

Notice of Amendments to Our Terms

Changes to Our Terms and Conditions

What is this notice for?

We wish to notify you that we are making changes to our General Terms and Conditions, Schedule 1 (Terms and Conditions for Accounts and Card Management) to the General Terms and Conditions, Schedule 2 (Terms and Conditions for Payments and Transfers) to the General Terms and Conditions, Mox Credit Major Terms and Conditions, Terms and Conditions for Use of the Mox app and our Personal Information Collection Statement to:

- facilitate the new alert system for frauds, scams and deceptions when making money transfers;
- update and align certain clauses with the most recent updates to the Code of Banking Practice;
- facilitate the launch of the Interbank Account Data Sharing initiative; and
- clarify and update some existing clauses.

These changes will take effect on and from 28 June 2024 (“**Effective Date**”).

We also wish to notify you that we are making changes to Schedule 4 (Terms and Conditions for Mox Invest) to the General Terms and Conditions in respect of the shortening of the U.S. securities transaction settlement cycle and to clarify and update some existing clauses. These changes will take effect on 28 May 2024.

What are the changes to our terms and conditions and where can you get a full copy of them?

The key changes to our terms and conditions are summarised in the table below. You can download the PDF version of our terms and conditions, as amended by the changes via the links below:

- [General Terms and Conditions](#)
- [Schedule 1 \(Terms and Conditions for Accounts and Card Management\) to the General Terms and Conditions](#)
- [Schedule 2 \(Terms and Conditions for Payments and Transfers\) to the General Terms and Conditions](#)
- [Schedule 4 \(Terms and Conditions for Mox Invest\) to the General Terms and Conditions](#)
- [Mox Credit Major Terms and Conditions](#)
- [Terms and Conditions for Use of the Mox app](#)
- [Personal Information Collection Statement](#)

You can also find:

- Schedule 4 (Terms and Conditions for Mox Invest) to the General Terms and Conditions, as amended by the changes (“**Revised Schedule 4**”) on the ‘About us’ page in the Mox app and the ‘Legal Documents’ section of our website on and from 28 May 2024; and
- the General Terms and Conditions, Schedule 1 (Terms and Conditions for Accounts and Card Management) to the General Terms and Conditions, Schedule 2 (Terms and Conditions for Payments and Transfers) to the General Terms and Conditions, Mox Credit Major Terms and Conditions, Terms and Conditions for Use of the Mox app and our Personal Information Collection Statement, as amended by the changes (“**Revised Terms**”) on the ‘About us’ page in the Mox app and the ‘Legal Documents’ section of our website on and from the Effective Date.

What do you need to do?

If you agree with the Revised Schedule 4 and the Revised Terms, you don’t need to do anything. You can simply continue to use the Mox app and our products and services, and Revised Schedule 4 will apply to you on and from 28 May 2024 and the Revised Terms will apply to you on and from the Effective Date.

If you do not agree with the Revised Schedule 4 and/or the Revised Terms or expect that you cannot meet the requirements under any of them, you can terminate your account(s) with us in accordance with clause 7 of our General Terms and Conditions.

If you have any questions about this notice, please email us at care@mox.com or reach out to our Customer Care Team through in-app calls or chats.

Mox Bank Limited

Summary of Changes¹

The table below provides a summary of the key changes we are making to our terms and conditions.

Please note that the numbering and cross references to certain clauses in our General Terms and Conditions (including the schedules thereto) have been updated in respective schedules accordingly.

Please note the below is a summary only. Please refer to the relevant terms and conditions for full details.

Subject Matter	Summary of Change
General Terms and Conditions	
Application	We have added a new clause 1(a) to our General Terms and Conditions, which reiterates that we are a licensed bank incorporated in Hong Kong, authorised under the Banking Ordinance (Cap. 155 of the Laws of Hong Kong) and supervised by the Hong Kong Monetary Authority.
Your Instructions	We have amended clause 4(h) of our General Terms and Conditions to clarify that there may be risks associated with you giving an Instruction to our Customer Care Team as opposed to through the standard processes in the Mox app and you acknowledge and accept those risks.
Statements	We have added a new clause 5(g) to our General Terms and Conditions to let you know that you will not be able to access your statements for an account via the Mox app once that account has been closed. If you would like a copy of a statement for an account that has been closed, you can email us at care@mox.com or otherwise contact our Customer Care Team.
Fees, Charges and Interest	<p>We have amended clause 6(e) of our General Terms and Conditions, just to clarify that:</p> <ul style="list-style-type: none"> • we are entitled to debit from any of your accounts with Mox, any and all sums you may owe us from time to time and any delay in us debiting your account for this purpose will not constitute a waiver of, or otherwise affect any of, our rights under these terms; and • if the debiting of an account by us would result in more money being taken out than you have in that account, we may consider this as a request from you for an unauthorised overdraft, which we may provide. In such circumstances, you may be required to

¹ Capitalised terms used in this table have the same meanings given to them in the Revised Terms.

	pay us (i) interest which we are entitled to (as shown in the Mox app) and (ii) an arrangement fee for the overdraft.
Information We Display or Provide	<p>We have added a new clause 7 to our General Terms and Conditions.</p> <p>In summary, the new clause says that we may display in the Mox app or provide to you at your request, information in connection with our products and services, including information relating to financial markets. We note that:</p> <ul style="list-style-type: none"> • such information may be provided by one or more independent third parties; • such information is displayed or provided to you for reference purposes only, we are not obliged to ensure that such information is true and accurate and you acknowledge that you are relying on such information at your own risk; and • neither Mox nor any independent third party will be liable, in any way (whether in tort, contract or otherwise), for any loss or damage you incur in connection with such information.
Protecting Your Money	<p>We have added a new clause 8 to our General Terms and Conditions relating to security. This topic was previously covered under clause 10 of Schedule 1 to the General Terms and Conditions and clause 3 of the Terms and Conditions for the Use of the Mox app.</p> <p>In summary, the new clause says:</p> <ul style="list-style-type: none"> • you must protect your device, your Mox app, your cards, your card information and your authentication factors; • you must notify us, as soon as reasonably practicable, if your device, your Mox app, your card, your card information and your authentication factors have been lost, stolen or compromised; and • if you incur loss as a result of your device, your Mox app, your card, your card information and/or your authentication factors being lost, stolen or compromised and if (i) you have not acted fraudulently or been grossly negligent, have notified us and have followed our security advice, your liability in respect of <i>card transactions</i> only (other than cash advances) for transactions that occurred prior to you notifying us will be limited to HKD500, and (ii) you have acted fraudulently or been grossly negligent, you have failed to notify us or you have failed follow our security advice, you will be liable for all your losses.
Termination and Suspension	We have amended clause 9(a)(iv) of our General Terms and Conditions to let you know that, if wish to close an account, you

	<p>should download and/or print out the statements for that account for your records.</p> <p>We have added a new clause 9(b) to our General Terms and Conditions to let you know that:</p> <ul style="list-style-type: none"> • if you close an account in the middle of a statement period, your statement for that period will not be available via the Mox app; and • if you would like a copy of that statement, you can email us at care@mox.com or otherwise contact our Customer Care Team.
Payments into Suspense Account	<p>We have added a new clause 11 to our General Terms and Conditions.</p> <p>In summary, the new clause says that we may place any payment we receive from you into a suspense account, in connection with any account, product or service we provide to you or our terms.</p>
Limitation of Liability	<p>We have amended clause 12(c) to our General Term and Conditions to clarify that, in no event will we, our affiliates, group companies, licensors or any of our or their respective officers, employees or agents be liable to you or any other person under any circumstances for any loss of profit or interest or any special, indirect, incidental, consequential or punitive loss or damages (whether or not they were foreseeable or likely to occur) arising from or in connection with any account, product or service or these terms.</p>
Additional Services	<p>We have amended clause 18(b) to our General Term and Conditions to clarify that:</p> <ul style="list-style-type: none"> • if a promotion is provided by a third party, the promotion will be provided on the terms offered by the third party (which includes the third party's privacy policies) and that you will be required to accept any such terms if you would like to take advantage of such third party promotion offered to you; and • the provision of any third party promotions to you is subject to the Mox Disclaimer which can be found in the Mox app and/or on our website.
Rebates and Commissions	<p>We have added a new clause 19(b) to our General Terms and Conditions.</p> <p>In summary, the new clause says that we may offer payments to third parties, including shareholders and members of the Standard Chartered Group, in connection with any account, product or service or any promotion we may make available to you from time to time.</p>

Your Confirmations, Undertakings, Representations and Warranties	<p>We have amended clause 21(d)(vi) of our General Terms and Conditions to let you know that:</p> <ul style="list-style-type: none"> • you are responsible for any withholding tax obligation or other obligation to make any deduction or withholding under any applicable law or regulation (whether in or outside Hong Kong); and • if any law or regulation requires you to deduct any amount from a payment to us, you must increase the amount you pay us, so that, after you make the deduction, we receive the amount we would have received if no deduction had been made.
Making Changes to any of Our Terms	<p>We have amended clause 22(a) of our General Terms and Conditions.</p> <p>In summary, the amended clause says that the version of our terms on our website prevails if there is any inconsistency between the Mox app and website versions of any of our terms.</p> <hr/> <p>We have amended clause 22(e) of our General Terms and Conditions to clarify that if you wish to close your accounts and stop using our products and services, you may have to pay us certain fees or charges in connection with such closure.</p>
Interpretation	<p>We have added a new clause 25 to our General Terms and Conditions which contains a number of rules pursuant to which you must read our terms. For example:</p> <ul style="list-style-type: none"> • if we refer to the word ‘including’ in our terms, that you should read that as ‘including, without limitation’, even though the words ‘without limitation’ may not be there; and • where we or any other person needs to make a decision, such decision will be made in our or that other person’s sole and absolute discretion.
Schedule 1	
Currency Exchange	<p>We have amended clause 7(e) of Schedule 1 to our General Terms and Conditions to let you know that when we carry out a currency exchange, we will deduct all applicable fees and charges, before we provide the proceeds of the currency exchange to you.</p> <hr/> <p>We have amended clause 7(k) of Schedule 1 to our General Terms and Conditions to let you know that we may limit the number of currency exchanges that can be carried out in the Mox app within a given timeframe, and the amount of currency you can exchange from, and/or to, for each currency exchange transaction and/or with a given timeframe.</p>

	<p>We will tell you of any such limits in the Mox app and/or on our website.</p>
Your Physical Mox Card	<p>We have amended clause 8.1(a) of Schedule to our General Terms and Conditions.</p> <p>In summary, the amended clause says that before you can use your physical Mox Card, you need to activate it and choose a PIN using the Mox app.</p>
Using Your Mox Card	<p>We have amended clause 8.3(d) of Schedule to our General Terms and Conditions.</p> <p>In summary, the amended clause says that our right to debit any of your accounts is not affected by disputes between you and third parties.</p> <p>We have amended clause 8.3(e) of Schedule 1 to our General Terms and Conditions.</p> <p>In summary, the amended clause says that we may impose limits on card transactions or cash withdrawals, including limits on the amount per transaction you can make and/or the number of and/or the total amount of transactions you can make within a given timeframe. We may also combine such limits with other limits we may impose on other types of transactions.</p> <p>You can see details on these limits in the Mox app.</p>
Locking Your Card and Spending Limits	<p>We have amended clause 8.5(c) of Schedule 1 to our General Terms and Conditions to clarify that you can set and change your own personal limits for spending on or making cash withdrawals using your Mox Card, subject to any absolute limits set by us.</p>
Eligibility for CashBack	<p>We have amended clause 9.5(b)(iv) of Schedule 1 to our General Terms and Conditions to clarify that loan on card transactions are not eligible for CashBack.</p> <p>We have amended clause 9.5(b)(viii) of Schedule 1 to our General Terms and Conditions to clarify that transactions involving the sending and transferring cash using your cards or from your accounts are not eligible for CashBack.</p>
Payment of CashBack	<p>We have deleted clause 9.6(g) of Schedule 1 to our General Terms and Conditions, regarding your ability to see the CashBack you have earned in the Mox app.</p>
Protection Your Money	<p>We have moved the contents of the previous clause 10 of Schedule 1 to our General Terms and Conditions to clause 8 of the General Terms and Conditions.</p>

Schedule 2		
Payments from Your Mox Account		We have added a new clause 1.1(c) in Schedule 2 to our General Terms and Conditions to clarify that you cannot transfer any currency other than Hong Kong dollars (including CNY, USD or EUR) in your accounts with Mox to another Hong Kong bank account or any other FPS Participant.
Alerts and Transfers	Money	We have added a new clause 10 in Schedule 2 to our General Terms and Conditions to facilitate the new alert system for frauds, scams and deceptions when making Money Transfers.
Schedule 4		
Dividends, and Securities	Distributions and Unsupported	We have amended in clause 23(b) of Schedule 4 to our General Terms and Conditions to clarify that if a distribution derived from Securities held by us on your behalf, including in relation to any corporate action requires an allocation of an odd lot, a fractional share or, Securities that are listed on an exchange that is not supported by Mox Invest or Securities which themselves are otherwise not supported by Mox Invest (“ Unsupported Securities ”) or, where Securities held by us on your behalf otherwise become Unsupported Securities (including whether due to Securities delisting from SEHK or any Relevant Overseas Market, or otherwise), you authorise us (though we are not compelled) to liquidate the relevant share(s) or Securities and credit to your Mox Invest Account an amount in cash which we calculate at our absolute discretion to be the value of the odd lot or fractional share or Unsupported Securities (as applicable), net of tax and other amounts as required to comply with legal or regulatory requirements, instead of allocating to you (or holding on your behalf) the odd lot or fractional share or Unsupported Securities.
Event of Default		We have amended in clause 35(b)(ii) of Schedule 4 to our General Terms and Conditions to clarify that if an Event of Default occurs, we may cover any short position with us through the purchase of Securities, or liquidate any long position with us through the sale of Securities, in each case on SEHK or a Relevant Overseas Market, or on or through any other relevant market or intermediary.
Miscellaneous		We have amended in clause 38 of Schedule 4 to our General Terms and Conditions to clarify that we may, at any time, in our absolute discretion and without giving notice to you or any reason, restrict or vary Mox Invest, the Securities that may be traded, held, deposited or withdrawn using Mox Invest, and access to SEHK, any U.S. Exchange and any other stock exchange or market using Mox Invest. In such cases we may exercise any right or power conferred by the relevant terms and conditions as if it were based on your Instruction to us including, without limitation, to liquidate Securities and credit to your Mox Invest Account an amount in cash which we calculate at our absolute discretion to be the value of the relevant Securities,

	where applicable, net of tax and other amounts as required to comply with legal or regulatory requirements.
Trade Settlement and Settlement Instructions	We have amended clause 45(b) of Schedule 4 to the General Terms and Conditions to let you know that the settlement day for U.S. Securities will no longer be two days after the trade date.
Mox Credit Major Terms and Conditions	
Clause 6	We have updated clause 6 of the Mox Credit Major Terms and Conditions to highlight that if your Mox Credit or any information relating to your Mox Credit (including any authentication factors) is lost, stolen or compromised, you will be liable for any transactions on your Mox Credit, until such time you notify us that your Mox Credit and/or such related information has been lost, stolen or compromised. However, your liability for such transactions (other than cash advances) will be limited to HKD500 if you have not acted fraudulently or been grossly negligent, notified us as soon as reasonably practicable and have followed our security advice (including the 'Security Tips' on our website).
Clause 7	<p>We have added a new clause 7 to the Mox Credit Major Terms and Conditions to highlight that, if your Mox Credit is cancelled:</p> <ul style="list-style-type: none"> • you will not be able to access your Mox Credit statements via the Mox app; and • you must cancel or modify any arrangements set up or authorised by you in respect of your Mox Credit (including any automatic payment and other recurring arrangements) with the responsible merchant or third party. We are not responsible for cancelling or transferring any such arrangements.
Terms and Conditions for Use of the Mox app	
The Mox app	We have amended in clause 1(c) of the Terms and Conditions for Use of the Mox app to clarify that you can download the Mox app for free on both the App Store and Google Play.
Registering a Device	<p>We have amended clause 2(b) of the Terms and Conditions for Use of the Mox app to clarify that you can login to the Mox app on your device by providing your Mox app authentication factor (including, if activated in the Mox app, by using any biometric authentication method provided by your device provider).</p> <p>We have amended clause 2(c) of the Terms and Conditions for Use of the Mox app to clarify that you can change your login settings or your Mox app authentication factor at any time while signed into the Mox app.</p>

Protecting Your Device and the Mox app	<p>We have moved the contents of the previous clause 3 of the Terms and Conditions for Use of the Mox app to clause 8 of the General Terms and Conditions. Further, we wish to highlight that:</p> <ul style="list-style-type: none"> • you must protect your device and your Mox app and make sure that only you can use them; • you must notify us if your device and/or your Mox app has been lost, stolen or compromised; and • if you do not protect your device and your Mox app and you do not notify us that your device and/or your Mox app has been lost, stolen or compromised, we may not give you back any money another person takes out or uses from your accounts (including any credit card accounts) without your permission.
Mox app Availability	<p>We have amended in clauses 5(a) and 5(b) of the Terms and Conditions for Use of the Mox app to let you know that:</p> <ul style="list-style-type: none"> • certain products and services in the Mox app may be unavailable in certain circumstances (for example, as provided for in the relevant our terms and conditions or as we may otherwise notify); and • the availability of such product and services in the Mox app may be dependent upon third parties.
Third Party Contributions	<p>We have added a new clause 7(d) to the Terms and Conditions for Use of the Mox app to let you know that except to the extent expressly provided for in our terms and conditions, no materials, contributions or other content on the Mox app is intended as, or should be interpreted as being, a recommendation or solicitation by Mox or any third party to purchase or sell any investment product.</p>
Using the Mox app Responsibly	<p>We have amended clause 8(c) the Terms and Conditions for Use of the Mox app to let you know that you must only install applications from the App Store or, Google Play or trusted sources or app stores as we may specify from time to time on your device.</p>
If You Suffer any Loss	<p>We have amended clause 10(c) the Terms and Conditions for Use of the Mox app to let you know that we will not be responsible for any any loss you suffer as a consequence of access or use of your Mox app by another person who uses your authentication factor to access the Mox app on your device.</p> <p>We have added a new clause 10(d) to the Terms and Conditions for Use of the Mox app to let you know that we will not be responsible for any loss you suffer as a consequence of another person accessing your Mox app because your device was left unattended while you were logged in to the Mox app.</p>

If We Suffer any Loss	<p>We have amended clause 11 of our Terms and Conditions for Use of the Mox app.</p> <p>In summary, the amended clause says that you must also indemnify us against any liabilities and/or costs suffered by us as a result of another person being able to use your Mox app due to your device being left unattended while you were logged in to the Mox app.</p>
Personal Information Collection Statement	
Introduction	<p>We have updated the third paragraph of the introductory paragraphs to clarify that we may collect your data from your transactions with or through Mox in the ordinary course of our business, including information received from when you carry out transactions as part of your use of our products or services.</p>
Who We Collect Data From	<p>We have added a new clause 1(b)(i) in the Personal Information Collection Statement to let you know that we may also collect your personal data from strategic referral partners, including business alliances or other companies or organisations that the Standard Chartered Group cooperates with based on our contractual arrangements, in connection with the purposes set out in the Personal Information Collection Statement.</p>
Use of Your Data	<p>We have amended clause 2(p) of the Personal Information Collection Statement.</p> <p>In summary, the amended clause says that we may use your data to meet any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Standard Chartered Group and/or any other use of data and information pursuant to any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing, fraudulent activities or other unlawful activities.</p>
Disclosure of Your Data	<p>We have amended clause 3(l) of the Personal Information Collection Statement.</p> <p>In summary, the amended clause says that we may disclose your personal data or information to banks providing services to you or third party service providers (including financial services providers) engaged by you using Mox's application programming interface (API), in accordance with your instructions to us, such other bank or third party service provider, for the purposes notified to you by us, the other bank or the third party service provider and/or as otherwise consented to by you in accordance with the Personal Data (Privacy) Ordinance.</p> <p>We have added a new clause 3(m) in the Personal Information Collection Statement to let you know that we may disclose your personal data or information to third party service providers with</p>

	<p>whom you have chosen to interact with in connection with your application for our products and services.</p> <p>We have added a new clause 3(n) in the Personal Information Collection Statement to let you know that we may disclose your personal data or information to other banks and financial services providers to whom you have chosen to provide your information held by us in connection with the provision of services to you by those other banks or financial services providers.</p> <p>We have removed from the Personal Information Collection Statement, the list of countries your data may be disclosed, transferred, stored or processed. We refer you to the 'Legal Documents' section of our website for this information.</p> <p>Where the recipients of personal data are in jurisdictions that are outside Hong Kong, and local laws may not have similar data protection laws as Hong Kong, we will take all reasonable steps necessary to ensure that your personal data has an adequate level of protection and safeguards to comply with applicable laws, for example, by using the Recommended Model Contractual Clauses issued by the Office of the Privacy Commissioner for Personal Data</p>
Direct Marketing	<p>We have amended clause 4(c)(ii) of the Personal Information Collection Statement to let you know that, along with us, third party financial institutions, Stored Value Facility Licensees, insurers, credit card companies, securities and investment service providers may provide and solicit (in the case of donations and contributions) the services, products and subjects set out in clause 4(b) of the Personal Information Collection Statement.</p> <p>We have amended clause 4(d) of the Personal Information Collection Statement to let you know that you can change your mind about giving consent for us to use, or to provide to other persons, your data for use in direct marketing as set out in clause 4 of the Personal Information Collection Statement, without charge.</p> <p>You can withdraw such consent via the 'Settings' page in the Mox app or by contacting us by email to care@mox.com, using our in-app call or chat feature or calling us on +852 2888 8228.</p>
Access and Correction of Your Personal Data	<p>We have added a new clause 6(d) in the Personal Information Collection Statement to let you know that if you would like to access your credit report(s), we will advise you of the contact details of the relevant credit reference agency(ies) whom you can contact for such access.</p>

Mox's Personal Information Collection Statement ("PICS")

Mox Bank Limited ("**Mox**", "**we**", "**us**") will collect your personal data to help us operate as a bank. Broadly, Mox will collect, process and store the personal data you provide to us (such as your name, date of birth, identity card number, correspondence address, phone number, email address, nationality, credit-related information or even 'sensitive' data such as your facial image, and videos and voice recordings of you that you provide while communicating with us) to keep you and Mox secure, meet our business obligations and comply with the law. This includes establishing, maintaining and operating your accounts with Mox, Mox Card, and any other Mox product or service you use, and also providing rewards and running competitions and games. The provisions of this PICS form part of our terms and conditions (including the terms and conditions applicable to your use of the Mox app) and any other agreement or arrangements you enter into with Mox.

We collect your data so we can provide the best possible service to you. If you do not provide us with the personal data we require from you, we may not be able to establish, maintain or provide our products and services to you.

We may also collect your data, directly or indirectly, from your transactions with or through Mox in the ordinary course of our business, including information received from third parties, the public domain, collected through your use of the Mox app, websites, cookies, behavioral or location tracking tools, banking services, financial services or other services provided by Mox and the Standard Chartered Group and/or when you deposit money or execute transactions through your cards, or otherwise carry out transactions as part of your use of our services. Understanding your spending, saving and investment behaviour helps us make suggestions to you, make informed financial decisions for you, and keep your account(s) and data secure.

Please note that we also collect data to help us comply with laws, regulations, guidelines and requests or investigations by the authorities.

In this PICS, "**Standard Chartered Group**" means each of or collectively Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office). Mox is a member of the Standard Chartered Group.

1. Who We Collect Data from

- (a) We will collect personal data from our customers and other individuals in connection with the purposes set out in this PICS. These customers and other individuals may include the following, and we refer to them collectively as "you", or "your" in this PICS:
 - (i) applicants and account-holders of Mox products or services;
 - (ii) customers; and
 - (iii) any third party transacting with or through us.
- (b) We may also collect your personal data from the following sources in connection with the purposes set out in this PICS:

- (i) credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “credit reference agencies”); and
- (ii) public sources, debt collection and fraud prevention agencies, and others aggregators.

2. Use of Your Data

We may use your data for any of the following purposes:

- (a) considering and processing your application(s) (including assessing the merits and/or suitability of your application(s)) for Mox products and services;
- (b) operating and maintaining your, and informing you of, Mox products and services, including to understand the overall picture of your relationship with the Standard Chartered Group by linking data in respect of all products and services you are connected to;
- (c) developing, improving and designing Mox products and services;
- (d) meeting our internal operational requirements or those of the Standard Chartered Group (including credit and risk management, system or product development and planning, carrying out testing and analysis and insurance, audit and administrative purposes);
- (e) conducting credit checks on you and obtaining your credit report from credit reference agencies (including upon your application for any Mox product or service and when we review your credit, which normally takes place one or more times each year);
- (f) creating and maintaining our credit and risk scoring models;
- (g) maintaining your credit history for present and future reference;
- (h) assisting other financial institutions and organisations to conduct credit checks and collect repayments owed to them;
- (i) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model to conduct credit checks and collect debts;
- (j) ensuring your initial and ongoing creditworthiness;
- (k) determining the amount of indebtedness owed to or by you;
- (l) enforcing your obligations, to us or any other member of the Standard Chartered Group, including, but not limited to, collecting amounts outstanding from you (e.g. by contacting a debt collection agency);
- (m) in connection with matching against any data held by us or the Standard Chartered Group so that we can better improve the way we provide services to you, for

example, credit checking and data verification. We may also need to match your data when we try to recover amounts you owe us;

- (n) marketing services, products and other subjects (see clause 4 (Direct marketing) of this PICS);
- (o) meeting or complying with any obligations, requirements or arrangements for disclosing and using data that apply to us or any other member of the Standard Chartered Group, including those that we or any such member is expected to comply with according to:
 - (i) any present or future law or regulation within or outside Hong Kong (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (ii) any present or future guidelines or guidance issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
 - (iii) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers applicable to us or any member of the Standard Chartered Group by reason of its financial, commercial, business or other interests or activities in or related to the relevant jurisdiction (each an “**Authority**”); or
 - (iv) any investigation, demand or request from an Authority;
- (p) meeting any obligations, policies, measures or arrangements for sharing data and information within the Standard Chartered Group and/or any other use of data and information pursuant to any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing, fraudulent activities or other unlawful activities;
- (q) enabling an actual or potential transferee, assignee of all or any part of our business and/or assets or participant or sub-participant of our rights in respect of you, to evaluate the transaction intended to be the subject of the transfer, assignment, participation or sub-participation;
- (r) in connection with us or any member of the Standard Chartered Group defending or responding to any legal, governmental, or regulatory or quasi-governmental related matter, action or proceeding (including any prospective action or legal proceedings), including where it is in the legitimate interests of us or any member of the Standard Chartered Group to seek professional advice, for obtaining legal advice or for establishing, exercising or defending legal rights;

- (s) in connection with investigating an insurance-related matter (including matters related to any member of the Standard Chartered Group);
- (t) organising and delivering seminars to you;
- (u) managing, monitoring and assessing the performance of any agent, contractor or third-party service provider who provides administrative, telecommunications, computer, payment or securities clearing, broking, distribution and/or custody, or other services to us in connection with the establishment, operation or maintenance of any Mox product or service; and
- (v) accessing your personal and account information or records held by credit reference agency(ies) for the purpose of reviewing any of the following matters from time to time in relation to the existing credit facilities granted to you or a third party whose obligations are guaranteed by you:
 - (i) an increase in the credit amount;
 - (ii) the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); and
 - (iii) the putting in place or the implementation of a scheme of arrangement with you or the third party; or
- (w) any other purposes relating thereto.

3. Disclosure of Your Data

Data we hold is kept confidential but we may provide, transfer or disclose such data or information to other parties (whether within or outside Hong Kong*) if it will help with any of the uses we've listed in clause 2 (Use of your data) of this PICS. These other parties include:

- (a) any organisation, agent, contractor or third party service provider who provides administrative, telecommunications, identity verification/know-your-customer, computer, payment/transaction, cloud storage or services, data analytics, cybersecurity or securities clearing, securities broking and custody, or other services to us in connection with the establishment, operation, maintenance or provision of any Mox product or service to you;
- (b) anyone who works for (or provides services to) us or the Standard Chartered Group (or any of the parties referred to in clause 3(a) of this PICS);
- (c) any person who owes a duty of confidentiality to Mox (or any other member of the Standard Chartered Group);
- (d) credit reference agencies (including the operator of any centralised database used by credit reference agencies);
- (e) debt collection agencies if we need to collect a repayment;

- (f) any financial institution or merchant acquiring company which you would like to, or already have, dealings with;
- (g) any person or organisation that Mox (or another member of the Standard Chartered Group) owes an obligation to (which may exist now or in the future) for the purposes set out in clause 2(o) of this PICS;
- (h) any actual or proposed assignee or transferee of all or any part of Mox's business and/or assets or participant or sub-participant or transferee of Mox's rights in respect of you;
- (i) any party giving or proposing to give a guarantee or third party security to guarantee or secure your obligations;
- (j) charitable or non-profit making organisations;
- (k) any external service provider that we engage to provide marketing services (including anyone who works for such a service provider);
- (l) third party service providers engaged by you using Mox's application programming interface (API), in accordance with your instruction to us or the third party service provider, for the purposes notified to you by us or the third party service provider and/or as consented to by you in accordance with the Personal Data (Privacy) Ordinance;
- (m) third party financial institutions, insurers, credit card companies, securities and investment service providers (including brokers, fund managers and their agents, and market infrastructure such as stock exchanges);
- (n) third party reward, loyalty, co-branding and privileges program providers;
- (o) our co-branding partners and/or co-branding partners of any member of the Standard Chartered Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
- (p) any member of the Standard Chartered Group;
- (q) any person or company who has a direct or indirect shareholding in Mox and their affiliates (each, a "**Shareholder**") (for example, to find out whether or not you are a customer of theirs or their affiliates and what products and services they provide or could provide to you), and anyone who works for (or provides services to) a Shareholder;
- (r) any other Mox customers in connection with your use of Mox products and services; and
- (s) any other person:
 - (i) where the public interest requires; or
 - (ii) with your express or implied consent.

**This may mean your data is disclosed, transferred, stored or processed outside of Hong Kong. If this happens, then we may need to comply with another country's laws and requirements on personal data. Such parties may be located in the following countries: Australia, Germany, India, Ireland, Japan, Mainland China, Malaysia, Netherlands, Philippines, Singapore, United Arab Emirates, United Kingdom, United States of America.*

4. Direct Marketing

- (a) We would like to use your data in direct marketing and we require your consent (which includes an indication of no objection) for that purpose. The data that we may use in direct marketing includes:
 - (i) your name and contact details;
 - (ii) your demographic data;
 - (iii) the products and services provided to you by Mox, the Standard Chartered Group or any Shareholder;
 - (iv) your saving, spending and investment patterns and behaviour; and
 - (v) your financial background.
- (b) We may directly market the following classes of services, products, and subjects:
 - (i) financial, insurance, fiduciary, investment services, credit card, securities, investment, banking and related services and products;
 - (ii) reward, loyalty or privileges programs and related services and products;
 - (iii) services and products offered by any Shareholder;
 - (iv) services and products offered by our co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (v) donations and contributions for charitable and/or non-profit making purposes.
- (c) Along with us, the following persons may provide or solicit (in the case of donations and contributions) the services, products and subjects set out in clause 4(b) of this PICS:
 - (i) any member of the Standard Chartered Group or any Shareholder;
 - (ii) third party financial institutions, insurers, credit card companies, securities and investment service providers;
 - (iii) third party reward, loyalty, co-branding or privileges program providers;
 - (iv) our co-branding partners and/or co-branding partners of any member of the Standard Chartered Group; and

- (v) charitable or non-profit making organisations.

We may also provide your data to any of these people for them to use in directly marketing the same services, products and subjects to you. Mox will always first obtain your consent (which includes an indication of no objection) for that purpose. We may receive money or other property in return for providing your data to these other persons, but we'll tell you if this is the case when obtaining your consent.

- (d) You can change your mind about giving consent for us to use or provide to other persons your data for use in direct marketing, as set out in this clause 4. Just let us know at any time.

5. Personal Data of Another Person

Where you have provided us with another person's personal data, you should provide him/her with a copy of this PICS and inform them of how we may use his/her data.

6. Access and Correction of Your Personal Data

- (a) You have the following rights according to the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data:
 - (i) to check what data of yours we hold and be provided with a copy of it;
 - (ii) to require us to make changes to any data that is inaccurate;
 - (iii) to withdraw any consent that you have previously given us with respect to our use of your personal data;
 - (iv) to know our policies and practices on data;
 - (v) to be told what kind of data we hold and what you have access to;
 - (vi) to check what data we usually disclose to credit reference agencies and debt collection agencies;
 - (vii) to ask us for more information so you can approach the relevant credit reference agency(ies) or debt collection agency(ies) yourself for a copy of your personal data or for the personal data to be corrected; and
 - (viii) to ask us to make a request to the relevant credit reference agency(ies) to delete from its database any account data (including account repayment data) relating to an account that has been terminated by full repayment, as long as there hasn't been any default in payment for a period in excess of 60 days within five years immediately before the termination of the account. We also need to tell you that:
 - (A) if you miss a repayment relating to your account unless the amount in default is fully repaid or written off (otherwise than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, your account repayment data may be retained by

the credit reference agency(ies) until the expiry of five years from the date of final settlement of the amount in default; and

- (B) if any amount is written off because of a bankruptcy order made against you, then your account repayment data may be retained by the credit reference agency(ies), regardless of whether the account repayment data reveals any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from bankruptcy as notified by you with evidence to the credit reference agency(ies), whichever is earlier.

Account repayment data includes the amount last due, amount of payment(s) made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by us to the relevant credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due (if any) and number of days past due, date of settlement of amount past due (if any), and date of final settlement of any amount in default lasting for a period in excess of 60 days (if any)).

- (b) If you want to exercise any of the rights in this clause 6, see our Privacy Policy Statement in the Mox app and on our website or let us know via the Mox app, by email to care@mox.com, through the Customer Care Team (tel: +852 2888 8228) or send a letter to:

Data Protection Officer
39/F, Oxford House
Taikoo Place, 979 King's Road
Quarry Bay
Hong Kong

- (c) We have the right to charge a reasonable fee for the processing of any data access request you make.

7. Security

- (a) Once we receive your data, we'll do our best to protect it because the security of your personal data is important to us. We have technical and organisational security measures in place to safeguard your personal data (including personal data in transit and storage). These security measures ensure that the confidentiality and integrity of your personal data is not compromised. Multiple layers of protection have been put in place to protect against leakage of personal data to external parties. Personal data will be encrypted by strong data encryption algorithms using encryption keys unique to us and with proper key management. When using external service providers, we require that they adhere to certain security standards mandated by us or the Standard Chartered Group (as applicable). We may do this through contractual provisions, including any such provisions approved by a privacy regulator, and oversight of the service provider. Regardless of where personal data is transferred, we take all steps reasonably necessary to ensure that personal data is kept securely.

- (b) You should also be aware that the Internet (including applications which use the Internet for data transfer) may not be a secure form of communication and sending us personal data over the Internet may carry with it risks including the risk of access and interference by unauthorised third parties. Information passing over the Internet may be transmitted internationally (even when the sender and recipient are located in the same country) via countries with weaker privacy and data protection laws than your country of residence.
- (c) Mox and the Standard Chartered Group retain personal data in line with applicable legal and regulatory obligations and for business and operational purposes. In the majority of cases, this will be for 7 years from the end of your relationship with us. You can ask us to delete some or all of your data earlier than this but we can only do so if:
 - (i) we have no legal or regulatory obligation to retain it; or
 - (ii) we don't need it to provide a service that you would still like us to provide to you.

If we can't delete your data promptly after you ask us, please be sure that we'll let you know.

We and other members of the Standard Chartered Group may record and monitor electronic communications with you to ensure compliance with legal and regulatory obligations and internal policies.

You should also read our Privacy Policy Statement and Cookie Policy (available in the Mox app and on our website) when using our online and mobile app services.

The English version prevails if there is any inconsistency between the English and Chinese versions of this PICS.

This PICS is provided to you under Hong Kong's Personal Data (Privacy) Ordinance and Code of Practice on Consumer Credit Data.

Last Updated: 28 November 2023

我們的條款修訂通知

我們的條款及細則的修訂

為什麼發出此通知？

我們欲通知您我們將修改我們的條款及細則、一般條款及細則附表 1（戶口及卡管理條款及細則）、一般條款及細則附表 2（付款及轉賬條款及細則）、Mox Credit 的主要條款及細則、Mox 應用程式使用條款及細則及我們的個人資料收集聲明，以便：

- 實施作出轉賬交易時有關欺詐、詐騙及欺騙的最新警示系統；
- 根據更新的銀行營運守則更新及調整某些條款；
- 促進「銀行同業帳戶數據共享」先導計劃的實施；及
- 澄清和更新一些現有條款。

這些修訂將於 2024 年 6 月 28 日（「**生效日期**」）起生效。

我們還希望通知您，我們也就美國證券交易結算週期縮短修改了一般條款及細則附表 4（Mox Invest 條款及細則），同時亦澄清和更新一些現有條款。這些修改在 2024 年 5 月 28 日生效。

將會修訂的條款及細則是什麼及您可在何處取得經修訂條款之完整副本？

本通知的列表概述了我們對現時的條款及細則之主要修訂。您可以透過以下連結下載經修訂後的條款及細則的 PDF 版本：

- [一般條款及細則](#)
- [一般條款及細則附表 1（戶口及卡管理條款及細則）](#)
- [一般條款及細則附表 2（付款及轉賬條款及細則）](#)
- [一般條款及細則附表 4（Mox Invest 條款及細則）](#)
- [Mox Credit 的主要條款及細則](#)
- [Mox 應用程式使用條款及細則](#)
- [個人資料收集聲明](#)

您亦可：

- 由 2024 年 5 月 28 日起，於 Mox 應用程式中的「關於我們」部分及我們網站上的「條款及細則」頁面參閱經修訂後的一般條款及細則附表 4（Mox Invest 條款及細則）（「**修訂附表 4**」）；及
- 由生效日期起，於 Mox 應用程式中的「關於我們」部分及我們網站上的「條款及細則」頁面參閱經修訂後的一般條款及細則、一般條款及細則附表 1（戶口及卡管理條款及細則）、一般條款及細則附表 2（付款及轉賬條款及細則）、Mox Credit 的主要條款及細則、Mox 應用程式使用條款及細則及我們的個人資料收集聲明（「**修訂條款**」）。

您需要作出什麼行動？

若您同意修訂附表 4 和修訂條款，您不用作出任何行動。您只需繼續使用 Mox 應用程式以及我們的產品和服務，而修訂附表 4 將在 2024 年 5 月 28 日適用於您及修訂條款將在生效日期當日適用於您。

若您不同意修訂附表 4 及 / 或修訂條款，或預期您無法達到任何其條款的任何要求，您可按照現有的一般條款及細則第 7 條終止您於 Mox 的戶口。

若您就本通知有任何疑問，請電郵至 care@mox.com 或透過應用程式內的語音通話或短訊功能與我們的客戶服務團隊聯絡。

Mox Bank Limited

修訂的概要¹

以下列表概述了我們對條款及細則之主要修訂。

請注意，我們的一般條款及細則（包括其附表）中某些條款編號及交叉引用已在相應附表中相應更新。

請注意，以下僅為概要。詳情請參閱相關條款及細則原文。

題目	修訂概要
一般條款及細則	
適用情況	我們已新增一般條款及細則的第 1(a)條，重申我們是一家根據《銀行業條例》（香港法例第 155 章）獲授權在香港註冊成立的持牌銀行，並受香港金融管理局監管。
您的指示	我們已修訂一般條款及細則的第 4(h)條，以澄清您確認及接受向我們的客戶服務團隊發出指示（而非透過 Mox 應用程式的標準程序發出指示）所涉及的風險。
結單	我們已新增一般條款及細則的第 5(g)條，以讓您知道一旦您的戶口結束，您將無法透過 Mox 應用程式存取該戶口的結單。如果您取得已結束戶口的結單副本，您可以發送電子郵件至 care@mox.com 或以其他方式聯絡我們的客戶服務團隊。
收費、手續費及利息	<p>我們已修訂一般條款及細則的第 6(e)條，以澄清：</p> <ul style="list-style-type: none"> • 我們有權不時從您於 Mox 的任何戶口中扣除您任何及全部應向我們支付的所有款項。我們為前述目的於您於 Mox 的任何戶口中的延遲扣賬不構成放棄行使或影響我們在該條款下的權利；及 • 如我們扣賬的金額超出您的戶口內的結餘，我們可將之視為您發出（而我們可以提供的）未獲授權透支要求。在此情況下，您可能須向我們支付 (i) 我們應得的利息（按 Mox 應用程式內所示）及 (ii) 透支的手續費。

¹ 本概要的列表使用的定義與我們修訂條款的定義含義相同。

我們展示或提供的資訊

我們已新增一般條款及細則的第 7 條。

概括而言，新增條款說明我們可能會在 Mox 應用程式中顯示或應您的要求向您提供與我們的產品和服務相關的資訊，包括與金融市場相關的信息。請注意：

- 此類資訊可能由一個或多個獨立第三方提供；
- 向您展示或提供的此類資訊僅供參考，我們沒有義務確保此類資訊的真實性和準確性，並且您承認您依賴此類資訊的風險由您自行承擔；及
- Mox 或任何獨立第三方均不會以任何方式（無論是侵權行為、合約或其他方式）對您因此類資訊而遭受的任何損失或損害承擔責任。

保護您的款項

我們已就保障安全事項新增一般條款及細則的第 8 條。這事項先前涵蓋於一般條款及細則附表 1 的第 10 條及 Mox 應用程式使用條款及細則的第 3 條。

概括而言，新增條款說明：

- 您必須保護您的裝置、您的 Mox 應用程式、您的卡、您的卡資料及您的認證因素；
- 如果您的裝置、您的 Mox 應用程式、您的卡、您的卡資料及 / 或您的認證因素已遺失、被盜取或遭泄露，您必須在可能情況下儘快通知我們；及
- 如您因您的裝置、您的 Mox 應用程式、您的卡、您的卡資料及 / 或您的認證因素已遺失、被盜取或已遭泄露而蒙受損失，而如果(i) 您沒有作出欺詐或嚴重疏忽的行為，已通知我們及已遵守我們的保安建議，就在您通知我們之前已進行的卡交易（現金透支除外），您須承擔的責任最高為港幣 500 元，及 (ii) 您曾作出涉及欺詐或嚴重疏忽的行為，您沒有通知我們或您沒有遵守我們的保安建議，您須承擔您的所有損失。

終止及暫停	<p>我們已修訂一般條款及細則的第 9(a)(iv)條，以讓您知道如果您將結束戶口，您應該下載及 / 或列印該戶口的結單以作紀錄。</p> <hr/> <p>我們已新增一般條款及細則的第 9(b)條，以讓您知道：</p> <ul style="list-style-type: none"> • 如果您在一個結單期間結束戶口，您該期間的結單則無法透過 Mox 應用程式取閱；及 • 如果您想獲取該結單的副本，可以向我們發送電郵至 care@mox.com 或以其他方式聯絡我們的客戶服務團隊。
對暫記戶口的付款	<p>我們已新增一般條款及細則的第 11 條。</p> <p>概括而言，新增條款說明我們可以將就向您提供的戶口、產品或服務或我們的條款從您收到的任何付款記入暫記戶口。</p>
責任限制	<p>我們已修訂一般條款及細則的第 12(c)，以澄清在任何情況下，就因或有關任何戶口、產品或服務或本條款而引致的任何收益或利益損失、特別、間接、附帶、相應而生或懲罰性損失或損害賠償（不論是否可預見或可能招致），我們、我們的關聯公司、集團公司、特許人或上述彼等各自的人員、僱員或代理均無須對您或任何其他人士負責。</p>
額外服務	<p>我們已修訂一般條款及細則的第 18(b)，以澄清：</p> <ul style="list-style-type: none"> • 如一個推廣由第三方提供，此等推廣將按照第三方的條款提供（包括第三方的私隱政策），而您如欲享有此等第三方推廣提供予您的優惠，您必須接受任何有關條款；及 • 任何該等向您提供的第三方推廣均受制於我們網站上及 / 或 Mox 應用程式中的 Mox 免責聲明。
回扣及佣金	<p>我們已新增一般條款及細則的第 19(b)。</p> <p>概括而言，新增條款說明我們可不時就任何戶口、產品或服務或向您提供的任何推廣直接或間接向第三方（包括任何我們的股東及渣打集團成員）提供付款。</p>
您的確認、承諾、聲明及保證	<p>我們已修訂一般條款及細則的第 21(d)(vi)條，以讓您知道：</p>

	<ul style="list-style-type: none"> 就任何適用法律或法規下（不論在香港境內或境外），任何預扣稅責任或其他扣減或預扣責任均為您的責任；及 倘若任何法例規定您從給予我們的付款中扣除任何款項，則您必須相應增加應付款額，以致預扣後我們所收款額為假設不需扣款而應收到的款額。
更改任何我們的條款	<p>我們已修訂一般條款及細則的第 22(a)條。</p> <p>概括而言，任何我們的條款載於 Mox 應用程式與我們的網站上的版本如有任何不一致，概以載於我們的網站上的版本為準。</p> <hr/> <p>我們已修訂一般條款及細則的第 22(e)條以澄清如果您想結束您的戶口及停止使用我們的產品及服務，可能需支付一些與該戶口結束有關的收費或手續費。</p>
涵義	<p>我們已新增一般條款及細則的第 25 條，包含一些與閱讀我們的條款相關的規則。例如：</p> <ul style="list-style-type: none"> 凡提及「包括」均應被理解為包含「但不限於」之涵意，即使並沒出現「但不限於」等詞；及 若我們或任何人士需做出任何決定，則我們或該人士可享獨有及絕對的酌情權做出該等決定。
附表 1	
貨幣兌換	<p>我們已修訂一般條款及細則附表 1 的第 7(e)條，以讓您知道當我們進行貨幣兌換時將在扣除所有適用的收費及手續費後，再向您提供該貨幣兌換的收益。</p> <hr/> <p>我們已修訂一般條款及細則附表 1 的第 7(k)條，以讓您知道我們可能會限制您於一段指定時間內可在 Mox 應用程式進行的貨幣兌換的次數，及您於一段指定時間內及 / 或就每筆貨幣兌換交易內出售及 / 或購買的貨幣金額。</p> <p>我們將於 Mox 應用程式及 / 或我們的網站上告知您此類限制。</p>
您的實體 Mox 卡	我們已修訂一般條款及細則附表 1 的第 8.1(a)條。

	<p>概括而言，經修訂的條款說明在使用您的實體 Mox 卡前，您須先透過 Mox 應用程式啟動 Mox 卡，並選擇一個私人密碼。</p>
使用您的 Mox 卡	<p>我們已修訂一般條款及細則附表 1 的第 8.3(d)條。</p> <p>概括而言，經修訂的條款說明我們從您的任何戶口扣賬的權利不受您與第三方之間的爭議影響。</p> <hr/> <p>我們已修訂一般條款及細則附表 1 的第 8.3(e)條。</p> <p>概括而言，我們可就卡交易或現金提款施加限制，包括對在一段期間內每項交易金額及 / 或交易數量及 / 或總交易金額的限制。我們也可能將該等限制與我們可能對其他類型的交易施加的其他限制結合。</p> <p>您可於 Mox 應用程式中參閱這些限制的詳細資料。</p>
鎖上您的卡及支付限額	<p>我們已修訂一般條款及細則附表 1 的第 8.5(c)條，以澄清受限於任何我們釐定的限制，您可設定及更改您使用您的 Mox 卡付款或現金提款的個人限額。</p>
賺取 CashBack 的資格	<p>我們已修訂一般條款及細則附表 1 的第 9.5(b)(iv)條，以澄清信用卡相關貸款不合資格賺取 CashBack。</p> <hr/> <p>我們已修訂一般條款及細則附表 1 的第 9.5(b)(viii)條，以澄清使用您的卡或由您的戶口傳送或轉移現金不合資格賺取 CashBack。</p>
CashBack 的支付	<p>我們已刪除一般條款及細則附表 1 的第 9.6(g)條。該條款有關於您可以在 Mox 應用程式中查閱您已賺取的 CashBack。</p>
保護您的款項	<p>我們已將一般條款及細則附表 1 原先的第 10 條搬到一般條款及細則的第 8 條。</p>
附表 2	
從您的 Mox 戶口付款	<p>我們已新增一般條款及細則附表 2 的第 1.1(c)條，以澄清您不可以將存於您於 Mox 的戶口內的港幣以外之任何貨幣（包括人民幣、美金或歐元）轉至另一香港銀行的戶口或其他快速支付系統參與機構。</p>

警示與轉賬交易	我們已新增一般條款及細則附表 2 的第 10 條，以便實施作出轉賬交易時有關欺詐、詐騙及欺騙的警示系統。
附表 4	
股息、分派及不支援的證券	我們已修訂一般條款及細則附表 4 的第 23(b)條，以澄清若因我們代您持有的證券而產生的分派，包括與任何公司行動有關的分派，需要分配碎股、零碎股或於 Mox Invest 不支援的交易所上市的證券或 Mox Invest 不支援的證券（「 不支援的證券 」），或當我們代您持有的證券變成不支援的證券（包括不論是否因證券從香港聯交所或相關海外市場退市或其他原因），則您授權我們（但我們不必）將相關股票或證券變現，並按我們絕對酌情權計算該等碎股、零碎股或不支援的證券（按適用）的相應現金價值，在扣除稅款和遵守法律或監管要求所需的其他金額後，將現金存入至您的 Mox Invest 戶口，而非將碎股、零碎股或不支援的證券配予您。
違約事項	我們已修訂一般條款及細則附表 4 的第 35(b)(ii)條，以澄清如發生違約事項，我們可透過購入證券以彌補您在 Mox 的任何短倉，或按每宗個案透過於聯交所或任何有關境外市場，或在或透過任何其他相關市場或中介出售證券以清償您在 Mox 的任何長倉。
其他規定	我們已修訂一般條款及細則附表 4 的第 38 條，以澄清我們可酌情權決定隨時限制或更改 Mox Invest、可透過 Mox Invest 交易、持有、存入或提取的證券，以及透過 Mox Invest 進入聯交所、任何美國交易所及任何其他證券交易所或市場的權限，而無須通知您或給予任何理由。在這種情況下，我們可以行使相關條款授予的任何權利或權力，就好像是基於您給我們的指示一樣，包括但不限於將證券變現，並按我們絕對酌情權計算相關證券的相應現金價值，（按適用）在扣除稅款和遵守法律或監管要求所需的其他金額後，將現金存入至您的 Mox Invest 戶口。
交易結算及結算指示	我們已修訂一般條款及細則附表 4 的第 45(b)條，以讓您知道美國證券的結算日將不會為交易日後的兩日。
Mox Credit 的主要條款及細則	
第 6 條	我們已更新 Mox Credit 的主要條款及細則的第 6 條，以強調如您的 Mox Credit 或任何與您的 Mox Credit 有關的資料（包括任何

	<p>認證因素) 已遺失、被盜取或已遭泄露, 您須就在您通知我們您的 Mox Credit 及 / 或該等資料已遺失、被盜取或已遭泄露前的所有 Mox Credit 交易承擔責任。惟如您並無作出任何欺詐或嚴重疏忽行為, 及在可能情況下儘快通知我們及跟從我們的保安建議 (包括我們的網站上「保安提示」), 就此類交易 (不包括現金透支) 您須承擔的責任最高為港幣 500 元。</p>
第 7 條	<p>我們已新增 Mox Credit 的主要條款及細則的第 7 條, 以強調如果您的 Mox Credit 被取消:</p> <ul style="list-style-type: none"> • 您將無法透過 Mox 應用程式存取您的 Mox Credit 結單; 及 • 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。
Mox 應用程式使用條款及細則	
Mox 應用程式	<p>我們已修訂 Mox 應用程式使用條款及細則的第 1(c)條, 以澄清您可在應用程式商店 (App Store) 及 Google Play 免費下載 Mox 應用程式。</p>
登記裝置	<p>我們已修訂 Mox 應用程式使用條款及細則的第 2(b)條, 以澄清您可透過輸入您的認證因素 (包括, 使用您的裝置供應商提供的任何生物特徵識別方法 (如已於 Mox 應用程式啟用)) 登入 Mox 應用程式。</p> <p>我們已修訂 Mox 應用程式使用條款及細則的第 2(c)條, 以澄清登入 Mox 應用程式後, 您可隨時更改您的登入設定或您的 Mox 應用程式認證因素。</p>
保護您的裝置及 Mox 應用程式	<p>我們已將原先的 Mox 應用程式使用條款及細則的第 3 條搬到一般條款及細則第 8 條。此外, 我們強調:</p> <ul style="list-style-type: none"> • 您必須保護您的裝置及您的 Mox 應用程式及確保只有您使用您的裝置; • 如您的裝置及 / 或您的 Mox 應用程式已遺失、被盜取或已遭泄露, 您必須通知我們; 及

	<ul style="list-style-type: none"> 如果您不保護您的裝置及您的 Mox 應用程式及您沒有通知我們您的裝置及 / 或您的 Mox 應用程式已遺失、被盜取或已遭泄露，我們可能不會退還予您其他人未經您的許可從您的戶口（包括任何信用卡戶口）中提取或使用的任何款項。
Mox 應用程式的可用性	<p>我們已修訂 Mox 應用程式使用條款及細則的第 5(a)及 5(b)條，以讓您知道：</p> <ul style="list-style-type: none"> 在某些情況下（例如我們的條款和條件中有所規定的情況或我們另行通知），Mox 應用程式中的某些產品及 / 或服務未必會可供使用；及 該些產品及服務是否在 Mox 應用程式中可用可能視乎第三方服務供應商。
第三方提供材料	<p>我們已新增 Mox 應用程式使用條款及細則的第 7(d)條，以讓您知道除非我們在相關產品或服務的條款及細則中另有訂明，Mox 應用程式上的任何資料、材料或其他內容均不旨在或不應被解釋為 Mox 或任何第三方就購買或出售任何投資產品的建議或招攬。</p>
負責任地使用 Mox 應用程式	<p>我們已修訂 Mox 應用程式使用條款及細則的第 8(c)條，以讓您知道您只可安裝來自 App Store、Google Play 或我們不時指定的可信渠道或應用程式網上商店安裝應用程式。</p>
如您蒙受任何損失	<p>我們已修訂 Mox 應用程式使用條款及細則的第 10(c)條，以讓您知道若有任何其他人士使用您的認證因素取用或使用您裝置上的您的 Mox 應用程式而招致您蒙受的任何損失，我們概不負責。</p> <hr/> <p>我們已新增 Mox 應用程式使用條款及細則的第 10(d)條，以讓您知道就由於您已登入 Mox 應用程式時您的裝置無人看管，任何其他人士使用您的 Mox 應用程式而招致您蒙受的任何損失，我們概不負責。</p>
如我們蒙受任何損失	<p>我們已修訂 Mox 應用程式使用條款及細則的第 11 條。</p> <p>概括而言，經修訂的條款說明就由於您已登入 Mox 應用程式時您的裝置無人看管，任何其他人士使用您的 Mox 應用程式而引致我們蒙受任何責任及費用，您同意向我們作出彌償。</p>

個人資料收集聲明	
引言	我們已更新引言段落第 3 段，以澄清我們可在日常業務過程中，從您與 Mox 進行或透過 Mox 進行的交易直接或間接收集您的資料，包括您進行交易作為使用我們產品或服務的一部分時收集的資。
我們向誰收集資料	我們已新增個人資料收集聲明的第 1(b)(i)條，以讓您知道為了個人資料收集聲明中所列出使用您資料的用途，我們可能也會從戰略轉介合作夥伴，包括根據我們的合約安排，渣打集團合作的商業聯盟及其他公司或組織收集您的個人資料。
使用您的資料	<p>我們已修訂個人資料收集聲明的第 2(p)條。</p> <p>概括而言，經修訂的條款說明我們可使用您的資料作履行或遵守在渣打集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動、欺詐活動或其他非法活動的任何方案就於渣打集團內共用資料及資訊及 / 或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排的用途。</p>
披露您的資料	<p>我們已修訂個人資料收集聲明的第 3(l)條。</p> <p>概括而言，經修訂的條款說明我們可以根據您向我們、其他銀行或第三方服務提供者發出的指示，用於我們、其他銀行或第三方服務提供者通知您的目的及 / 或您根據《個人資料（隱私）條例》另行同意的目的，使用 Mox 的應用程式介面 (API) 向您提供服務的其他銀行或您聘請的第三方服務提供者（包括金融服務提供者）披露您的資料及資訊。</p> <hr/> <p>我們已新增個人資料收集聲明的第 3(m)條，以讓您知道我們可以向因您申請我們的產品及服務而選擇互動的第三方服務供應商披露您的資料及資訊。</p> <hr/> <p>我們已新增個人資料收集聲明的第 3(n)條，以讓您知道我們可以向就您選擇並為您提供服務的其他銀行和金融服務提供者就其服務提供我們持有的您的信息及資訊。</p>

	<p>我們已從個人資料收集聲明刪除您的資料可能被披露、傳輸、存儲或處理的國家 / 地區清單。請在我們網站上的「條款及細則」頁面參閱有關資訊。</p> <p>倘若個人資料接收者位於香港以外的司法管轄區，而本地法律可能沒有與香港相似的資料保障法例，我們將採取一切必要措施，確保您的個人資料得到足夠程度的保障及保障措施，以遵守適用法律，例如，使用個人資料私隱專員公署發出的建議合約條文範本。</p>
直接促銷	<p>我們已修訂個人資料收集聲明的第 4(c)(ii)條，以讓您知道第三方金融機構、儲值支付工具持牌人、承保人、信用卡公司、證券及投資服務供應商可與我們一同提供或（就捐款及捐贈而言）徵求個人資料收集聲明第 4(b)條列出的服務、產品及標的。</p> <p>我們已修訂個人資料收集聲明的第 4(d)條，以讓您知道在不收費情況下，您可以就我們使用您的資料或向其他人士提供您的資料作個人資料收集聲明第 4 條之直接促銷用途的同意改變主意。</p> <p>您可透過 Mox 應用程式的「設置」頁面，或透過電郵 care@mox.com 聯絡我們，或使用我們的 Mox 應用程式內語音通話或短訊功能，或致電+852 2888 8228，撤回同意。</p>
取用及更正您的個人資料	<p>我們已新增個人資料收集聲明的第 6(d)條，以讓您知道如您欲查閱您的信貸報告，我們會告知您有關信貸資料服務機構的聯絡資料，以便您查閱該等資料服務機構。</p>

Mox 的個人資料收集聲明（「本聲明」）

Mox Bank Limited（「**Mox**」或「**我們**」）會向您收集個人資料以協助我們營運銀行業務。概括而言，Mox 會收集、處理及儲存您向我們提供的個人資料（例如您的姓名、出生日期、身分證號碼、通訊地址、電話號碼、電郵、國籍、信貸相關資料，或甚至「敏感」資料，如您的容貌圖像、及您與我們聯絡時所提供的錄像及錄音），以保障您及 Mox 的安全、履行我們的業務責任及遵守法律規定。這包括設立、維持及操作您於 Mox 的戶口、Mox 卡及您使用的任何其他 Mox 的產品或服務、提供回贈以及進行比賽及遊戲。本聲明的條文構成我們的條款及細則的一部分（包括適用於 Mox 應用程式的使用條款及細則）及您與 Mox 之間訂立的任何其他協議或安排。

我們向您收集資料是為了讓我們為您提供最佳的服務。如您不向我們提供所要求的個人資料，我們未必能夠設立、維持或向您提供我們的產品及服務。

我們亦可在日常業務過程中，從您與 Mox 進行或透過 Mox 進行的交易直接或間接收集您的資料，包括接收從第三方、公共領域、透過您使用 Mox 應用程式、網站、cookies、行為或位置追蹤工具、Mox 及渣打集團提供的銀行服務、金融服務或其他服務及 / 或當您透過您的卡存入款項或執行交易或以其他方式進行交易作為您使用我們服務的一部分時收集的資料。了解您的消費、儲蓄及投資行為，有助我們向您作出建議，為您作出有根據的財務決定，以及保持您的戶口及資料安全。

請注意，我們亦會收集資料以協助我們遵守法律、法規、指引及權力機構的要求或調查。

在本聲明內，「**渣打集團**」分別及一併指 Standard Chartered PLC 及其附屬公司及聯屬公司（包括每間分行或代表辦事處）。Mox 是渣打集團的成員。

1. 我們向誰收集資料

- (a) 為本聲明所載目的，我們會向我們的客戶及其他個人收集個人資料。這些客戶及其他個人可能包括下列對象，就本聲明而言，我們統稱為「**您**」（「**您的**」具有相同意思）：
 - (i) Mox 的產品或服務的申請人及戶口持有人；
 - (ii) 客戶；及
 - (iii) 與我們進行或透過我們進行交易的任何第三方。
- (b) 我們也可為本聲明中列出的使用您資料的用途從以下來源收集您的個人資料：

- (i) 獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構（「**信貸資料服務機構**」）；及
- (ii) 公開渠道、債務催收及防範詐騙機構以及其他資料整合機構。

2. 使用您的資料

我們可使用您的資料作下列任何用途：

- (a) 考慮及處理您就 Mox 的產品及服務作出的申請（包括評估您申請的成功機會及 / 或合適性）；
- (b) 運作及維持您使用的 Mox 的產品及服務及通知您有關 Mox 的產品及服務，包括透過與您有關連的所有產品及服務的鏈接資料，全面了解您與渣打集團的關係；
- (c) 開發、改良及設計 Mox 的產品及服務；
- (d) 符合我們或渣打集團的內部營運規定（包括信貸及風險管理、系統或產品開發及規劃、進行測試、分析及保險、審核及行政用途）；
- (e) 對您進行信貸審查，並從信貸資料服務機構獲取您的信貸報告（包括於您申請任何 Mox 的產品或服務當時，以及於正常情況下每年一次或多次進行的信貸審查）；
- (f) 設立及維持我們的信貸及風險評分模型；
- (g) 維持您的信用紀錄，供目前及日後參考之用；
- (h) 協助其他金融機構及組織進行信貸審查及收取它們的欠債；
- (i) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者進行信用檢查及追討欠債；
- (j) 確保您初始及維持可靠信用；
- (k) 釐定我們對您或您對我們的欠債金額；
- (l) 執行您對我們或任何其他渣打集團成員的責任，包括但不限於向您追討欠債（例如透過聯絡收數公司）；

- (m) 就與我們或渣打集團持有的任何資料進行配對，讓我們改善為您提供服務的方式，例如信用查核及資料核實。我們亦可能需就嘗試收回您欠我們的款項，而對您的資料進行配對；
- (n) 就服務、產品及其他標的進行市場推廣（見本聲明第 4 條「直接促銷」）；
- (o) 符合或遵守適用於我們或任何其他渣打集團成員就披露及使用資料的任何責任、要求或安排，包括根據下列各項我們或任何有關成員被預期應遵守的責任、要求或安排：
 - (i) 現有或將來於香港境內或境外的任何法律或法規（例如《稅務條例》及其條文，包括有關自動交換財務帳戶資料的條文）；
 - (ii) 現有或將來於香港境內或境外的任何法律、監管、政府、稅務、執法或其他機構，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導（例如由稅務局作出或發出的指引或指導，包括有關自動交換財務帳戶資料的指引或指導）；
 - (iii) 就因我們或任何渣打集團成員位於有關司法管轄區或與之相關的金融、商業、業務或其他利益或活動，而與當地或外地的法律、監管、政府、稅務、執法或其他機構，或金融服務供應商的自律監管或行業組織或協會（各稱「**權力機構**」）訂立，且適用於我們或任何渣打集團成員的任何現有或將來的合約或其他承諾；或
 - (iv) 權力機構的任何調查、指令或要求；
- (p) 履行或遵守在渣打集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動、欺詐活動或其他非法活動的任何方案就於渣打集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (q) 讓我們的全部或任何部分業務及 / 或資產的實際或潛在承讓人、受讓人，或我們對您的權利的參與人或附屬參與人，能夠對其擬轉讓、受讓、參與或附屬參與的交易作出評核；
- (r) 就我們或任何渣打集團成員就任何法律、政府或監管或半政府相關事項、訴訟或法律程序（包括任何潛在的訴訟或法律程序），作出抗辯或回應，包括在合乎我們或任何渣打集團成員的合法權益的情況下，尋求專業意見，獲取法律意見，或確立、行使或維護法律權利；

- (s) 就保險相關事項進行調查（包括有關任何渣打集團成員的事項）；
- (t) 為您舉辦及提供講座；
- (u) 管理、監察及評核就任何 Mox 的產品或服務的建立、運作或維持而向我們提供行政、電訊、電腦、付款或證券結算、經紀、分銷及/或託管或其他服務的任何代理人、承辦商或第三方服務供應商之表現；
- (v) 不時取用信貸資料服務機構所持有您的個人及戶口資料或紀錄，就有關您或其債務受您擔保的第三方已獲授予的信貸安排，審閱下列任何事項：
 - (i) 增加信用額；
 - (ii) 縮減信貸額（包括取消信貸或降低信用額）；及
 - (iii) 與您或有關第三方定訂或實行債務償還安排計劃；或
- (w) 與上述有關的任何其他用途。

3. 披露您的資料

我們持有的資料均予保密，但如對我們在本聲明第 2 條「使用您的資料」所列的任何用途為有幫助，我們可向其他人士（不論於香港境內或境外*）提供、轉移或披露有關資料及資訊。該等其他人士包括：

- (a) 就任何 Mox 的產品或服務的建立、運作、維持或提供而向我們提供行政、電訊、身分核實 / 「認識您的客戶」程序、電腦、付款 / 交易、雲端儲存或服務、數據分析、網絡安全或證券結算、證券經紀和託管或其他服務的任何組織、代理人、承辦商或第三方服務供應商；
- (b) 為我們或渣打集團（或本聲明第 3(a)條提述的任何一方）工作（或提供服務）的任何人士；
- (c) 對 Mox（或任何其他渣打集團成員）負有保密責任的任何人士；
- (d) 信貸資料服務機構（包括信貸資料服務機構所使用的任何中央資料庫之經營者）；
- (e) 收數公司（如我們需要追討欠債）；
- (f) 與您擬有或已有業務往來的任何金融機構或商業收購公司；

- (g) 就本聲明第 2(o)條列出的用途，Mox（或任何其他渣打集團成員）對其負有責任（可能為現有或將有的責任）的任何人士或組織；
- (h) Mox 全部或任何部分業務及 / 或資產的任何實際或潛在承讓人或受讓人，或 Mox 對您的權利的參與人、附屬參與人或受讓人；
- (i) 為擔保或抵押您的義務，而提供或擬提供擔保或第三方抵押的任何一方；
- (j) 慈善或非牟利團體；
- (k) 獲我們委聘提供市場推廣服務的任何外部服務供應商（包括為該服務供應商工作的任何人士）；
- (l) 您委托的第三方服務供應商，而我們是透過 Mox 之應用程式介面（API）並根據您給予我們或第三方服務供應商的指示，就我們或第三方服務供應商通知您及/或根據《個人資料（私隱）條例》獲得您同意的用途轉移您的資料；
- (m) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商（包括經紀人、基金經理及其代理人及市場基礎設施例如證券交易所）；
- (n) 第三方獎賞、獎勵、合作品牌及優惠計劃供應商；
- (o) 我們及 / 或任何渣打集團成員的合作品牌夥伴（視情況而定，該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；
- (p) 渣打集團任何成員；
- (q) 直接或間接持有 Mox 的股權的任何人士或公司及其關聯人士（各稱「股東」）（例如為確定您是否股東或其關聯人士的客戶，及他們向您提供或可提供甚麼產品及服務），及為股東工作（或向其提供服務）的任何人士；
- (r) 與您使用 Mox 的產品及服務有關的任何其他 Mox 的客戶；及
- (s) 任何其他人士：
 - (i) 如有公眾利益要求；或
 - (ii) 如有獲您明確或隱含的同意。

**這可能表示您的資料會在香港境外披露、轉移、儲存或處理。在此情況下，我們可能須遵守其他國家有關個人資料的法律及要求。有關人士可能位處下列國家：澳洲、德國、印*

度、愛爾蘭、日本、中國內地、馬來西亞、荷蘭、菲律賓、新加坡、阿拉伯聯合酋長國、英國及美國。

4. 直接促銷

- (a) 我們擬把您的資料用於直接促銷，而我們須為這個用途徵求您的同意（包括表示不反對）。我們可用於直接促銷的資料包括：
 - (i) 您的姓名及聯絡資料；
 - (ii) 您的人口統計數據；
 - (iii) Mox、渣打集團或任何股東向您提供的產品及服務；
 - (iv) 您的儲蓄、消費及投資模式及行為；及
 - (v) 您的財務背景。
- (b) 我們可直接促銷下列類別的服務、產品及標的：
 - (i) 金融、保險、受信、投資服務、信用卡、證券、投資、銀行及相關服務及產品；
 - (ii) 獎賞、獎勵或優惠計劃及相關服務及產品；
 - (iii) 任何股東提供的服務及產品；
 - (iv) 我們的合作品牌夥伴提供的服務及產品（視情況而定，該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (v) 為慈善及 / 或非牟利用途的捐款及捐贈。
- (c) 下列人士可與我們一同提供或（就捐款及捐贈而言）徵求本聲明第 4(b)條列出的服務、產品及標的：
 - (i) 任何渣打集團成員或任何股東；
 - (ii) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
 - (iii) 第三方獎賞、獎勵、合作品牌或優惠計劃供應商；
 - (iv) 我們及 / 或任何渣打集團成員的合作品牌夥伴；及

- (v) 慈善或非牟利組織。

我們亦可向上述任何人士提供您的資料，用以向您直接促銷相同服務、產品及標的。Mox 會先就此用途徵求您的同意（包括表示不反對）。我們可能因提供您的資料予上述任何人士而收取金錢或其他財產的回報，但我們會在徵求您的同意時告知您。

- (d) 您可以改變主意是否同意我們使用您的資料或向其他人士提供您的資料作本第 4 條之直接促銷用途。請隨時通知我們。

5. 其他人士的個人資料

如您向我們提供其他人士的個人資料，您應向他 / 她提供本聲明的副本，並告知他 / 她們我們可如何使用他 / 她的資料。

6. 取用及更正您的個人資料

- (a) 根據《個人資料（私隱）條例》及《個人信貸資料實務守則》的條款，您有下列權利：
- (i) 查閱我們持有您哪些資料，並獲取資料副本；
 - (ii) 要求我們更改任何不準確的資料；
 - (iii) 撤回您過往就我們使用您的個人資料給予我們的任何同意；
 - (iv) 知悉我們的資料政策及慣例；
 - (v) 獲告知我們持有甚麼類型的資料及您可取用甚麼資料；
 - (vi) 查閱我們通常會向信貸資料服務機構及收數公司披露哪些資料；
 - (vii) 要求我們提供更多資料，讓您可以聯絡相關的信貸資料服務機構或收數公司，以獲取您的資料副本或更正資料；及
 - (viii) 指示我們要求相關的信貸資料服務機構自其資料庫中刪除全數清還欠帳後結束的戶口的任何帳戶資料（包括帳戶還款資料），惟該戶口於結束前的 5 年間並沒有任何欠賬逾期超過 60 日。我們亦須告知您：
 - (A) 如您曾錯過為您的戶口還款，除非拖欠金額在由出現拖欠日期起計 60 日屆滿前全數清還或撇帳（除了因破產令導致之外），否則

其由信貸資料服務機構所持有的帳戶還款資料將會在全數清還該拖欠還款後繼續保留多至 5 年；及

- (B) 如您因被頒布破產令而導致任何金額被撇帳，不論您的帳戶還款資料是否顯示有任何欠賬逾期超過 60 日，由信貸資料服務機構所持有的您的帳戶還款資料會在全數清還該拖欠還款後繼續保留 5 年，或由您提出證據通知信貸資料服務機構您已獲解除破產令的 5 年止（以較先出現的情況計算）。

帳戶還款資料包括上次到期的還款額、上次報告期間（即緊接我們上次向相關的信貸資料服務機構提供戶口資料之前，不超過 31 日期間）所作還款額、剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額（如有）及逾期還款日數、清還過期欠款的日期（如有）及拖欠還款超過 60 日的欠賬全數清還欠賬的日期（如有）。

- (b) 如您想行使本第 6 條的任何權利，請參閱 Mox 應用程式和我們網站的私隱政策聲明，或透過 Mox 應用程式、電郵至 care@mox.com、致電客戶服務部（電話：+852 2888 8228）或致函至以下地址聯絡我們：

資料保護主任
香港
鯉魚涌英皇道 979 號
太古坊濠豐大廈 39 樓

- (c) 我們有權就處理您任何查閱資料的要求收取合理費用。

7. 保安

- (a) 您的個人資料的保安對我們十分重要，所以我們收到您的個人資料後，會盡力保障資料安全。我們在技術及組織架構層面上具有安全措施以保障您的個人資料（包括個人資料的傳送及儲存）。這些安全措施確保您的個人資料的保密性及完整性不受損害。我們已設置多重保障以防止個人資料洩漏予外界各方。個人資料會透過強效的數據加密算法予以加密，我們會使用我們獨有的加密金鑰，並妥善管理金鑰。當使用外部服務供應商時，我們會要求他們遵守我們或渣打集團（如適用）訂定的若干安全標準。我們可透過合約條文（包括私隱監管機構批准的任任何有關條文），及監察服務供應商，達致此目標。不論個人資料在何處進行轉移，我們均會採取所有合理所需的步驟，以確保個人資料獲得安全保管。

- (b) 您亦應注意，互聯網（包括使用互聯網轉移資料的應用程式）可能並非安全通訊形式，而在互聯網向我們傳送個人資料可能附帶風險，包括被未經授權第三方取用及干擾的風險。透過互聯網傳送的資料可能經由私隱及資料保障不及您居住地嚴格的國家進行國際傳輸（即使發送人與接收人位於相同國家）。
- (c) Mox 及渣打集團會按照適用的法律及監管要求保留個人資料作業務及營運用途。在大部分情況下，我們在與您終止關係起計會保留個人資料 7 年。在屆滿之前，您可以向我們提出要求刪除您的部分或全部資料，但只限於在下列情況：
 - (i) 我們並無法律或監管責任保留個人資料；或
 - (ii) 我們不再需要有關個人資料，以提供您仍希望我們向您提供的服務。

在您向我們提出要求後，如我們未能立即刪除您的資料，我們會通知您。

我們及其他渣打集團成員可能會記錄及監察與您的電子通訊，以確保符合法律及監管責任及內部政策。

您使用我們的網上及手機應用程式服務時，亦請同時閱讀我們在 Mox 應用程式和我們網站的私隱政策聲明及 Cookie 政策。

本聲明的英文與中文版本如有任何不一致，概以英文版本為準。

本聲明是根據香港的《個人資料（私隱）條例》及《個人信貸資料實務守則》向您提供。

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