

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

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

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

1. Mox Credit

- (a) You may apply to use your Mox Card with credit (“**Mox Credit**”). We may allow you to use your Mox Card with credit in our absolute discretion.
- (b) As well as the General Terms and Conditions and the schedules thereto, you agree that you are also bound by this Schedule 3 when you use Mox Credit, including for Split Purchases, Instant Loans, Instant Clears and 0% Merchant Split Purchases (each as described in this Schedule 3) (each, an “**Instalment Loan**”).
- (c) Once we approve your application for Mox Credit:
 - (i) we will notify you that your Mox Card is linked to Mox Credit and you can use it straight away;
 - (ii) you can switch between linking your Mox Card to your Mox Account and to Mox Credit;
 - (iii) we may allow you to make a payment using Mox Credit on the Mox app to:
 - (A) a merchant you select in order to pay a bill using the required bill details; or
 - (B) another Mox user or any other non-Mox Hong Kong bank account or other FPS ‘Participants’ (as defined in Part B of Schedule 2 to the General Terms and Conditions) using an account number or a proxy specified in the Mox app (such as an email address, mobile number or FPS ID),and any such transaction will be effected and processed as a Mox Credit transaction.

We may allow or disallow you to make payments using Mox Credit in the manner contemplated above or place or remove conditions on such transactions from time to time.
- (d) While your Mox Card is linked to Mox Credit, all new Mox Card transactions processed through the Mastercard network, including:
 - (i) automatic payments and other recurring arrangements you have set up on your Mox Card previously, while it was linked to your Mox Account; and

- (ii) any refunds of purchases you have made on your Mox Card, while it was linked to your Mox Account,

will be effected and processed as Mox Credit transactions, except:

- (y) for cash withdrawals, for which we will take money out of your Mox Account, unless you request a cash advance as described in clause 3 of this Schedule 3; or
- (z) where clause 8.3(e) of Schedule 1 to the General Terms and Conditions applies.

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

- (e) If you switch from your Mox Credit so that your Mox Card is linked to your Mox Account, all new Mox Card transactions will be effected and processed in accordance with Schedule 1 to the General Terms and Conditions.

(f) You are liable for:

- (i) all Mox Credit transactions (except for disputed transactions); and**
- (ii) your balance of Mox Credit, including interest, fees and charges.**

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

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

2. Credit Limit

- (a) We will let you know your credit limit for Mox Credit.
- (b) We may:
 - (i) give you the opportunity to increase your credit limit and, if you agree, we may increase your credit limit; or
 - (ii) reduce your credit limit without telling you before we make this change.
- (c) You can ask us to increase your credit limit by using the Mox app or decrease your credit limit by contacting our Customer Care Team. If you ask us to increase your credit limit, we may:

- (i) conduct credit checks with, and access data from, credit reference agencies relating to you, in accordance with the Code of Practice on Consumer Credit Data;
- (ii) ask you to provide us with supporting documentation, such as income proof documents; and
- (iii) assess your ability to repay.

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

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

- (i) unless clause 8.3(e) of Schedule 1 to the General Terms and Conditions applies:

- (A) reject the transaction; or

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

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

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

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

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

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

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

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

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

- (iii) transactions the value of which was less than or equal to your available credit limit at the time of our authorisation, but at the time of posting by the merchant, is in excess of that balance;
 - (iv) transactions directly authorised by a card operator; and
 - (v) transactions which are not immediately processed by us or does not require our authorisation to effect payment.
- (f) If your Mox Credit statement balance is above your credit limit on the Mox Credit statement date:
- (i) the statement balance exceeding your credit limit (excluding any interest, fees or charges) will be added to the minimum amount due; and
 - (ii) **an over-the-limit fee may apply.**

3. Cash Advance

- (a) You may obtain a cash advance using Mox Credit.
- (b) You are telling us to provide you with a cash advance if you use Mox Credit:
 - (i) to withdraw cash at an available ATM or point of sale (where available);
 - (ii) to make a payment in respect of a loan owed to another bank (other than a payment to a credit card); or
 - (iii) by any other means we may specify in the Mox app from time to time as being a 'cash advance'.
- (c) Your cash advance limit is never more than your credit limit for Mox Credit. You may obtain a cash advance up to your cash advance limit (as determined by us).
- (d) **We may charge:**
 - (i) **a finance charge on each cash advance; and**
 - (ii) **interest on any unpaid amount of each cash advance (excluding any finance charges) from the settlement date of the cash advance.**

4. Mox Credit Statements

- (a) We will issue you a Mox Credit statement each month setting out:
 - (i) your Mox Credit transactions and any fees and charges that are billed during the relevant statement period;
 - (ii) your Mox Credit balance;
 - (iii) the payment due date for that Mox Credit statement balance;
 - (iv) the minimum amount due for that month; and

- (v) details on how you can make payment to us.
- (b) We will let you know when a new statement is available. You can download your Mox Credit statements from the Mox app, and save and print them for your records.
- (c) If you would like to receive a paper statement, you can email us at care@mox.com or otherwise contact our Customer Care Team. **A fee applies.**
- (d) If you think there is an error in any Mox Credit statement you must notify us with details of the error within 60 days from the statement date. If you don't do so:
 - (i) the statement will be regarded as correct, conclusive and binding on you; and
 - (ii) you waive any right to raise any objection or pursue any remedies against us in relation to that statement,unless the error arises from our negligence, fraud or wilful default, or that of our officers, employees or agents.
- (e) You will only be able to access your Mox Credit statements from the previous 7 years.
- (f) Failure to receive your Mox Credit statement for any reason does not affect or waive your obligation to pay us what is owed to us.

5. Interest, Fees and Charges

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

6. How to Pay Mox Credit

6.1 Minimum Amount Due

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

6.2 How to Make Payment to Us

- (a) You may pay all or part of your Mox Credit statement balance by transferring money from your Mox Account in the Mox app, or by other means set out in the statement. You may only pay us in the currency set out in your Mox Credit statement.
- (b) If you pay us any amount in excess of your Mox Credit statement balance, we may:

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

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

6.3 What if You Do Not Pay the Minimum Amount Due?

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

- (a) charge additional interest, fees and charges; and
- (b) suspend your use of Mox Credit.

6.4 What if You Do Not Pay Your Mox Credit Statement Balance in Full?

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

- (a) charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;
- (b) demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and
- (c) set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.

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

6.5 You Must Make an Immediate Repayment if We Ask

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

- (a) set out in a Mox Credit statement; or
- (b) due and payable as at the date of our demand.

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

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

6.6 How Do We Allocate Your Payment?

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

- (a) first, all interest billed to your Mox Credit statement;
- (b) second, all fees and charges billed to your Mox Credit statement;
- (c) third, any balance billed to your Mox Credit statement (excluding any billed interest, fees and charges);
- (d) fourth, any balance (excluding any interest, fees and charges which are charged, but not yet billed) in excess of your Mox Credit statement balance;
- (e) any interest in excess of your Mox Credit statement balance; and
- (f) any fees and charges in excess of your Mox Credit statement balance.

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

6.7 Contact Us

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

7. Cancellation and Termination

7.1 How to Cancel Mox Credit

- (a) If you close your Mox Account, you are also telling us to cancel Mox Credit.
- (b) We may suspend or cancel your use of Mox Credit at any time without giving you any reason or prior notice. We may do this with or without also suspending or cancelling your Mox Account.
- (c) You can ask us to suspend or cancel your use of Mox Credit without cancelling your Mox Card via the Mox app. If we allow you to do so, you will be able to use your Mox Card to debit from your Mox Account.
- (d) Any cancellation of Mox Credit or closure of your Mox Account by you is subject to:

- (i) full repayment of any amount you owe on Mox Credit, including interest, fees and charges;
- (ii) all Mox Credit transactions being posted and fully settled;
- (iii) there being no unresolved disputed transaction; and
- (iv) any other conditions that we consider necessary to enable us to comply with any law or regulation.

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

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

7.3 You Remain Liable for All Amounts Due Even after Cancellation

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

- (a) the outstanding balance, including interest, fees and charges; plus
- (b) the amount of any Mox Credit transaction effected but not yet charged to your Mox Card.

7.4 Applying for Mox Credit after Cancellation

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

PART A: Split Purchase

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

8. Eligibility for Split Purchase

- (a) If you have Mox Credit, we may allow you, in our absolute discretion, to apply to pay for eligible Mox Credit transaction(s) and Mox Credit statement balance(s) (excluding amounts described in clauses 8(d)(ii) to 8(d)(vii) of this Schedule 3) ("**Eligible Statement Balance**") in 'monthly instalments' (as defined in clause 9 of this Schedule 3) over a number of months of your choice (but within the limits of the number of months we allow from time to time). We call this "**Split Purchase**".
- (b) We will consider factors including your credit history, whether you have sufficient available credit limit and/or Additional Credit (if applicable) for Mox Credit and your current use of our other credit products in making our decision on whether to allow you to apply for a Split Purchase.

- (c) Unless we tell you otherwise in the Mox app and/or our website, you may apply for a Split Purchase on the Mox app for:
- (i) an eligible Mox Credit transaction, from when such transaction first shows up in the Mox app until the date the Mox Credit statement containing that transaction is issued to you; and
 - (ii) an Eligible Statement Balance, from when the Mox Credit statement for that statement balance is issued to you until 3 days before the payment due date for that statement balance.
- (d) Only certain types of Mox Credit transactions and amounts of Mox Credit statement balances are eligible for Split Purchase, as determined by us in our absolute discretion. The following are examples of transactions and amounts of Mox Credit statement balances that are ineligible for Split Purchase:
- (i) Mox Credit transactions and Eligible Statement Balances that are less than the minimum amount that we determine from time to time (as displayed in the Mox app and/or on our website);
 - (ii) the minimum amount due set out in the Mox Credit statement;
 - (iii) transactions that, at the time the Split Purchase is set up:
 - (A) are pre-authorisation transactions (for example, by hotels); and
 - (B) have been refunded, reversed, cancelled or rejected (by you, a merchant or any other person or entity involved in the transaction); or
 - (iv) transactions in respect of any Instalment Loans (including any existing Split Purchases);
 - (v) transactions in connection with crypto-currencies or gambling, wagering or betting activities;
 - (vi) any interest, fees or charges; and
 - (vii) balance transfers (including Instant Clears) or cash advances.
- (e) The types of transaction(s) and amounts of a Mox Credit statement balance that are ineligible for Split Purchase may change from time to time. Therefore, it is possible that such transaction or amount of a statement balance for which you were previously eligible for Split Purchase may subsequently become ineligible for Split Purchase. You may also be allowed to apply for a Split Purchase for a transaction or amount of a statement balance that was previously ineligible for Split Purchase.
- (f) We have no obligation to inform you which transactions or amounts of Mox Credit statement balances are eligible or ineligible for Split Purchase. We are not liable to you for any changes to the types of transactions or amounts of Mox Credit statement balances that are eligible or ineligible for Split Purchase.

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

- (a) We may approve your application for a Split Purchase on eligible Mox Credit transaction(s) and/or Eligible Statement Balance(s) in our absolute discretion. We will consider factors such as your credit history and whether you have sufficient available credit limit or Additional Credit (if applicable) for Mox Credit in making our decision on whether to approve your application. We will notify you if your application has been approved.
- (b) We may reject any application in our absolute discretion without giving any reasons.
- (c) If you are approved for a Split Purchase on eligible Mox Credit transaction(s) that show as 'completed' in the Mox app at the time of approval, the Split Purchase will be **set up** straight away.
- (d) If you have been approved for a Split Purchase on eligible Mox Credit transaction(s) that show as 'pending' in the Mox app at the time of approval the Split Purchase will be **set up** once that transaction is settled by the merchant or any other person or entity involved in the transaction per our records and provided that, at the time of settlement, the transaction does not constitute an ineligible Mox Credit transaction. Settlement may take up to 7 days. However, the Split Purchase will be cancelled by us if:
 - (i) the transaction is refunded, reversed, cancelled or rejected (by you or the merchant or any other person or entity involved in the transaction);
 - (ii) the settlement amount of the transaction is for a different amount than the amount shown in the Mox app at the time of approval;
 - (iii) the transaction is not settled by the merchant or any other person or entity involved in the transaction within 7 days of the transaction date;
 - (iv) the time at which the transaction settles is too close in time to our production of your Mox Credit statement; or
 - (v) for any other reason we deem appropriate in the circumstances and from time to time,

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

- (e) If you are approved for a Split Purchase for an Eligible Statement Balance, the Split Purchase will be **set up** straight away.
- (f) Once your application for a Split Purchase is approved, the following will be displayed in the Mox app:
 - (i) name of your Split Purchase;

- (ii) amount of the eligible Mox Credit transaction(s) or Eligible Statement Balance;
 - (iii) number of months of the Split Purchase;
 - (iv) your “**monthly instalment**” for the Split Purchase, which is broken down into:
 - (A) the “**monthly fee**”, being the amount of interest you will be charged on the Split Purchase and required to pay in each month (by reference to the applicable annualised percentage rate); and
 - (B) “**monthly principal repayment amount**”, being the difference between the “**monthly instalment**” and the “**monthly fee**” for a month reflecting the principal amount of the eligible Mox Credit transaction(s) or Eligible Statement Balance which you are required to repay in that month;
 - (v) the “**one-off fee**” for the Split Purchase (if applicable), being an amount determined by us in our absolute discretion from time to time; and
 - (vi) total repayment amount.
- (g) When we **set up** a Split Purchase for you, your available credit limit and/or Additional Credit (if applicable) for Mox Credit will be reduced by an amount equal to the aggregate of all monthly fees and the one-off fee (if applicable) payable for the Split Purchase. Remember – your available credit limit and Additional Credit (if applicable) for Mox Credit may have already been reduced by the amount of the eligible Mox Credit transaction at the time it was entered into. Your available credit limit or Additional Credit (if applicable) for Mox Credit will be restored progressively as you repay your Split Purchase(s) in accordance with clause 11 of this Schedule 3.

10. Interest, Fees and Charges for Split Purchase

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

11. How to Pay a Split Purchase

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

- (c) Any amount charged to Mox Credit for a Split Purchase will be effected and processed as a Mox Credit transaction. Such amount will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out what happens if you do not pay and how we allocate your payments).
- (d) **To remind you – if we do not receive your Mox Credit statement balance (which will include any monthly instalment and one-off fee for a Split Purchase) in full on or before the payment due date, we may:**
 - (i) **charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;**
 - (ii) **demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and**
 - (iii) **set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.**

The ‘Interest Free Period’ set out in the Mox Credit Key Facts Statement does not apply if we do not receive your Mox Credit statement balance in full on or before the payment due date.
- (e) Please tell us as soon as possible if you have any difficulty in repaying or servicing a Split Purchase over the number of months of the Split Purchase.

12. Cancellation and Early Repayment of Split Purchase

- (a) Once we notify you that your application for a Split Purchase has been approved, you will not be able to cancel the Split Purchase, even if:
 - (i) the transaction approved for Split Purchase is refunded or reversed; or
 - (ii) the transaction or the Eligible Statement Balance to which the Split Purchase relates is in dispute.

In these circumstances, your obligation to pay the Split Purchase (including your monthly instalment and one-off fee (if applicable)) does not change and you will have authorised us to continue charging the monthly instalment and one-off fee (if applicable) to Mox Credit.
- (b) You will have the option to repay your entire Split Purchase amount after your first monthly instalment has been charged to Mox Credit. We only allow early repayment of an entire Split Purchase – we do not allow partial repayment of a Split Purchase.
- (c) Once you request to repay your entire Split Purchase early, we will charge to Mox Credit the following amounts (to the extent not previously charged to Mox Credit or repaid by you):
 - (i) any interest on your Split Purchase which has accrued up to the date you request the early repayment;

- (ii) the aggregate of all remaining monthly principal repayment amounts of the remaining monthly instalments; and
- (iii) any applicable fees (such as an early repayment fee or the one-off fee).

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

- (d) At any time in our absolute discretion Mox may cancel or suspend a Split Purchase and has the right to:
 - (i) charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) and the one-off fee (if applicable) not previously charged in relation to all or any Split Purchase, and apply an early repayment fee; and
 - (ii) demand immediate repayment of all sums outstanding for any Split Purchase, and apply an early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.

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

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

PART B: Instant Loan

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

13. Eligibility for Instant Loan

- (a) If you have Mox Credit, we may allow you in our absolute discretion to apply for a cash loan on Mox Credit, repayable by you in monthly instalments (defined in clause 14 of this Schedule 3) over a number of months of your choice (but within the limits of the number of months we allow from time to time). We call this “**Instant Loan**”.
- (b) We will consider factors including, your credit history, whether you have sufficient available credit limit and/or Additional Credit (if applicable) for Mox Credit and your current use of our other credit products in making our decision on whether to allow you to apply for an Instant Loan.
- (c) An Instant Loan application must be for:

- (i) at least the minimum Hong Kong dollar amount; and
- (ii) in multiples of the Hong Kong dollar amount,

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

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

14. Approval of Instant Loan

- (a) We will notify you if your application for an Instant Loan has been approved.
- (b) If your application for an Instant Loan is approved by us, the following will be displayed in the Mox app:
 - (i) name of the Instant Loan;
 - (ii) the Instant Loan amount;
 - (iii) number of months to repay the Instant Loan;
 - (iv) your “**monthly instalment**” for the Instant Loan broken down into:
 - (A) the “**monthly fee**”, being the amount of interest you will be charged on the Instant Loan and required to repay in each month (by reference to the applicable annualised percentage rate); and
 - (B) “**monthly principal repayment amount**”, being the difference between the “**monthly instalment**” and the “**monthly fee**” for a month reflecting the principal amount of the Instant Loan required to be repaid in that month;
 - (v) the “**one-off fee**” for the Instant Loan (if applicable), being an amount determined by us in our absolute discretion from time to time; and
 - (vi) total repayment amount,

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

- (c) Once your Instant Loan application has been approved by us, your available credit limit and/or Additional Credit (if applicable) for Mox Credit will be reduced by an amount equal to the total repayment amount (which includes the aggregate of all monthly instalments and the one-off fee (if applicable) payable for the Instant

Loan). Your available credit limit or Additional Credit (if applicable) for Mox Credit will be restored progressively as you repay your Instant Loan in accordance with clause 16 of this Schedule 3.

15. Interest, Fees and Charges for Instant Loan

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

16. How to Pay an Instant Loan

- (a) The one-off fee for an Instant Loan (if applicable) will be charged to Mox Credit as soon as your Instant Loan application has been approved.
- (b) Each instalment for an Instant Loan will be charged to Mox Credit monthly for the number of months of the Instant Loan, from one month after the Instant Loan has been approved (and the proceeds credited into your Mox Account).
- (c) Any amounts charged to Mox Credit for an Instant Loan will be effected and processed as a Mox Credit transaction. Such amounts will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this Schedule 3 (which also sets out what happens if you do not pay and how we allocate your payments).
- (d) **To remind you – if we do not receive your Mox Credit statement balance (which will include any monthly instalment and one-off fee for an Instant Loan) in full on or before the payment due date, we may:**
 - (i) **charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;**
 - (ii) **demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and**
 - (iii) **set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.**

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

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

17. Cancellation and Early Repayment of Instant Loan

- (a) Once we notify you that your application for an Instant Loan has been approved, you will not be able to cancel the Instant Loan, but you can pay the Instant Loan early in full at any time.
- (b) We only allow early repayment of an Instant Loan in full – we do not allow partial repayment of an Instant Loan.
- (c) Once you request to repay an entire Instant Loan early, we will:
 - (i) charge to Mox Credit, any interest on the Instant Loan which has accrued up to the date you request the early repayment and any applicable fees, such as an early repayment fee or the one-off fee; and
 - (ii) either, charge to Mox Credit, or apply the proceeds of your new Instant Loan to repay, the aggregate of all remaining monthly principal repayment amounts of the remaining monthly instalments,

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

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

- (d) At any time in our absolute discretion Mox may cancel or suspend an Instant Loan and has the right to:
 - (i) charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) and the one-off fee (if applicable) not previously charged in relation to all or any part of an Instant Loan, and apply an early repayment fee; and
 - (ii) demand immediate repayment of all sums outstanding for any Instant Loan, and apply an early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.

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

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

PART C: Instant Clear Credit Card Balance Transfer Plan

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

18. Eligibility for Instant Clear

- (a) If you have Mox Credit, we may allow you in our absolute discretion to apply to make a payment to certain eligible credit cards (excluding Mox Credit) with Mox Credit (any such payment being an “**eligible Instant Clear payment**”) and pay off that eligible Instant Clear payment in monthly instalments (defined in clause 9 of this Schedule 3) over a number of months of your choice (but within the limits of the number of months we allow from time to time). We call this “**Instant Clear Credit Card Balance Transfer Plan**” or more simply, “**Instant Clear**”.
- (b) We will consider factors including your credit history, whether you have sufficient available credit limit and/or Additional Credit (if applicable) on Mox Credit and your current use of our other credit products in making our decision on whether to allow you to apply for an Instant Clear.
- (c) You may apply for an Instant Clear
 - (i) by applying, and during such application making an eligible Instant Clear payment, via the Mox app; or
 - (ii) by making an eligible Instant Clear payment via the Mox app and making an application in respect of that eligible Instant Clear payment through other means, as made available by us (and published on the Mox app and/or on our website) from time to time.
- (d) Eligible Instant Clear payments are ultimately determined by us in our absolute discretion. The credit cards, and banks, to which you can make eligible Instant Clear payments to from time to time will be displayed in the Mox app. The following transaction types do not constitute eligible Instant Clear payments:
 - (i) transactions in respect of which your application for an Instant Clear is made is too close in time to our production of your Mox Credit statement;
 - (ii) transactions less than the minimum amount that we may determine from time to time (as displayed in the Mox app); or
 - (iii) transactions that, at the time you apply for an Instant Clear:
 - (A) appear on your Mox Credit statement (including any previous balance(s)); or
 - (B) have been refunded, reversed, cancelled or rejected (by you or the merchant) – for example, the merchant you have selected to pay the eligible Instant Clear payment to does not accept payments from Mox Credit.
- (e) We have no obligation to inform you which transaction types are eligible or ineligible Instant Clear payments. We are not liable to you for any changes to the types of transactions that are eligible and ineligible Instant Clear payments.
- (f) The types of transaction(s) that are eligible Instant Clear payments may change from time to time. Therefore, it is possible that a transaction on which you were previously approved for Instant Clear may subsequently become ineligible for

Instant Clear. You may also be approved for Instant Clear on a transaction that was previously ineligible for an Instant Clear.

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

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

- (a) We may approve your application for an Instant Clear on an eligible Instant Clear payment in our absolute discretion. We will consider factors such as your credit history and whether you have sufficient available credit limit and/or Additional Credit (if applicable) for Mox Credit in making our decision on whether to approve your application. We will notify you if your application has been approved.
- (b) We may reject any application in our absolute discretion without giving any reasons.
- (c) If you are approved for an Instant Clear on an eligible Instant Clear payment, the Instant Clear will be **set up** straight away.
- (d) Even if you have been approved for an Instant Clear on an eligible Instant Clear payment, it will be cancelled by us if:
 - (i) the eligible Instant Clear payment is refunded, reversed, cancelled or rejected (by you or the merchant);
 - (ii) there is a failure in the bill payment functionality; or
 - (iii) for any other reason we deem appropriate in the circumstances and from time to time,

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

- (e) Once your application for an Instant Clear is approved, the following will be displayed in the Mox app:
 - (i) name of your Instant Clear;
 - (ii) amount of the eligible Instant Clear payment;
 - (iii) number of months of the Instant Clear;
 - (iv) your “**monthly instalment**” for the Instant Clear, which is broken down into:
 - (A) the “**monthly fee**”, being the amount of interest you will be charged on the Instant Clear and required to repay in each month (by reference to the applicable annualised percentage rate); and

- (B) “**monthly principal repayment amount**”, being the difference between the “**monthly instalment**” and the “**monthly fee**” for a month reflecting the principal amount of the eligible Instant Clear payment required to be repaid in that month;
 - (v) the “**one-off fee**” for the Instant Clear (if applicable), being an amount determined by us in our absolute discretion from time to time; and
 - (vi) total repayment amount.
- (f) When we **set up** an Instant Clear for you, your available credit limit and/or Additional Credit (if applicable) for Mox Credit will be reduced by an amount equal to the aggregate of all monthly fees and the one-off fee (if applicable) payable for the Instant Clear. Remember – your available credit limit and Additional Credit (if applicable) for Mox Credit may have already been reduced by the amount of the eligible Instant Clear payment at the time it was entered into. Your available credit limit or Additional Credit (if applicable) for Mox Credit will be restored progressively as you repay your Instant Clear(s) in accordance with clause 21 of this Schedule 3.
- (g) Please note that you always remain responsible for timely settlement of the outstanding balance of the credit card to which your Instant Clear application relates and any interest, fees and charges incurred by you in connection with such credit card (for example, any interest, fees or charges incurred by you arising in connection with your Instant Clear application being rejected by Mox or the settlement (or failure of settlement) of your eligible Instant Clear payment with the merchant). Under no circumstances will Mox be liable in connection with payment of any outstanding balance of or interest, fees or charges incurred by you in connection with such credit card.

20. Interest, Fees and Charges for Instant Clear

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

21. How to Pay an Instant Clear

- (a) The one-off fee for an Instant Clear (if applicable) will be charged to Mox Credit as soon as your application for the Instant Clear is **set up** (as described in clause 19(c) of this Schedule 3).
- (b) Each instalment for an Instant Clear will be charged to Mox Credit monthly for the number of months of the Instant Clear from one month after the Instant Clear is **set up** (as described in clause 19(c) of this Schedule 3).
- (c) Any amounts charged to Mox Credit for an Instant Clear will be effected and processed as a Mox Credit transaction. Such amounts will be shown on your Mox Credit statement and be payable by you in accordance with clause 6 of this

Schedule 3 (which also sets out what happens if you do not pay and how we allocate your payments).

- (d) **To remind you – if we do not receive your Mox Credit statement balance (which will include any monthly instalment and one-off fee for an Instant Clear) in full on or before the payment due date, we may:**
- (i) **charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;**
 - (ii) **demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and**
 - (iii) **set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.**

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

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

22. Cancellation and Early Repayment of Instant Clear

- (a) Once we notify you that your application for an Instant Clear has been approved, you will not be able to cancel the Instant Clear, even if the eligible Instant Clear payment to which the Instant Clear relates is:
- (i) refunded or reversed; or
 - (ii) is in dispute.
- In these circumstances, your obligation to pay the Instant Clear (including your monthly instalment and one-off fee (if applicable)) does not change and you will have authorised us to continue charging the monthly instalment and one-off fee (if applicable) to Mox Credit.
- (b) You will have the option to repay your entire Instant Clear amount after your first monthly instalment has been charged to Mox Credit. We only allow early repayment of an entire Instant Clear – we do not allow partial repayment of an Instant Clear.
- (c) Once you request to repay an entire Instant Clear early, we will charge to Mox Credit the following amounts (to the extent not previously charged to Mox Credit or repaid by you):
- (i) any interest on the Instant Clear which has accrued up to the date you request the early repayment;
 - (ii) the aggregate of all remaining monthly principal repayment amounts of the remaining monthly instalments; and

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

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

- (d) At any time in our absolute discretion Mox may cancel or suspend an Instant Clear and has the right to:
 - (i) charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) and the one-off fee (if applicable) not previously charged in relation to all or any Instant Clear, and apply an early repayment fee; and
 - (ii) demand immediate repayment of all sums outstanding for any Instant Clear, and apply an early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.

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

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

PART D: 0% Merchant Split Purchase

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

23. Eligibility for 0% Merchant Split Purchase

- (a) If you have Mox Credit, we may allow you in our absolute discretion to apply, at the point of sale at merchants designated by us from time to time, to pay for eligible Mox Credit transactions in monthly instalments (as described in clause 24 of this Schedule 3) over a number of months of your choice (but within the limits of the number of months we and/or the merchant allow from time to time). We call this “**0% Merchant Split Purchase**”.
- (b) We will consider factors including your credit history, whether you have sufficient available credit limit and/or Additional Credit (if applicable) for Mox Credit and your current use of our other credit products in making our decision on whether to allow you to apply for a 0% Merchant Split Purchase.
- (c) Merchants, at which 0% Merchant Split Purchase applications may be made, will be displayed and updated on the Mox app and/or on our website from time to time. We may set limits on the number, and/or the aggregate value, of 0% Merchant

Split Purchases you may make at a particular merchant from time to time in our absolute discretion.

- (d) Only certain Mox Credit transactions made at our designated merchants are eligible for 0% Merchant Split Purchase, as ultimately determined by us and the designated merchants in our and the designated merchant's absolute discretion. The following transaction types are examples of those that are likely to constitute ineligible Mox Credit transactions and will therefore not be eligible for 0% Merchant Split Purchase:
 - (i) transactions less than the minimum amount that we and/or the designated merchant may determine from time to time (as displayed on the Mox app and/or our website); and
 - (ii) transactions that are pre-authorisation transactions (for example, by hotels).
- (e) We have no obligation to inform you which transaction types are eligible or ineligible for 0% Merchant Split Purchase. We are not liable to you for any changes to the types of transactions that are eligible or ineligible for 0% Merchant Split Purchase.
- (f) The list of designated merchants and the types of transaction(s) that are ineligible for 0% Merchant Split Purchase may change from time to time. Therefore, it is possible that a transaction on which you were previously approved for 0% Merchant Split Purchase may subsequently become ineligible for 0% Merchant Split Purchase. You may also be approved for 0% Merchant Split Purchase on a transaction that was previously ineligible for 0% Merchant Split Purchase.

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

- (a) We may approve your application for a 0% Merchant Split Purchase on an eligible Mox Credit transaction in our absolute discretion. We will consider factors such as your credit history, whether you have sufficient available credit limit or Additional Credit (if applicable) for Mox Credit in making our decision on whether to approve your application. We will notify you if your application has been approved.
- (b) We may reject any application in our absolute discretion without giving any reasons.
- (c) If your application is approved, the following will be displayed in the Mox app:
 - (i) amount of the eligible Mox Credit transaction;
 - (ii) number of months of the 0% Merchant Split Purchase;
 - (iii) your “**monthly instalment**” for the 0% Merchant Split Purchase which is the amount of the eligible Mox Credit transaction required to be repaid each month until the eligible Mox Credit transaction has been fully repaid; and
 - (iv) total repayment amount.

- (d) If you are approved for 0% Merchant Split Purchase on an eligible Mox Credit transaction, the 0% Merchant Split Purchase will be **set up** once that transaction is settled by the merchant per our records (for example it shows as 'completed' in the Mox app). Settlement may take up to 10 days. We will also notify you once the 0% Merchant Split Purchase is **set up**. However, the 0% Merchant Split Purchase will be cancelled by us if, before the underlying Mox Credit transaction settles:
- (i) the transaction is refunded, reversed, cancelled or rejected (by you or the merchant);
 - (ii) the transaction is not settled by the merchant within 10 days of the transaction date;
 - (iii) your Mox Credit account status, for reasons determined by us, is blocked or not in good standing; or
 - (iv) for any other reason we deem appropriate in the circumstances from time to time.

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

- (e) You authorise us to make full payment of the settlement amount of the eligible Mox Credit transaction to which your approved 0% Merchant Split Purchase relates to the relevant merchant upon completion of the transaction at the point of sale at the designated merchant. Completion of the eligible Mox Credit transaction may be evidenced by any means acceptable to us.
- (f) When we **set up** a 0% Merchant Split Purchase for you, your available credit limit balance and/or Additional Credit (if applicable) for Mox Credit will be reduced by an amount equal to the amount of the eligible Mox Credit transaction. Your available credit limit or Additional Credit (if applicable) for Mox Credit will be restored progressively as you repay your 0% Merchant Split Purchase(s) in accordance with clause 26 of this Schedule 3.

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

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

26. How to Pay a 0% Merchant Split Purchase

- (a) Each instalment for a 0% Merchant Split Purchase will be charged to Mox Credit monthly for the approved number of months of the 0% Merchant Split Purchase from one month after the 0% Merchant Split Purchase is **set up** (as described in clause 24(d) this Schedule 3).
- (b) Any amount charged to Mox Credit for a 0% Merchant Split Purchase will be effected and processed as a Mox Credit transaction. Any such amount will be shown on your Mox Credit statement and be payable by you in accordance with

clause 6 of this Schedule 3 (which also sets out how we allocate your payments and what happens if you don't pay).

- (c) **To remind you – if we do not receive your repayment of the Mox Credit statement balance (which will include the monthly instalment for your 0% Merchant Split Purchase) in full on or before the payment due date, we may:**
- (i) **charge you interest daily at the applicable interest rate, as set out in the Mox Credit Key Facts Statement;**
 - (ii) **demand immediate payment of all your outstanding Mox Credit balance (including any interest, fees and charges); and**
 - (iii) **set off, debit, withhold or transfer all your outstanding Mox Credit balance (including any interest, fees and charges) from any of your accounts with us.**

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

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

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

- (a) Once we have approved and **set up** a 0% Merchant Split Purchase, we will not refund any instalments paid for the 0% Merchant Split Purchase, even if:
- (i) you and the merchant have made any contrary agreement;
 - (ii) the relevant good or service purchased in respect of that eligible Mox Credit transaction is returned, exchanged or traded in; or
 - (iii) the eligible Mox Credit transaction is in dispute.
- (b) The provisions set out elsewhere in our General Terms and Conditions regarding the purchase of goods or services on your Mox Card (for example, clause 8.3(j) in Part B of Schedule 1 to the General Terms and Conditions) apply equally to the purchase of goods or services subject to a 0% Merchant Split Purchase. In particular, Mox will not be liable for any defect or deficiency in, or your dissatisfaction with, the goods or services supplied to you subject to a 0% Merchant Split Purchase.
- (c) **You are responsible for resolving any dispute, refund, reversal or exchange of any purchased good or service directly with the relevant merchant and no relating claim against them may be made or set off against us.** You authorise us to continue to charge each monthly instalment to Mox Credit in accordance with this Part D.

- (d) You will have the option to repay the entire amount of a 0% Merchant Split Purchase after the first monthly instalment has been charged to Mox Credit. We only allow early repayment of the entire amount of a 0% Merchant Split Purchase – we do not allow partial early repayment of a 0% Merchant Split Purchase.
- (e) Once you request to repay a 0% Merchant Split Purchase early, we will charge to Mox Credit the following amounts (to the extent not previously charged to Mox Credit or repaid by you):
 - (i) the aggregate of all remaining monthly instalments; and
 - (ii) any applicable fee (such as an early repayment fee).

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

- (f) We may, at any time in our absolute discretion, cancel or suspend a 0% Merchant Split Purchase and have the right to:
 - (i) charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) not previously charged in relation to all or any 0% Merchant Split Purchase, and apply an early repayment fee; and
 - (ii) demand immediate repayment of all sums outstanding for any 0% Merchant Split Purchase, and apply an early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.

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

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

Last updated: 29 July 2024