

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 terms and conditions to:

- facilitate the launch of our new 'Spend Auto-Switch' feature; and
- update certain fees and charges relating to currency exchanges.

These changes will take effect on and from 29 July 2024 ("**Effective Date**"). To clarify, the actual changes to the fees and charges relating to currency exchanges will take effect on 22 August 2024.

We also wish to inform you that the CashBack offer set out in section 2 of the Mox CashBack Table (which can be found on our website and/or on our Mox app) as the 'Promotional CashBack (with Cap)' with a CashBack Offer Period from 1 January to 31 December 2024 and with a Cap of HK\$1,800 ("**Promotional CashBack with HK\$1,800 Cap**") will end on 31 July 2024. On and from 1 August 2024, a new promotion (which will be announced on our website and/or on our Mox app) will replace the Promotional CashBack with HK\$1,800 Cap.

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 ("**Revised Terms**") via the links below:

- [Schedule 1 \(Terms and Conditions for Accounts and Card Management\) to the General Terms and Conditions](#);
- [Schedule 3 \(Terms and Conditions for Mox Card with Credit\) to the General Terms and Conditions](#);
- [Fees and Charges section](#); and
- [Mox Credit Key Facts Statement](#).

You can also find the 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.

On and from the Effective Date, references to Schedule 1 (Terms and Conditions for Accounts and Card Management) to the General Terms Conditions, Schedule 3 (Terms and Conditions for Mox Card with Credit) to the General Terms and Conditions, the Fees and Charges section and the Mox Credit Key Facts Statement in the Mox app and on our website will be taken as references to the relevant Revised Terms.

What do you need to do?

If you agree with the changes referred to above, you don't need to do anything. You can simply continue to use the Mox app and our products and services, and the Revised Terms will apply to you on and from the Effective Date and the Promotional CashBack with HK\$1,800 Cap will end on 31 July 2024.



If you do not agree with the Revised Terms or the ending of the Promotional CashBack with HKD1,800 Cap or expect that you cannot meet the requirements under the Revised Terms, 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) will be updated in the respective terms and conditions 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
Schedule 1	
Using Your Mox Card	<p>We have amended clause 8.3(d) of Schedule 1 to our General Terms and Conditions to let you know that you can manually switch between linking your Mox Card to your Mox Account and to Mox Credit in the Mox app.</p> <hr/> <p>We have added a new clause 8.3(e) in Schedule 1 to our General Terms and Conditions.</p> <p>In summary, the newly added clause says that:</p> <ul style="list-style-type: none"> • you may Instruct us to process an eligible Mox Credit transaction as a transaction on your Mox Card linked to your Mox Account, automatically, where the amount of that transaction (at the time of authorisation) is more than your available credit limit. We call this "Spend Auto-Switch"; • a non-refundable fee applies when you use Spend Auto-Switch; • if you have Instructed us that you wish to use Spend Auto-Switch, until you instruct us otherwise, each time you make an eligible Mox Credit transaction and the amount of that transaction (at the time of authorisation) is more than your available credit limit, we will automatically process that transaction as a transaction on your Mox Card linked to your Mox Account and use the proceeds in your Mox Account; • only certain types of Mox Credit transactions for the purchase of goods or services are eligible for Spend Auto-Switch. Examples of ineligible transactions include purchases of goods or services made using 0% Merchant Split Purchase and payments of bills using the 'Pay bills' feature in the Mox app;

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

	<ul style="list-style-type: none"> • eligible Mox Credit transactions made using Spend Auto-Switch will be effected and processed as a transaction on your Mox Card linked to your Mox Account for all purposes, including for the purposes of determining the applicable CashBack Rate; and • if you do not have enough money in your Mox Account, the transaction will be dealt with in accordance with, in accordance with clause 2(d) of Schedule 1 to our General Term and Conditions.
	<p>We have amended clause in 8.3(f) of Schedule 1 to our General Terms and Conditions:</p> <ul style="list-style-type: none"> • to clarify some of the language in this clause; and • to let you know that when your Mox Card is linked to Mox Credit, all new Mox Card transactions will be effected and processed in accordance with Schedule 3 to the General Terms and Conditions (which applies to your use of Mox Credit), unless you have activated Spend Auto-Switch.
CashBack on Your Mox Card	<p>We have amended clause 9.2(c) of Schedule 1 to our General Terms and Conditions to clarify that if a transaction is eligible for CashBack and several CashBack Rate(s) may apply, you will receive CashBack calculated at the highest applicable CashBack Rate only.</p> <p>We have removed the example in clause 9.4(c) of Schedule 1 to our General Terms and Conditions.</p>
Schedule 3	
Mox Credit	<p>We have removed clause 1(c)(iv) of Schedule 3 to our General Terms and Conditions. The same clause appears in clause 10(c) of Schedule 1 to our General Terms and Conditions.</p> <p>We have amended clause 1(d) of Schedule 3 to our General Terms and Conditions:</p> <ul style="list-style-type: none"> • to clarify some of the language in this clause; and • to let you know that, while your Mox Card is linked to Mox Credit, all new Mox Card transactions processed through the Mastercard network will be effected and processed as Mox Credit transactions, except for cash withdrawals (other than cash advances) or where you have activated Spend Auto-Switch. <p>We have deleted the words “clause 8.3(f)” in clause 1(e) of Schedule 3 to our General Terms and Conditions.</p>
Credit Limit, Eligibility for Split Purchase, Approval	<p>We have updated the terminology from ‘available to spend’ to ‘available credit limit’ in clauses 2(e)(iii), 8(b), 9(a), 9(g), 13(b), 14(c),</p>

for and Set Up of Split Purchase, Eligibility for Instant Loan, Approval of Instant Loan, Eligibility for Instant Clear, Approval for and Set Up of Instant Clear, Eligibility for 0% Merchant Split Purchase, Approval for and Set Up for 0% Merchant Split Purchase	18(b), 19(a), 19(f), 23(b), 24(a) and 24(f) of Schedule 3 to our General Terms and Conditions for better clarity.
Eligibility for Instant Loan	We have removed clause 13(e) of Schedule 3 to our General Terms and Conditions. The same clause appears in clause 9.5(b)(iv) of Schedule 1 to our General Terms and Conditions.
Fees and Charges section	
Overseas ATM Cash Withdrawals – Mastercard Network (ATMs provided by banks outside Hong Kong)	We have amended this section to clarify that when you make a cash withdrawal overseas using the Mastercard network, the exchange rate that will be applied to that transaction will be that imposed by Mastercard at the time of transaction.
Fees Relating to Foreign Currency Transactions on Your Mox Card – Foreign Exchange Handling Fee	We have amended this section to clarify that when you make a transaction on your Mox Card in a foreign currency, the transaction will be converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by Mastercard from within a range of wholesale market rates or the government-mandated rate in effect at the time Mastercard processes the transaction. Such exchange rate may differ from the rate at the time of the transaction due to market fluctuations.
Fees Relating to ‘Spend Auto-Switch’	We have added a new section for fees applicable to ‘Spend Auto-Switch’.
Fees Relating to Currency Exchanges	<p>We have amended this section to include the terminology ‘FX Fee’.</p> <p>We have also amended this section to let you know that, with effect on and from 22 August 2024, the Currency Exchange Fee/FX Fee will be the higher of (i) to up to 2% of the actual selling amount (the percentage will vary depending on the currency pair); and (ii) the smallest denomination of the selling currency (e.g. 1 cent, 1 pence etc.) or USD0.01 or its equivalent in the selling currency, whichever is higher.</p>
Mox Credit	We have updated references to ‘Minimum Amount Due’ and ‘minimum payments’ to ‘minimum amounts due’ for consistency and better clarity.

Mox Credit Key Facts Statement

Fees Relating to Spend Auto-Switch	We have added a new section for fees applicable to 'Spend Auto-Switch'. This fee will be charged to your Mox Credit.
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Mox Credit Key Facts Statement

Mox Bank Limited

Last updated: 12 December 2023

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR) for Retail Purchase ¹	<p>35.99% (0.0907% per day) when you are approved for Mox Credit. It will be reviewed from time to time. We will not charge you interest if you pay your statement balance in full by the due date each month. Otherwise, interest will be charged on:</p> <ol style="list-style-type: none"> the unpaid principal in your statement balance, from the date of the previous statement on a daily basis until payment in full; and the amount of each new transaction (entered into since the previous statement date), from the settlement date of that new transaction on a daily basis until payment in full.
APR for Cash Advance ¹	<p>35.91% (0.0871% per day) when you are approved for Mox Credit. It will be reviewed from time to time.</p> <p>Interest will be charged on any unpaid amount of each cash advance (excluding any cash advance fee) from the settlement date of the cash advance on a daily basis until it is repaid in full.</p>
Delinquent APR	Not applicable.
Interest Free Period	Up to 56 days.
Minimum Amount Due ²	<p>If your statement balance is less than HKD220, the minimum amount due will be the total statement balance.</p> <p>Otherwise, the minimum amount due will be the highest of the following two amounts:</p> <ol style="list-style-type: none"> <ol style="list-style-type: none"> 100% of interest, fees and charges; plus 1% of outstanding principal; plus

	<p>(c) the higher of:</p> <p>(i) any statement balance exceeding your credit limit (excluding interest, fees and charges under (a)); and</p> <p>(ii) any overdue amount (as applicable, such as any overdue minimum amount due); or</p> <p>2 HKD220.</p>
Fees	
Annual Membership Fee	HKD0.
Cash Advance Fee	For each cash advance (including those via the JETCO or Mastercard ATM networks): HKD100.
Cash Withdrawal Fee	<p>HKD0 per cash withdrawal using an approved JETCO ATM in Hong Kong.</p> <p>HKD20 per cash withdrawal using an approved Mastercard ATM in Hong Kong.</p> <p>HKD30 per cash withdrawal using an approved ATM outside Hong Kong. For overseas ATM withdrawals using the JETCO Network, no foreign exchange handling fees will be charged by Mox. The foreign currency will be converted into Hong Kong dollars by the exchange rate imposed by JETCO on the transaction date. For overseas ATM withdrawals using the Mastercard Network, a 1.95% foreign exchange handling fee will be charged by Mox (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox). The foreign currency will be converted into Hong Kong dollars by the exchange rate imposed by Mastercard on the transaction date.</p>
Excess Fund Transfer Handling Fee	(Prior to 11 February 2024) A 2% handling fee will be charged to your Mox Credit on the amount (or any part thereof) of any Mox Credit fund transfer effected by you in a calendar

	<p>month where the cumulative amount of your Mox Credit fund transfer(s) exceeds the monthly threshold of HKD30,000. A Mox Credit fund transfer includes a payment (including an automatic payment and other recurring arrangement) using Mox Credit on the Mox app to 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). Please note that the applicable handling fee and/or monthly threshold may depend on prevailing promotional terms and conditions.</p> <p>When you request to make a Mox Credit fund transfer that will exceed the applicable monthly threshold, you will be prompted in the Mox app to acknowledge the applicable handling fee. When you set up an automatic payment or other recurring arrangement that is a Mox Credit fund transfer, you will be prompted in the Mox app to acknowledge that a handling fee may apply when the transaction is effected. Upon your acknowledgment and by proceeding with the Mox Credit transfer, you are deemed to have accepted any applicable handling fee.</p> <p>(On and from 11 February 2024) Up to 3.5% of the amount of the Mox Credit Fund Transfer (as described below), or any part thereof, effected by you in a calendar month where the cumulative amount of your Mox Credit Fund Transfer(s) for that calendar month exceeds your monthly threshold. Your ‘monthly threshold’ may vary and will be determined by us from time to time and displayed in your Mox app.</p> <p>“Mox Credit Fund Transfer(s)” refer to payments (including automatic payments and other recurring arrangements) from Mox Credit, to 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 FPS.</p> <p>When you request to make a Mox Credit Fund Transfer that will exceed your monthly threshold, you will be prompted in the Mox app to acknowledge the amount of the excess fund transfer handling fee applicable to that Mox Credit Fund Transfer. When you set up an automatic payment or other recurring arrangement that will constitute a Mox Credit Fund Transfer, you will be prompted in the Mox app to acknowledge that an excess fund transfer handling fee may be charged when the relevant transfer is effected. Upon your acknowledgment and</p>
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	by proceeding with the Mox Credit Fund Transfer or setting up the automatic payment or other recurring arrangement, you are deemed to have accepted any applicable excess fund transfer handling fee.
Fees Relating to Foreign Currency Transactions on Your Mox Card	1.95% of every transaction (including refunds) effected in a currency other than Hong Kong dollars, comprising a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox. We call this the 'foreign exchange handling fee'.
Fees Relating to Settling Foreign Currency Transactions in Hong Kong Dollars and Transactions Processed Overseas on Your Mox Card	<p>If you conduct a Hong Kong dollar transaction (including a refund) on your Mox Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e. in a place other than Hong Kong), a 1.95% cross-border access fee will be imposed (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by us). It will be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The cross-border access fee and foreign exchange handling fee will not be imposed on the same transaction.</p> <p>For example, the cross-border access fee will apply if you are offered the option to, and choose to, settle a foreign currency transaction in Hong Kong dollars at a point of sale overseas. Please note that such an option is a direct arrangement offered by the overseas merchant and not Mox. You should ask the overseas merchant for details about the foreign currency exchange rate and any applicable fees before you enter into the transaction because settling foreign currency transactions in Hong Kong dollars may involve fees imposed by the merchant in addition to the cross-border access fee (and may involve a cost higher than the foreign exchange handling fee – see above).</p>
Late Payment Fee	HK0.
Over-the-Limit Fee	HK0.

Paper Statement Retrieval Fee	HKD50 per copy of paper statement, charged to your Mox Account.
Returned Payment Fee	HK0.

¹ APR is calculated based on the guideline as set out in the Code of Banking Practice and a 365-day year (or a 366-day year for leap years) and is for reference only.

² Please refer to Schedule 3 to the General Terms and Conditions for more information on your minimum amount due.

Illustrative Example

An illustrative example of the interest that you may be required to pay on your Mox Credit is set out below, based on the assumptions that:

- you have used your Mox Credit during the last statement period and to make retail purchases, only;
- as at your latest statement date, you have an outstanding balance on your Mox Credit of HKD20,000;
- there are no new transactions on your Mox Credit after the above statement date (including any transaction relating to fees and charges);
- you make each repayment of the below amounts on or before the relevant payment due date;
- the interest rate is 0.0907% per day (equivalent to the APR of 35.99%); and
- interest accrues on a monthly basis on the principal amount outstanding.

Each month, if you repay...	you will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying...
only the minimum amount due	173 months	a total of HKD63,951.34 (HKD43,951.85 of that being interest)
HKD883.43 (which is more than the minimum amount due)	36 months	a total of HKD31,803.61 (HKD11,803.61 of that being interest)
The amount you would save by paying \$883.43: HKD32,148.23		

To calculate the interest applicable to your specific case, please use our repayment calculator accessible from 'Mox Credit' page in the Mox app and/or our [website](#).



Notes:

- We can make changes to this Mox Credit Key Facts Statement for any reason but we'll give you notice of any changes.
- The English version prevails if there is any inconsistency between the English and Chinese versions.

我們的條款修訂通知

我們的條款及細則及的修訂

為什麼發出此通知？

我們謹此通知您，我們將對一般條款及細則進行某些更改，以：

- 配合推出新「自動簽賬切換」功能；和
- 更新某些關於貨幣兌換的收費及手續費。

這些更改將於 2024 年 7 月 29 日（「**生效日期**」）生效。請注意，與貨幣兌換相關的費用及手續費的實際更改將於 2024 年 8 月 22 日生效。

我們亦謹通知您，Mox CashBack 列表（可於我們網站及/或 Mox 應用程式內找到）的第 2 部分載列的「推廣 CashBack（有上限）」，該 CashBack 優惠期間原為 2024 年 1 月 1 日至 12 月 31 日及上限為港幣 1,800 元（「**港幣 1,800 元有上限推廣 CashBack**」），現將改為於 2024 年 7 月 31 日結束。由 2024 年 8 月 1 日起，將有新推廣取代港幣 1,800 元有上限推廣 CashBack（將於我們的網站上及/或 Mox 應用程式內公布）。

將會修訂的條款及細則是什麼及可在何處取得經修訂之完整副本？

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（「**修訂條款**」）的 PDF 版本：

- [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 3（Mox 卡（含信用功能）條款及細則）](#)；
- [收費及手續費部分](#)；及
- [Mox Credit 產品資料概要](#)。

由生效日期起，您亦可於 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」頁面參閱修訂條款。

由生效日期起，在 Mox 應用程式中及我們的網站上對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 3（Mox 卡（含信用功能）條款及細則）、收費及手續費部分及 Mox Credit 產品資料概要的提述均被視為對相關修訂條款的引用。



您需要作出什麼行動？

若您同意以上修改，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，修訂條款將在生效日期當日起適用於您及港幣 1,800 元有上限推廣 CashBack 將於 2024 年 7 月 31 日結束。

若您不同意修訂條款或港幣 1,800 元有上限推廣 CashBack 的結束，或預期您無法達到修訂條款的任何要求，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通話功能或即時對話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
附表 1	
使用您的 Mox 卡	我們已修訂一般條款及細則附表 1 的第 8.3(d)條，讓您知道您可以在 Mox 應用程式中手動切換您的 Mox 卡綁定至您的 Mox 戶口和 Mox Credit。
	<p>我們已新增一般條款及細則附表 1 的第 8.3(e)條。</p> <p>概括而言，新增條款說明：</p> <ul style="list-style-type: none"> 您可以指示我們自動將一項合資格 Mox Credit 交易（該項交易金額在授權時超出您的可用信用額）以綁定您的 Mox 戶口的 Mox 卡處理。我們稱之為「自動簽賬切換」； 如果您使用「自動簽賬切換」功能，我們將收取不可退還的費用； 如果您已指示我們使用「自動簽賬切換」，除非您另有指示，否則每次您進行合資格 Mox Credit 交易，並且該交易的金額（在授權時）超過您的可用信用額，我們將自動以綁定您的 Mox 戶口的 Mox 卡處理，並使用您 Mox 戶口中的資金； 只有某些類別的購買商品或服務的 Mox Credit 交易才有資格使用「自動簽賬切換」，我們可能會對該些類別不時作出更改。不符合「自動簽賬切換」的交易例子包括商戶 0 息分期及使用 Mox 應用程式中的「繳款」功能進行的繳費；

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。

- 使用「自動簽賬切換」完成的合資格 Mox Credit 交易將出於所有目的，被視為綁定您的 Mox 戶口的 Mox 卡上的交易（而不是 Mox Credit 交易），包括決定該交易的適用 CashBack 比率；及
- 如果您的 Mox 戶口中沒有足夠的資金，您的交易將按照一般條款及細則附表 1 第 2(d)條處理。

我們已修訂一般條款及細則附表 1 的第 8.3(f)條：

- 以澄清該條款的陳述；及
- 讓您知道，當您的 Mox 卡綁定至 Mox Credit 時，您往後所有 Mox 卡交易都將根據一般條款及細則附表 3 來進行和處理（適用於您對 Mox Credit 的使用），除非您已啟動「自動簽賬切換」。

您的 Mox 卡 CashBack

我們已修訂一般條款及細則附表 1 的第 9.2(c)條，讓您知道如有多種 CashBack 比率適用於合資格獲得 CashBack 的一項交易，該項合資格交易只會以最高適用的 CashBack 比率作結算。

我們已移除一般條款及細則附表 1 的第 9.4(c)條當中的例子。

附表 3

Mox Credit

我們已移除一般條款及細則附表 3 的第 1(c)(iv)條。相同的條款可於一般條款及細則附表 1 的第 10(c)條參閱。

我們已修改一般條款及細則附表 3 的第 1(d)條：

- 以澄清該條款的陳述；及
- 以讓您知道當您的 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 卡交易均作 Mox Credit 交易進行和處理，惟提取現金（現金透支除外）或當您已啟動「自動簽賬切換」除外。

我們已於一般條款及細則附表 3 的第 1(e)條刪除對「第 8.3 (f)條」的引用。

信用限額、進行簽賬分期的資格、簽賬分期的批核及設立、進行「即時借」的資格、「即時借」的批核、進行卡數「即時清」的資格、卡數「即時清」的批核及設立、進行「商戶 0 息分期」的資格及「商戶 0 息分期」的批核及設立	<p>我們已於一般條款及細則附表 3 的第 2(e)(iii)條、第 8(b)條、第 9(a)條、第 9(g)條、第 13(b)條、第 14(c)條、第 18(b)條、第 19(a)條、第 19(f)條、第 23(b)條、第 24(a)條及第 24(f)條將「可用餘額」更新為「可用信用限額」，以澄清相關陳述。</p>
進行「即時借」的資格	<p>我們已移除一般條款及細則附表 3 的第 13(e)條。一樣的條款可於一般條款及細則附表 1 的第 9.5(b)(iv)條參閱。</p>
收費及手續費	
海外自動櫃員機現金提款 – 萬事達卡網絡（由海外的銀行所提供的自動櫃員機）	<p>我們已修訂該部分，以澄清當您以萬事達卡網絡於海外進行現金提款，該交易將按交易時由萬事達卡公司制定的匯率兌換為港幣計算。</p>
使用 Mox 卡進行外幣交易的相關費用 – 外幣兌換手續費	<p>我們已修訂該部分，以澄清當您以萬事達卡進行一項外幣交易，該交易將按萬事達卡從國際市場兌換率中選擇的或有關政府規定的兌換率，於萬事達卡處理有關簽賬之日期時折算為相應數額的港元。由於市場匯率經常波動，實際採用的兌換率可能與簽賬當日時的兌換率有所不同。</p>
「自動簽賬切換」相關費用	<p>我們已新增了「自動簽賬切換」的相關費用的部分。</p>
貨幣兌換相關費用	<p>我們已修訂該部分以新增對術語「兌換費」的引用。</p> <p>我們已修訂該部分已讓您知道於 2024 年 8 月 22 日及以後，貨幣兌換費或兌換費將為以下較高者：(i) 不多於實際賣出金額的 2%（適用的百分比因貨幣對而異）；及 (ii) 賣出貨幣的最小面額（例如 1 仙、1 便士等）或 0.01 美元或等值的賣出貨幣之較高者。</p>

Mox Credit 產品資料概要

「自動簽賬切換」的相關費用 我們已新增了「自動簽賬切換」的相關費用的部分。

Mox Credit 產品資料概要

Mox Bank Limited

最後更新日期：2023 年 12 月 12 日

利率及利息支出	
購物簽賬實際年利率 ¹	<p>當您的 Mox Credit 獲批時為 35.99%（每日 0.0907%），而我們會不時作出檢討。如您在每月到期繳款日或之前全數支付您的結單結餘，我們不會向您收取利息。否則，以下各項將被收取利息：</p> <ol style="list-style-type: none"> 1 您的結單結餘中未付本金金額，由上一結單日期起按日計息，直至全數支付；及 2 每項新交易金額（自上一結單日期起誌賬），由該項新交易的結算日期起按日計息，直至全數支付。
現金透支實際年利率 ¹	<p>當您的 Mox Credit 獲批時為 35.91%（每日 0.0871%），而我們會不時作出檢討。</p> <p>利息將以每筆現金透支的任何未付金額（不包括任何現金透支費用）由結算日期起計按日計息，直至款項全部清還為止。</p>
逾期還款實際年利率	不適用。
免息還款期	長達 56 日。
最低還款額 ²	<p>如您的結單結餘低於港幣 220 元，最低還款額將為總結單結餘。</p> <p>否則，最低還款額將為以下兩個金額中的較高者：</p> <ol style="list-style-type: none"> 1 (a) 利息、費用及收費的 100%；另加

	<p>(b) 未償還本金的 1%；另加</p> <p>(c) 以下較高者：</p> <p>(i) 任何超逾您的信用限額的結單結餘（不包括 (a) 款項下的利息、費用及收費）；及</p> <p>(ii) 任何逾期金額（如適用，例如任何逾期最低還款額）；或</p> <p>2 港幣 220 元。</p>
費用	
會員年費	港幣 0 元。
現金透支費用	就每筆現金透支（包括透過 JETCO 或萬事達卡自動櫃員機網絡提取現金）： 港幣 100 元。
現金提款費用	<p>每次使用在香港的認可 JETCO 自動櫃員機進行現金提款的現金提款費用為港幣 0 元。</p> <p>每次使用在香港的認可萬事達卡自動櫃員機進行現金提款的現金提款費用為港幣 20 元。</p> <p>每次使用在香港境外的認可自動櫃員機進行現金提款的現金提款費用為港幣 30 元。 Mox 不就使用香港境外的認可 JETCO 網絡自動櫃員機進行現金提款收取外幣兌換手續費。外幣將按交易當日由 JETCO 公司制定的匯率，換算為港幣。使用香港境外的認可萬事達卡網絡自動櫃員機進行現金提款，Mox 將收取 1.95% 的外幣兌換手續費（包括萬事達卡收取的 1% 費用，Mox 則收取 0.95% 費用）。外幣將按交易當日由萬事達卡公司制定的匯率，換算為港幣。</p>

<p>超出轉賬限額手續費</p>	<p>(2024 年 2 月 11 日前) 如果您從 Mox Credit 進行轉賬累積超過每曆月限額港幣 30,000 元，我們將收取超額部分（或當中的任何部分）之2%作為超出轉賬限額手續費。Mox Credit 轉賬包括在 Mox 應用程式上使用 Mox Credit（覆蓋自動還款及定期轉賬指示）向另一 Mox 用戶或任何其他非 Mox 的香港銀行戶口包括其他「快速支付系統」「參加機構」（定義見附表 2 的 B 部）付款。請注意：適用之手續費及/或轉賬限額可能會因轉賬當時適用的推廣條款及細則而異。</p> <p>當您使用 Mox Credit 進行轉賬超過適用的每曆月限額，Mox 應用程式會提示並讓您確認有關的手續費。當您設立的自動還款或定期轉賬是從 Mox Credit 轉賬，Mox 應用程式會提示並讓您確認進行交易可能會產生手續費。當您確認並使用 Mox Credit 進行轉賬，您將被視作接受適用之手續費。</p> <p>(由 2024 年 2 月 11 日當日起) 如果您從 Mox Credit 進行轉賬累積超過每曆月限額（即由我們不時釐定並在您的 Mox 應用程式中顯示）我們將收取超額部分或當中的任何部分之超出轉賬限額手續費（最高可達3.5%）。</p> <p>「Mox Credit 轉賬」包括在 Mox 應用程式上使用 Mox Credit（包括自動還款及定期轉賬指示）向另一 Mox 用戶或任何其他非 Mox 的香港銀行戶口及其他「快速支付系統」「參與機構」（定義見一般條款及細則附表 2 的 B 部）付款。</p> <p>當您使用 Mox Credit 進行轉賬，而該金額超過適用的每曆月限額，Mox 應用程式會提示並讓您確認有關的超出轉賬限額手續費。當您設立的自動還款或定期轉賬是從 Mox Credit 轉賬，Mox 應用程式會提示並讓您確認進行交易可能會產生超出轉賬限額手續費。當您確認並使用 Mox Credit 進行轉賬，您將被視作接受適用之手續費。</p>
<p>使用 Mox 卡進行外幣交易的相關費用</p>	<p>每項以港元以外的貨幣進行的交易之交易金額（包括退款）的1.95%（包括萬事達卡收取的1%費用，Mox 則收取0.95%費用）。我們稱之為「外幣兌換手續費」。</p>

使用 Mox 卡以港元支付外幣 簽賬及在海外處理的交易的相 關費用	<p>如果您使用您的 Mox 卡進行港幣交易（包括退款），不論是在香港還是海外，而該交易因商戶或收單機構是在海外（即香港以外的地方）註冊而被視為在海外處理，萬事達卡會就該交易收取 1.95% 跨境港幣交易手續費（包括萬事達卡收取的 1% 費用，Mox 則收取 0.95% 費用）。跨境港幣交易手續費將會在海外商戶或收單機構已將交易兌換成港元，或在您要求兌換的情況下被徵收。同一筆交易中不會同時收取跨境港幣交易手續費及外幣兌換手續費。</p> <p>如果您可以選擇在海外商戶以港元結算外幣交易，跨境港幣交易手續費將適用於此選項。請注意，此選項屬海外商戶的直接安排，而非由 Mox 提供。您應在進行交易前向海外商戶查詢有關外幣匯率及任何適用費用的詳情，因為以港元支付外幣交易可能會涉及跨境港幣交易手續費以外由商戶徵收的費用（並且可能會涉及高於外幣兌換手續費-見上文）。</p>
逾期費用	港幣 0 元。
超逾信用額費	港幣 0 元。
郵寄月結單費用	每張月結單 港幣 50 元 ，計入您的 Mox 戶口。
退回手續費	港幣 0 元。

¹ 實際年利率是根據《銀行營運守則》所載的指引及一年 365 日（或閏年則一年 366 日）計算，並且僅供參考。

² 有關您的最低還款額，詳情請參閱一般條款及細則附表 3。

例子

下面列出了您可能需要為 Mox Credit 支付的利息的說明性示例，基於以下假設：

- 您在上一個對結單周期期間以 Mox Credit，只進行過零售消費；
- 截至最近結單日，您的 Mox Credit 結餘為港幣 20,000 元；
- 在上述對結單日期之後，您沒有新的 Mox Credit 交易（包括任何與費用和收費相關的交易所）；
- 您於有關到期繳款日或之前償還以下款項；
- 每日利率為 0.0907%（相等於實際年利率 35.99%）；及
- 未償還本金會按月累計利息。

每個月，如果你還款...	您大約將需要償還港幣 20,000 元的未償還結餘的時間為...	您將最終支付...
只還最低還款額	173 個月	總共港幣 63,951.34 元 (港幣 43,951.85 元為利息)
港幣 883.43 元 (即高於最低還款額)	36 個月	總共港幣 31,803.61 元 (港幣 11,803.61 元為利息)
您可以節省的金額為港幣 883.43 元: 港幣 32,148.23 元		

要計算適用於您的具體情況的利息，請使用我們的還款計算機，可從 Mox 應用程式和/或我們網站的“Mox Credit”頁面。



備註：

- 我們可因任何理由更改本 Mox Credit 產品資料概要，但我們會就任何更改通知您。
- 英文與中文版本如有任何不一致，概以英文版本為準。