易後***設立***，條件是在結算時，該交易並不構成一項不合資格的 Mox Credit 交易。結算需時最多 7 日。但在以下情況，該批核將會被取消：

(i) 交易被（涉及該交易的您本人、商戶或他方）退款、退還、取消或拒絕；

(ii) 交易的結算金額與批核時在 Mox 應用程式顯示的金額不同；

(iii) 負責結算的商戶或他方於交易日期起計 7 日內尚未結算交易；

(iv) 交易結算時間太接近我們製作您的 Mox Credit 結單的時間；或

(v) 基於在我們不時認為適當的情況下的任何其他理由，

而您將不會就該交易被收取與簽賬分期有關的任何利息、收費或手續費。然而，您仍然需要根據我們的一般條款及細則附表 3 及 Mox Credit 產品資料概要向我們支付交易金額（連同任何非簽賬分期相關的利息、收費或手續費）。

(e) 若您申請簽賬分期的合資格結單結餘獲批核，簽賬分期將立即***設立***。

(f) 您的簽賬分期申請一經批核後，以下各項將在 Mox 應用程式顯示：

(i) 您的簽賬分期的名稱；

(ii) 合資格 Mox Credit 交易的金額或合資格結單結餘；

(iii) 簽賬分期的月數；

(iv) 您的簽賬分期「**每月供款**」，其分為：

(A) 「**月費**」，即您就簽賬分期將被收取並需要在每月付的利息金額（參考適用的實際年利率）；及

(B) 「**每月本金償還金額**」，即一個月的「**每月供款**」和「**月費**」之差額，以反映需要在當月償還的合資格 Mox Credit 交易或合資格結單結餘的本金金額；

(v) 簽賬分期的「**一次性收費**」（如適用），即我們不時絕對酌情釐定的金額；及

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(vi) 總償還金額。

(g) 我們替您***設立***簽賬分期後，您 Mox Credit「可用額度」結餘及 / 或額外貸款限額（如適用）將受制於就簽賬分期而言任何應付月費及一次性收費。提提您，您 Mox Credit 內的「可用額度」結餘及 / 或額外貸款限額（如適用）將已扣減合資格 Mox Credit 交易訂立時的金額。當您按照本附表 3 第 11 條償還您的簽賬分期，您 Mox Credit 的「可用額度」結餘或額外貸款限額（如適用）將逐步恢復。

10. 簽賬分期的利息、收費及手續費

我們可就您使用每項簽賬分期收取利息、收費及手續費。我們將不時通知您利率、收費及手續費，以及付款相隔的時間及計算方法。就您各項的簽賬分期，利率及任何收費及手續費的金額均可能不同。除非我們另行通知，在我們的 Mox 應用程式中及 / 或網站上的「收費及手續費」部分及簽賬分期產品資料概要載列的利率、收費及手續費將告適用。

11. 如何支付簽賬分期

(a) 您的簽賬分期申請一經***設立***（於本附表 3 第 9(c)至第 9(e)條所述）後，簽賬分期的一次性收費（如適用）將計入 Mox Credit。

(b) 自簽賬分期***設立***（於本附表 3 第 9(c)至第 9(e)條所述）後一個月起，每項簽賬分期的每期供款將按簽賬分期的月數每月計入 Mox Credit。

(c) 就簽賬分期計入 Mox Credit 的任何金額將以 Mox Credit 交易執行及處理。任何有關金額將在您的 Mox Credit 結單顯示，並且須由您根據細則附表 3 的第 6 條支付（本附表 3 亦載列未能付款的後果及我們將如何配置您的付款）。

(d) 謹此提醒，若我們在付款到期日或之前尚未全數收到您的 Mox Credit 結單結餘（將包括簽賬分期的任何每月供款及一次性收費），我們可以：

(i) 根據 Mox Credit 產品資料概要所載，每日按照適用利率向您收取利息；

(ii) 要求您立即支付所有未支付的 Mox Credit 結餘（包括任何利息、收費及手續費）；及

(iii) 從您在我們的任何戶口中抵銷、扣除、預扣或轉移您的所有未支付 Mox Credit 結餘（包括任何利息、收費及手續費）。

若我們於付款到期日或之前尚未全數收到您的 Mox Credit 結單結餘，則 Mox Credit 產品資料概要所載「免息期」並不適用。

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(e) 若您在簽賬分期的各個月份內對於償還或支付簽賬分期款項有任何困難，請儘快與我們聯絡。

12. 簽賬分期的取消及提前償還

(a) 一經我們通知您的簽賬分期申請已獲批核後，您將無法取消簽賬分期，即使：

(i) 批核作簽賬分期的交易已被退款或退還；或

(ii) 與該簽賬分期有關的交易或該合資格結單結餘有爭議。

在這些情況下，您就支款簽賬分期的責任（包括您的每月供款及一次性收費（如適用））不會改變，您將授權我們繼續收取 Mox Credit 的每月供款及一次性收費（如適用）。

(b) 您將可在您的第一筆每月供款計入 Mox Credit 後選擇償還整項簽賬分期金額。我們僅容許提前償還整項簽賬分期金額，但不容許償還部分簽賬分期金額。

(c) 當您要求提前償還您的整項簽賬分期款項後，我們將立即在 Mox Credit 計入下列（倘若以往並未計入 Mox Credit 或您並未償還）的金額：

(i) 累計至您要求提前償還日期止您的簽賬分期的任何利息；

(ii) 餘下每月供款的所有餘下每月本金償還金額的總和；及

(iii) 任何適用費用（例如提前還款費用或一次性收費）。

該等金額將在您的 Mox Credit 結單顯示，並且須由您根據細則附表 3 的第 6 條支付（本附表 3 亦載列未能付款的後果及我們將如何配置您的付款）。若您提前償還整項簽賬分期付款，我們將不會退還您就簽賬分期已支付的任何利息、收費或手續費。任何提前償還整項簽賬分期的請求都是不可撤銷的。

(d) Mox 可於任何時間絕對酌情決定取消或暫停一項簽賬分期，並且有權：

(i) 將所有餘下每月供款（或其任何部分）及以往並無就所有或任何簽賬分期收取的一次性收費（如適用）的總和計入 Mox Credit，並收取提前還款費用；及

(ii) 要求立即償還任何簽賬分期的所有未償還金額，並收取提前還款費用，不論該金額是否載於 Mox Credit 結單或於我們提出要求的日期到期應付。

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我們可從您的任何 Mox 戶口抵銷、扣除、預扣或轉移款項以支付您結欠我們的任何金額。

(e) 您在取消使用 Mox Credit 前，必須全數償還任何簽賬分期的款項（包括餘下所有每月供款（或其任何部分）、一次性收費（如適用）及任何其他適用利息、收費及手續費的總和）。

B 部：「即時借」

如果本 B 部分的條款與本附表 3 的其餘部分之間存在任何不一致，則在適用於「即時借」的範圍內，概以本 B 部分的條款為準。

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13. 進行「即時借」的資格

(a) 若您是 Mox Credit 客戶，我們可按絕對酌情決定是否容許您申請一個現金貸款透過每月供款（定義見本附表 3 第 14 條）償還，月數由您選擇（但須在我們不時容許的月數限制以內）。我們稱之為「**即時借**」。

(b) 我們決定是否批核您「即時借」申請的考慮因素包括但不限於於您的信貸記錄、您的 Mox Credit 是否擁有足夠「可用額度」及 / 或額外貸款限額（如適用）以及您現時使用我們其他信貸產品的情況。

(c) 一項「即時借」申請:

(i) 的貸款額必須至少為最低限制的港元金額；及

(ii) 必須是若干港元金額的倍數，

以上各限制為我們不時按絕對酌情決定並於您申請「即時借」時在 Mox 應用程式中顯示。您的「即時借」申請亦受我們按全權酌情權決定的最高「即時借」貸款金額所限。您的最高「即時借」貸款額會根據我們不時決定的因素而有所更改，例如，您 Mox Credit 的可用信用限額或額外貸款限額（如適用）（請注意，我們會預留部分額度令您繼續使用 Mox Credit），您的 Mox 賬戶狀況以及您的信用紀錄等。

(d) 我們有絕對的酌情權決定批核或拒絕您的「即時借」申請、批出低於您申請要求的「即時借」貸款額或將之與您其他現有的「即時借」合併，而無須給予您任何理由。

(e) 「即時借」不符合任何 CashBack 資格。

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14. 「即時借」的批核

(a) 若您一項「即時借」的申請獲得批核，我們會通知您。

(b) 若我們批核了您一項「即時借」申請，Mox 應用程式中將顯示以下內容：

(i) 該項「即時借」的名稱；

(ii) 該項「即時借」的金額；

(iii) 該項「即時借」的分期月數；

(iv) 您的「即時借」「**每月供款**」，其分為：

(A) 「**月費**」，即您就「即時借」將被收取並需要在每月償還的利息金額（參考適用的實際年利率）；及

(B) 「**每月本金償還金額**」，即一個月的「**每月供款**」和「**月費**」之差額，以反映需要在當月償還的「即時借」的本金金額；

(v) 「即時借」的「**一次性收費**」（如適用），即我們不時絕對酌情釐定的金額；及

(vi) 總償還金額，

及按 Mox 應用程式中顯示及確認，從您獲批核的「即時借」貸款，將該金額用於償還您任何現有的「即時借」貸款及 / 或將該金額存入您於 Mox 指定的戶口。

(c) 我們批核您的「即時借」申請後，您於 Mox Credit 的「可用額度」及 / 或額外貸款限額（如適用）將扣減總償還金額（這包括任何每月供款及就「即時借」應繳的一次性收費）。當您按照本附表 3 第 16 條償還您的「即時借」，您的 Mox Credit「可用額度」結餘或額外貸款限額（如適用）將逐步恢復。

15. 「即時借」的利息、收費及手續費

我們可就您每項「即時借」收取利息、收費及手續費。我們將不時通知您利率、收費及手續費，以及付款相頻率及計算方法。就您每項不同的「即時借」而言，利率及任何收費及

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手續費的金額均可能不同。除非我們另行通知，Mox 應用程式中及 / 或網站上的「收費及手續費」部分及「即時借」產品資料概要載列的利率、收費及手續費將告適用。

16. 如何支付「即時借」

(a) 您的「即時借」申請一經批核後，「即時借」的一次性收費（如適用）將計入 Mox Credit。

(b) 自「即時借」批核（並將款項存入到您的 Mox 戶口）後一個月起，每筆「即時借」的每期供款將每月計入 Mox Credit 直至還款期完結。

(c) 就「即時借」計入 Mox Credit 的任何金額將以 Mox Credit 交易執行及處理。有關金額將在您的 Mox Credit 結單顯示，並且須由您根據細則附表 3 的第 6 條支付（本附表 3 亦載列未能付款的後果及我們將如何配置您的付款）。

(d) 謹此提醒，若我們在付款到期日或之前尚未全數收到您的 Mox Credit 結單結餘（將包括「即時借」的任何每月供款及一次性收費），我們可以：

(i) 根據 Mox Credit 產品資料概要所載，每日按照適用利率向您收取利息；

(ii) 要求您立即支付所有未支付的 Mox Credit 結餘（包括任何利息、收費及手續費）；及

(iii) 從您在我們的任何戶口中抵銷、扣除、預扣或轉移您的所有未支付 Mox Credit 結餘（包括任何利息、收費及手續費）。

若我們於付款到期日或之前尚未全數收到您的 Mox Credit 結單結餘，則 Mox Credit 產品資料概要所載「免息期」並不適用。

(e) 若您在「即時借」的各個月份內對於償還或支付「即時借」貸款款項有任何困難，請儘快與我們聯絡。

17. 「即時借」的取消及提前償還

(a) 一經我們通知您的「即時借」申請已獲批核後，您將無法取消「即時借」，但您可以隨時提前償還整筆「即時借」貸款金額。

(b) 我們僅容許您提前償還整筆「即時借」貸款金額，但不容許償還部分「即時借」金額。

(c) 當您要求提前償還一項整筆「即時借」貸款金額後，我們會將：

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(i) 任何累計至您要求提前償還該項「即時借」的日期為止的利息及任何適用的收費，例如提前還款費用或一次性收費，計入 Mox Credit 內；及

(ii) 餘下每月供款的所有每月本金償還金額的總和計入 Mox Credit 內，或者以您新的「即時借」貸款金額償還該等總和，

前提是您還未償還該等金額，或該等金額尚未在之前計入 Mox Credit 內。

計入 Mox Credit 內的該等金額將在您的 Mox Credit 結單顯示，並且須由您根據細則附表 3 的第 6 條償還（本附表 3 亦載列未能付款的後果及我們將如何配置您的付款）。若您提前償還整筆「即時借」，我們將不會退還您就「即時借」已支付的任何利息、收費或手續費。任何提前償還一項整筆「即時借」的請求都是不可撤銷的。

(d) Mox 可於任何時間絕對酌情決定取消或暫停一項「即時借」，並且有權：

(i) 將所有餘下每月供款（或其任何部分）及以往並無就所有或部分「即時借」收取的一次性收費（如適用）的總和計入 Mox Credit，並收取提前還款費用；及

(ii) 要求立即償還任何「即時借」的所有未償還金額，並收取提前還款費用，不論該金額是否載於 Mox Credit 結單或於我們提出要求的日期到期應付。

我們可從您的任何 Mox 戶口中抵銷、扣除、預扣或轉移款項以支付您結欠我們的任何金額。

(e) 您在取消使用 Mox Credit 前，您必須全數償還所有「即時借」的貸款結欠金額 – 包括餘下所有每月供款（或其任何部分）、一次性收費（如適用）及任何其他適用利息、收費及手續費的總和。

C 部：卡數「即時清」計劃

如果本 C 部分的條款與本附表 3 的其餘部分之間存在任何不一致，則在適用於卡數「即時清」計劃的範圍內，概以本 C 部分的條款為準。

18. 進行卡數「即時清」的資格

(a) 若您是 Mox Credit 客戶，我們可按絕對酌情決定是否容許您申請透過 Mox Credit 繳付某些合資格信用卡結欠（除 Mox Credit 外）（任何此等繳付稱為**「合資格卡數「即時清」的付款」**），並容許您透過每月供款（定義見附表 3 第 9 條）清還合

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資格卡數「即時清」的付款，月數由您選擇（但須在我們不時容許的月數限制以內）。我們稱之為**「卡數「即時清」計劃」**或簡稱為「**卡數「即時清」**」。

(b) 我們決定是否批核您卡數「即時清」申請的考慮因素，包括包括但不限於您的信貸記錄、您的 Mox Credit 是否擁有足夠「可用額度」及 / 或額外貸款限額（如適用）以及您現時使用我們其他信貸產品的情況等。

(c) 若您想申請一項卡數「即時清」，您可以：

(i) 通過 Mox 應用程式申請，並在申請期間通過 Mox 應用程式完成合資格卡數「即時清」的付款；或

(ii) 通過 Mox 應用程式完成合資格卡數「即時清」的付款，並在我們不時提供（並在 Mox 應用程式中及 / 或我們的網站上發布）的其他方法就該合資格卡數「即時清」的付款提出申請 。

(d) 合資格卡數「即時清」的付款的資格由我們絕對酌情決定。Mox 應用程式中會顯示您不時可就那些信用卡及銀行進行合資格卡數「即時清」的付款。以下交易類型不構成合資格卡數「即時清」的付款：

(i) 您申請卡數「即時清」的時間與我們製作您的 Mox Credit 賬單時間太接近的交易；

(ii) 交易金額少於我們不時制定的最低金額（於 Mox 應用程式中顯示）； 或

(iii) 您申請卡數「即時清」時，交易：

(A) 出現在您的 Mox Credit 賬單上（包括任何之前的餘額）；或

(B) 交易被（您或商戶）退款、退還、取消或拒絕。例如，您選擇以合資格卡數「即時清」支付的商戶不接受透過 Mox Credit 的付款。

(e) 我們沒有責任就那些交易是合資格或不合資格卡數「即時清」的付款作出通知。對於合資格及不合資格卡數「即時清」的付款交易類型之任何更改，我們不對您承擔任何責任。

(f) 合資格卡數「即時清」的付款交易類型可能會不時更改。 因此，您之前獲批核的卡數 「即時清」的付款交易隨後可能變成不符合卡數「即時清」的資格。 同樣，之前不符合卡數 「即時清」的資格的交易隨後可能會獲批核。

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(g) 合資格卡數「即時清」的付款由我們使用賬單支付功能處理，請參閱一般條款及細則附表 2 第 6 條。

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19. 卡數「即時清」的批核及*設立*

(a) 我們有絕對的酌情權決定是否批核您就合資格卡數「即時清」的申請。考慮是否批核申請的因素包括您的信貸記錄及您的 Mox Credit 是否有擁有足夠「可用額度」及 / 或額外貸款限額（如適用）等。您的申請若獲得批核，我們會通知您。

(b) 我們可絕對酌情決定拒絕任何申請而無須給予任何理由。

(c) 當我們就一項合資格卡數「即時清」的付款向您批核一項卡數「即時清」，該項卡數「即時清」將立即***設立***。

(d) 當我們就一項合資格卡數「即時清」的付款向您批核一項卡數「即時清」，該項卡數「即時清」將會在以下情況被取消：

(i) 該項合資格卡數「即時清」付款被（您或商戶）退款、退還、取消或拒絕；

(ii) 賬單付款功能出現故障；或

(iii) 基於在我們不時認為適當的情況下的任何其他理由，

而您將不會被收取任何與該卡數「即時清」有關的利息、收費或手續費。然而，您仍然需要根據我們本附表 3 第 6 條及 Mox Credit 產品資料概要向我們繳付該項合資格卡數「即時清」的付款金額（連同任何非卡數「即時清」相關的利息、收費或手續費）。

(e) 即使我們批核了您一項卡數「即時清」申請，Mox 應用程式中將顯示以下內容：

(i) 該項卡數「即時清」的名稱；

(ii) 該項合資格卡數「即時清」的付款金額；

(iii) 該項卡數「即時清」的分期月數；

(iv) 您的卡數「即時清」「**每月供款**」，其分為：

(A) 「**月費**」，即您就卡數「即時清」將被收取並需要在每月償還的利息金額（參考適用的實際年利率）；及

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(B) 「**每月本金償還金額**」，即一個月的「**每月供款**」和「**月費**」之差額，以反映需要在當月償還的「即時借」的本金金額；

(v) 卡數「即時清」的「**一次性收費**」（如適用），即我們不時絕對酌情釐定的金額；及

(vi) 總償還金額。

(f) 我們替您***設立***一項卡數「即時清」後，您的 Mox Credit「可用額度」及/或額外貸款限額（如適用）將扣減任何適用的每月供款及就卡數「即時清」應繳的一次性收費（如適用）。提提您，您 Mox Credit 內的「可用額度」結餘及額外貸款限額（如適用）將已扣減合資格卡數「即時清」的付款金額。當您按照本附表 3 第 21 條償還您的「即時清」，您的 Mox Credit「可用額度」或額外貸款限額（如適用）將逐步恢復。

(g) 請注意，您仍然有責任及時清還與您卡數「即時清」申請相關的信用卡的未償還結餘以及您因使用該等信用卡所生的任何利息、收費及手續費（例如，任何因您的卡數「即時清」申請被 Mox 拒絕或您向商戶結算（或結算失敗）的合資格卡數「即時清」的付款所生的任何利息、收費或手續費。）在任何情況下，Mox 均不對您該等類信用卡而產生的任何未結餘額、利息、收費或手續費負責。

20. 卡數「即時清」的利息、收費及手續費

我們可就您每項卡數「即時清」收取利息、收費及手續費。我們將不時通知您利率、收費及手續費，以及付款相隔的時間及計算方法。就您各項的卡數「即時清」而言，利率及任何收費及手續費的金額均可能不同。除非我們另行通知，我們的 Mox 應用程式中及 / 或網站上的「收費及手續費」部分及 Mox Credit 的卡數「即時清」計劃產品資料概要載列的利率、收費及手續費將告適用。

21. 如何支付卡數「即時清」

(a) 卡數「即時清」***設立***（於本附表 3 第 19(c)條所述）後，卡數「即時清」的一次性收費（如適用）將計入 Mox Credit。

(b) 自卡數「即時清」***設立***（於本附表 3 第 19(c)條所述）後一個月起，每項卡數「即時清」的每期供款將按卡數「即時清」的月數每月計入 Mox Credit。

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(c) 就卡數「即時清」計入 Mox Credit 的任何金額將以 Mox Credit 交易執行及處理。有關金額將在您的 Mox Credit 結單顯示，並且須由您根據本附表 3 的第 6 條支付（本附表 3 亦載列未能付款的後果及我們將如何配置您的付款）。

(d) 謹此提醒，若我們在付款到期日或之前尚未全數收到您的 Mox Credit 結單結餘（包括卡數「即時清」的任何每月供款及一次性收費），我們可以：

(i) 根據 Mox Credit 產品資料概要所載，每日按照適用利率向您收取利息；

(ii) 要求您立即支付所有未支付的 Mox Credit 結餘（包括任何利息、收費及手續費）；及

(iii) 從您在我們的任何戶口中抵銷、扣除、預扣或轉移您的所有未支付 Mox Credit 結餘（包括任何利息、收費及手續費）。

若我們於付款到期日或之前尚未全數收到您的 Mox Credit 結單結餘，則 Mox Credit 產品資料概要所載「免息期」並不適用。

(e) 若您在卡數「即時清」的各個月份內對於償還或支付卡數「即時清」款項有任何困難，請盡快與我們聯絡。

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22. 卡數「即時清」的取消及提前償還

(a) 一經我們通知您的一項卡數「即時清」申請已獲批核後，您將無法取消該項卡數「即時清」，即使：

(i) 批核作卡數「即時清」的交易已被退款或退還；或

(ii) 與卡數「即時清」有關的交易有爭議。

在這些情況下，您就支付卡數「即時清」的責任（包括您的每月供款及一次性收費（如適用））不會改變，您將授權我們繼續收取 Mox Credit 的每月供款及一次性收費（如適用）。

(b) 您將可在您的第一筆每月供款計入 Mox Credit 後選擇償還整筆卡數「即時清」金額。我們僅容許提前償還整筆卡數「即時清」金額，但不容許償還部分卡數「即時清」金額。

(c) 當您要求提前償還您的整筆卡數「即時清」款項後，我們將立即在 Mox Credit 計入下列（倘若以往並未計入 Mox Credit 或您並未償還）的金額：

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(i) 累計至您要求提前償還日期止您的卡數「即時清」的任何利息；

(ii) 餘下每月供款的所有餘下每月本金償還金額的總和；及

(iii) 任何適用費用（例如提前還款費用或一次性收費）。

該等金額將在您的 Mox Credit 結單顯示，並且須由您根據細則附表 3 的第 6 條支付（本附表 3 亦載列未能付款的後果及我們將如何配置您的付款）。若您提前償還整筆卡數「即時清」付款，我們將不會退還您就卡數「即時清」已支付的任何利息、費用或收費。任何提前償還整筆卡數「即時清」的請求都是不可撤銷的。

(d) Mox 可於任何時間絕對酌情決定取消或暫停一項卡數「即時清」，並且有權：

(i) 將所有餘下每月供款（或其任何部分）及以往並無就所有或任何卡數「即時清」收取的一次性收費（如適用）的總和計入 Mox Credit，並收取提前還款費用；及

(ii) 要求立即償還任何卡數「即時清」的所有未償還金額，並收取提前還款費用，不論該金額是否載於 Mox Credit 結單或於我們提出要求的日期到期應付。

我們可從您的任何 Mox 戶口抵銷、扣除、預扣或轉移款項以支付您結欠我們的任何金額。

(e) 您在取消使用 Mox Credit 前，必須全數償還任何卡數「即時清」的款項（包括餘下所有每月供款（或其任何部分）、一次性收費（如適用）及任何其他適用利息、收費及手續費的總和）。

D 部：「商戶 0 息分期」

如果本 D 部分的條款與本附表 3 的其餘部分之間存在任何不一致，則在適用於「商戶 0 息分期」的範圍內，概以本 D 部分的條款為準。

23. 進行「商戶 0 息分期」的資格

(a) 若您是 Mox Credit 客戶，我們可按絕對酌情決定是否容許您在我們不時指定的商戶的銷售點，就合資格 Mox Credit 交易（定義見本附表 3 第 24 條）申請透過每月供款償還，月數由您選擇（但須在我們及/或該商戶不時容許的月數限制以內）。我們稱之為**「商戶 0 息分期」**。

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(b) 我們決定是否批核您「商戶 0 息分期」申請的考慮因素，包括於您的信貸記錄的申請考慮因素包括但不限於您的信貸記錄、您的 Mox Credit 是否擁有足夠「可用額度」及/或額外貸款限額（如適用）以及您現時使用我們其他信貸產品的情況等。

(c) 可提供申請「商戶 0 息分期」的商戶將在 Mox 應用程式中及 / 或我們的網站上顯示及不時更新。我們可按我們絕對酌情權，不時限制您在指定商戶進行「商戶 0 息分期」的數量及/或總金額。

(d) 只有某些在我們指定商戶完成的 Mox Credit 交易才符合資格進行「商戶 0 息分期」，而該些交易按我們及該商戶的絕對酌情權而決定。下列交易類別有可能不被視為合資格的 Mox Credit 交易，因此不符合資格申請「商戶 0 息分期」：

(i) 交易金額低於我們及 / 或指定商戶不時釐定的最低金額（於 Mox 應用程式及 / 或我們的網站上顯示）；及

(ii) 交易為預先授權交易（例如由酒店預先授權的交易）。

(e) 我們並無義務通知您哪些交易類別合資格或不合資格進行「商戶 0 息分期」。若合資格或不合資格進行「商戶 0 息分期」的交易類別有任何變更，我們無須對您承擔責任。

(f) 指定商戶的名單及不符合「商戶 0 息分期」資格的交易類別可能不時變更。因此，以往您獲批核進行「商戶 0 息分期」的交易可能其後不合資格進行「商戶 0 息分期」。您也有可能獲批核就以往不合資格進行「商戶 0 息分期」的交易類別進行「商戶 0 息分期」。

24. 「商戶 0 息分期」的批核及*設立*

(a) 我們有絕對的酌情權決定是否批核您就合資格交易的「商戶 0 息分期」申請。我們在考慮是否批核申請的因素包括您的信貸記錄及您的 Mox Credit 是否有擁有足夠「可用額度」及 / 或額外貸款限額（如適用）。我們將通知您申請是否獲得批核。

(b) 我們可按絕對酌情權拒絕您的申請，而無須給予任何理由。

(c) 若您的申請獲得批核，以下各項將在 Mox 應用程式顯示：

(i) 合資格 Mox Credit 交易的金額；

(ii) 「商戶 0 息分期」的月數；

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(iii) 您的「商戶 0 息分期」「**每月供款**」，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；及

(iv) 總償還金額。

(d) 如您的「商戶 0 息分期」申請獲得批核，我們將根據我們就該「商戶 0 息分期」結算交易的紀錄替您***設立***該項「商戶 0 息分期」（即在 Mox 應用程式顯示為「完成」）。結算需時可長達 10 天。我們將在您的「商戶 0 息分期」***設立***成功後通知您；然而，如在該項 Mox Credit 交易結算前出現以下情況，我們將取消該項「商戶 0 息分期」：

(i) 被（您或該商戶）退款、退還、取消或拒絕；

(ii) 該商戶於交易日期起計 10 日內尚未結算交易；

(iii) 您的 Mox Credit 戶口按我們所釐定的原因被凍結或信譽不佳；或

(iv) 基於我們不時認為在當時的情況下任何其他適當的原因。

請注意：即使我們就以上的情況中止您的「商戶 0 息分期」，您仍然需按照本附表 3 及 Mox Credit 產品資料概要，向我們支付 Mox Credit 交易金額（連同任何與非「商戶 0 息分期」相關的利息、收費或手續費）。

(e) 於指定商戶銷售點完成交易後，您授權我們根據您於相關商戶申請的「商戶 0 息分期」全額支付合資格 Mox Credit 交易的結算金額。您可以按任何我們接受的方式證明該合資格 Mox Credit 交易是否已完成。

(f) 我們替您***設立***「商戶 0 息分期」後，您 Mox Credit「可用額度」結餘及/或額外貸款限額（如適用）將扣減合資格 Mox Credit 交易的金額。當您按照本附表 3 第 26 條償還您的簽賬分期，您 Mox Credit 的「可用額度」結餘或額外貸款限額（如適用）將逐步恢復。

25. 「商戶 0 息分期」的利息、收費及手續費

我們會就「商戶 0 息分期」收取任何利息、收費或手續費。

26. 如何支付「商戶 0 息分期」

(a) 該項「商戶 0 息分期」***設立***一個月後，其每期供款將就獲批的月數，每月計入 Mox Credit（於本附表 3 第 24(c)條所述）。

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(b) 就「商戶 0 息分期」計入 Mox Credit 的任何金額將以 Mox Credit 交易執行及處理。任何有關金額將在您的 Mox Credit 結單顯示，並且須由您根據本附表 3 的第 6 條支付（本附表 3 亦載列我們將如何分配您的付款及未能付款的後果）。

(c) 提提您：若我們在付款到期日或之前尚未全數收到您 Mox Credit 結單結餘的還款（將包括您的「商戶 0 息分期」的每月供款），我們可以：

(i) 根據 Mox Credit 產品資料概要所載，每日按照適用利率向您收取利息；

(ii) 要求您立即支付所有未支付的 Mox Credit 結餘（包括任何利息、收費及手續費）；及

(iii) 從您在我們的任何戶口中抵銷、扣除、預扣或轉移您的所有未支付 Mox Credit 結餘（包括任何利息、收費及手續費）。

若我們於付款到期日或之前尚未全數收到您的 Mox Credit 結單結餘的還款，則 Mox Credit 產品資料概要所載「免息期」並不適用。

(d) 若您持有「商戶 0 息分期」時對於償還或支付「商戶 0 息分期」款項有任何困難，請盡快與我們聯絡。

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27. 「商戶 0 息分期」的退款、取消及提前償還及有關「商戶 0 息分期」的商戶爭議

(a) 一經我們通知您的「商戶 0 息分期」申請已獲批核及***設立***後，所有就「商戶 0 息分期」已支付的供款將不會退還，即使：

(i) 您及商戶作出了任何不一樣的協議；

(ii) 就合資格 Mox Credit 交易購買的相關商品及服務已被退還，交換或折舊換新；或

(iii) 該合資格 Mox Credit 交易存在爭議。

(b) 我們的一般條款及細則中其他關於您使用 Mox 卡購買商品及服務的條款（如附表 1 的 B 部第 8.3(g)條）同樣適用於以「商戶 0 息分期」購買的商品及服務。尤其就「商戶 0 息分期」向您提供的商品或服務的任何缺點或缺陷，或您對其商品或服務的不滿，Mox 將不承擔任何此等責任。

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(c) **您有責任就任何已購買的商品及服務直接與相關商戶解決任何爭議、退款、撤銷或交換，不得向我們提出或抵銷針對他們的相關索賠。**您授權我們按本 D 部繼續將每月供款計入 Mox Credit。

(d) 當第一個每月供款計入 Mox Credit 後，您可以選擇償還「商戶 0 息分期」的全部金額。我們只允許提前償還「商戶 0 息分期」的全部金額 – 我們不容許償還部分「商戶 0 息分期」的款額。

(e) 當您要求提早償還一項「商戶 0 息分期」款項後，我們將在 Mox Credit 計入下列的金額（倘若以往並未計入 Mox Credit 或您並未償還）：

(i) 所有餘下的每月供款的總金額；及

(ii) 任何適用的費用（例如提前還款費）。

該等金額將在您的 Mox Credit 結單顯示，並且須由您根據本附表 3 的第 6 條支付（本附表第 6 條亦載列我們將如何配置您的付款及未能付款的後果）。任何提前償還「商戶 0 息分期」的款項的請求都是不可撤銷的。

(f) 我們可於任何時間絕對酌情決定取消或暫停一項「商戶 0 息分期」，並且有權：

(i) 將以往並未就所有或任何「商戶 0 息分期」計入的所有餘下每月供款（或其任何部分）的總和計入 Mox Credit，並收取提前還款費用；及

(ii) 要求您立即償還任何「商戶 0 息分期」的所有未償還金額，並收取提前還款費用，不論該金額是否載於 Mox Credit 結單或於我們要求的日期到期應付。

我們可從您於Mox的任何戶口中抵銷、扣除、預扣或轉移款項以支付您結欠我們的任何金額。

(g) 您在取消使用Mox Credit前，必須全數償還任何「商戶0息分期」的款項（如有）（包括餘下所有每月供款的總金額（或其任何部分）及任何其他適用利息、收費及手續費的總和）。

最近更新日期：2024 年 4 月 15 日

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