

Fees and Charges

ATM Cash Withdrawals			
Local ATM Cash Withdrawals			
JETCO Network		Free of charge	
Mastercard Network		HKD20 per transaction	
Overseas ATM Cash Withdrawals ¹			
JETCO Network (JETCO ATMs outside Hong Kong)	HKD30 per transaction		No foreign exchange handling fees will be charged. The foreign currency will be converted into Hong Kong dollars at the exchange rate imposed by JETCO on the transaction date.
Mastercard Network (ATMs provided by banks outside Hong Kong)	HKD30 per transaction	The foreign exchange handling fee referred to below will also be charged.	The foreign currency will be converted into Hong Kong dollars by the exchange rate imposed by Mastercard at the time of the transaction.

¹ Overseas cash withdrawals may also be subject to fees imposed by the bank providing the ATM service. Please pay attention to the fees and charges when making overseas cash withdrawals. Overseas cash withdrawals with JETCO and Mastercard networks allow withdrawals from Hong Kong dollar accounts.

Fees Relating to Foreign Currency Transactions on Your Mox Card

Foreign Exchange Handling Fee	1.95% (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox)	<p>All settlements will be made in Hong Kong dollars.</p> <p>The foreign exchange handling fee will be imposed on transactions on your Mox Card effected in a foreign currency (including any refund of a transaction effected 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.</p> <p>You may use the Mastercard® Currency Converter Calculator to check the exchange rate for a transaction date (for reference only).</p>
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Fees Relating to Settling Foreign Currency Transactions in Hong Kong Dollars and Transactions Processed Overseas on Your Mox Card

Cross-Border Access Fee	1.95% (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox)	<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), the cross-border access fee will be imposed on that transaction.</p> <p>The cross-border access fee will also 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.</p> <p>The cross-border access fee and the foreign exchange handling fee will not be imposed on the same transaction. 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</p>
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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).

Fees Relating to Spend Auto-Switch

Spend Auto-Switch	HKD25 for each calendar month you make one or more Spend Auto-Switch transaction(s), charged to your Mox Credit at the time of settlement of your first Spend Auto-Switch transaction for that calendar month.
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Card Issuing and Servicing

Mox Card Replacement Fee	HKD50
Metal Mox Card Replacement Fee	HKD350
Dispute Charge	HKD150 per transaction

Statement

Paper Statement Request	HKD50 per copy of paper statement, charged to your Mox Account.
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Balance Withdrawals

Balance Withdrawal Fee	HKD50	If Mox withdraws any balance on behalf of a customer, this fee will be deducted by Mox from the balance to be withdrawn. Mox will give the remaining balance to the customer or requestor.
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Fees Relating to Currency Exchanges

Currency Exchange Fee or FX Fee	On and prior to 21 August 2024, the higher of: <ol style="list-style-type: none"> 1 up to 1% of the actual selling amount² (the percentage will vary depending on the currency pair); and 2 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>On and from 22 August 2024, the higher of:</p> <ol style="list-style-type: none"> 3 up to 2% of the actual selling amount² (the percentage will vary depending on the currency pair); and 4 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.
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Mox will deduct the applicable currency exchange fee from the amount of currency you have requested to sell prior to carrying out the currency exchange.

² The actual selling amount refers to the amount of currency you have requested to sell, less the applicable currency exchange fee as described above.

Fees Relating to Express Remit

Remit Fee

We will charge you a fee when you make a transfer to another country or region using our outward remittance feature. We call this fee, the “**Remit Fee**”.

If you make a transfer:

- 1 of a Foreign Currency that you already have in your Mox Account, we will charge a Remit Fee of a minimum amount of 1 unit of that Foreign Currency (e.g. 1 USD, 1 GBP, 1 SGD etc.); and
- 2 using the Hong Kong dollar deposits in your Mox Account (including, where you wish to transfer a currency referred to in clause 7(c) of Schedule 1 to the General Terms and Conditions), we will charge:
 - (a) the currency exchange fee referred to above for the currency exchange; and
 - (b) a Remit Fee of a minimum amount of 1 unit of the Foreign Currency that you wish to transfer (e.g. 1 USD, 1 GBP, 1 SGD etc.),

in Hong Kong dollars.

The actual amount of the Remit Fee for each transfer will vary depending on the country or region the transfer is being made to, the amount being transferred and any other factors we determine to be relevant from time to time.



The applicable Remit Fee will be displayed in the Mox app which you will need to confirm before we proceed with the transfer on your behalf.

Mox will deduct the Remit Fee from the amount of money you have requested to transfer prior to carrying out the currency exchange (if applicable) and transfer.

Mox Credit³

Annualised Percentage (APR) for Retail Purchase ⁴	Rate	35.99% (0.0907% per day)	per	This is the rate that will apply to retail purchases, when you are approved for Mox Credit, which we will review from time to time.
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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:

- 1 the unpaid principal in your statement balance, from the date of the previous statement on a daily basis until payment in full; and
- 2 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.

Annualised Percentage (APR) for Cash Advance ⁴	Rate	35.91% (0.0871% per day)	per	This is the rate that will apply to cash advances, when you are approved for Mox Credit, which we will review from time to time.
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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.

This means that, interest will accrue on a cash advance, from the date you take out the cash advance, and will continue to accrue, including before and **after** your statement containing details of the cash advance is issued, until you have repaid the cash advance in full.

Please repay all cash advances as soon as possible to minimise your interest charges. You can contact us if you have any questions on how you can repay your cash advances.

<p>Minimum Amount Due⁵</p>	<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"> 1 (a) 100% of interest, fees and charges; plus (b) 1% of outstanding principal; plus (c) the higher of: <ol style="list-style-type: none"> (i) any amount exceeding your credit limit (excluding interest, fees and charges under (a)); and (ii) any overdue amount (as applicable, such as any overdue minimum amounts due); or 2 HKD220.
<p>Cash Advance Fee</p>	<p>HKD100 For each cash advance (including those via the JETCO or Mastercard ATM networks).</p>
<p>Split Purchase⁶</p>	<p>One-off fee As displayed in the Mox app when you apply for a Split Purchase.</p>

	Monthly fee	As displayed in the Mox app when you apply for a Split Purchase.
	Early repayment fee	2% of all remaining principal of the Split Purchase (at the time of early repayment).
Instant Loan ⁷	One-off fee	As displayed in the Mox app when you apply for an Instant Loan.
	Monthly fee	As displayed in the Mox app when you apply for an Instant Loan.
	Early repayment fee	2% of all remaining principal of the Instant Loan (at the time of early repayment).
Instant Clear ⁸	One-off fee	As displayed in the Mox app when you apply for an Instant Clear.
	Monthly fee	As displayed in the Mox app when you apply for an Instant Clear.
	Early repayment fee	2% of all remaining principal of the Instant Clear (at the time of early repayment).
0% Merchant Split Purchase ⁹	Early repayment fee	2% of the remaining repayment amount of the 0% Merchant Split Purchase (at the time of early repayment).

<p>Excess Fund Transfer Handling Fee</p>	<p>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>
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“**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.

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 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.

³ Only applicable to Mox Credit customers.

⁴ Annualised Percentage Rate (APR) is calculated based on the guideline as set out in the Code of Banking Practice and is for reference only.

⁵ Please refer to Schedule 3 to the General Terms and Conditions for more information on your minimum amount due.

⁶ Fees applicable to a Split Purchase are specific to the eligible Mox Credit transaction and can be viewed in the Mox app. Please also refer to the Split Purchase Key Facts Statement.

⁷ Fees applicable to an Instant Loan can be viewed in the Mox app. Please also refer to the Instant Loan Key Facts Statement.

⁸ Fees applicable to an Instant Clear are specific to the eligible Instant Clear payment and can be viewed in the Mox app. Please also refer to the Instant Clear Credit Card Balance Transfer Plan Key Facts Statement.

⁹ Fees applicable to a 0% Merchant Split Purchase are specific to the eligible Mox Credit transaction and can be viewed in the Mox app. Please also refer to the 0% Merchant Split Purchase Key Facts Statement.

Mox Invest ¹⁰			
Market	Type of Fee	Fee Rate	Charged by
Trade Related			
Hong Kong	Trading commission	0.12% of transaction amount, minimum HKD30 per order. No trading commission for odd lot order.	Mox
	Settlement fee	0.002% of transaction amount, minimum HKD2 per transaction, maximum HKD100 per transaction.	HKEX
	Stamp duty ¹¹	0.1% of transaction amount, rounded up to the nearest dollar.	HK Gov
	Trading fee	0.00565% of transaction amount, minimum HKD0.01 per transaction.	HKEX
	SFC transaction levy	0.0027% of transaction amount, minimum HKD0.01 per transaction.	SFC
	AFRC transaction levy	0.00015% of transaction amount, minimum HKD0.01 per transaction.	AFRC
US	Trading commission	USD0.01 per share, minimum USD5 per order for transacted quantity equal to or more than 1 share, fixed commission USD1 for transacted quantity of less than 1 share.	Mox

	SEC transaction fee ¹²	Subject to latest SEC rules and charges.	SEC
	FINRA trading activity fee ¹²	Subject to latest FINRA rules and charges.	FINRA
Nominee and Corporate Actions Services			
Hong Kong	Cash and dividend collection fee ¹³	0.2% of dividend or cash distribution amount ¹⁴ , minimum HKD30 per collection.	Mox
	Equity interest collection fee ¹⁵	HKD1 per board lot, minimum HKD30 per collection, maximum HKD2,000 per collection.	Mox
	Corporate action handling fee ¹⁶	HKD1 per board lot, minimum HKD30 per collection, maximum HKD2,000 per collection.	Mox
US	ADR custody fees	The fees for general custody of ADRs range from USD0.01 - 0.05 per share. For details, please refer to the depositary bank of the ADRs. Mox will not notify you of any change of ADR fees in advance.	DTC
Scrip Handling and Settlement Related Services			
Hong Kong	Stock transfer out	HKD500 per Hong Kong stock per instruction.	Mox
US	Stock transfer out	USD150 per US stock per instruction.	Mox

Account Maintenance					
Hong Kong and US	Mailing of physical statement			HKD100 per statement or contract note ¹⁷ .	Mox
	Custodian fee			Waived	-
Information Services					
Hong Kong	Basic Service	Market	Prices	Waived	-
US	Nasdaq Basic			Waived	-
Other Services					
Hong Kong and US	Tax			Subject to specific requirements of individual stock.	-
Notes:					
Mox Invest Fees and Charges listed above may be subject to change at any time. Please check this page regularly, including before you trade.					
Out of pocket expenses are to be paid by Mox Invest customers.					

A transaction refers to a trade that is effected on an exchange. An order refers to an order instruction submitted by a customer and transacted on the exchange. An order may be filled by multiple transactions.

“**ADR**” means American Depository Receipt.

“**AFRC**” means the Hong Kong Accounting and Financial Reporting Council.

“**DTC**” means the United States Depository Trust Company.

“**FINRA**” means the United States Financial Industry Regulatory Authority.

“**HKEX**” means Hong Kong Exchanges and Clearing Limited.

“**HK Gov**” means the Government of Hong Kong.

“**SEC**” means the United States Securities and Exchange Commission.

“**SFC**” means the Hong Kong Securities and Futures Commission.

¹⁰ Only applicable to Mox Invest customers.

¹¹ Not applicable to trading warrants, callable bull/bear contracts (CBBCs) and exchange traded funds (ETFs).

¹² Applicable to sell orders only.

¹³ If dividend amount is less than HKD30, Mox will charge (and withhold) the lesser dividend amount.

¹⁴ Dividend includes cash dividend and value of scrip dividend, including resulting from choice dividends. Cash distribution amount includes but is not limited to the amount received from tender offers, mergers, and privatisations.

¹⁵ Equity interest collection events include but are not limited to exercise of right issues and open offers, bonus shares, spin-offs, mergers and tender offers.

¹⁶ Corporate action events include but are not limited to right issues and open offers, and tender offers.

¹⁷ Mailing of physical statement is only available within Hong Kong.

Last updated: 29 July 2024