Major Terms and Conditions for Mox Credit

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

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

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

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

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

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

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

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

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

6. **If your Mox Credit or any information relating to your Mox Credit (including any authentication factors) has been lost, stolen or compromised, you will be liable for all 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). Please refer to clause 8 of the General Terms and Conditions for further details.**

7. We remind you that, if your Mox Credit is cancelled:

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

(a) you will not be able to access your Mox Credit statements via the Mox app; and

(b) 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.

The English version of these terms and conditions prevails if there is any inconsistency between the English and Chinese versions.

Last updated: 28 June 2024

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

Mox Credit 的主要條款及細則

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

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

---

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

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

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

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

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

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

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

6. **如您的 Mox Credit 或任何與您的 Mox Credit 有關的資料（包括任何認證因素）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、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。請參閱一般條款及細則第 8 條以了解更多詳情。**

7. 我們提醒您，如果您的 Mox Credit 被取消：

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

(a) 您將無法透過 Mox 應用程式存取您的 Mox Credit 結單；及

(b) 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。

本條款及細則的英文與中文版本如有任何不一致，概以英文版本為準。

最近更新日期：2024 年 6 月 28 日

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號