

Notice of amendments to our terms

30 April 2025

Changes to our terms and conditions

What is this notice for?

We wish to notify you that we are changing our terms and conditions to:

- facilitate the launch of local transfers in Renminbi, which you can begin to use once the service becomes available in the Mox app;
- facilitate the launch of certain new features to Express Remit; and
- clarify and update some existing terms and conditions.

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

The key changes to our terms and conditions are summarised in the table below.

You can download the PDF version of our terms and conditions, as amended by the changes via the links below:

- [General Terms and Conditions](#);
- [Definitions Schedule](#);
- [Accounts and Cards Schedule](#);
- [Rewards for Cards Schedule](#);
- [Payments and Transfer Schedule](#); and
- [Fees and Charges](#).

The changes to the Definitions Schedule, which are mostly of an administrative nature, will come into effect on and from 30 April 2025 (the “**Definitions Schedule Effective Date**”).

The changes to the General Terms and Conditions, the Accounts and Cards Schedule, the Rewards for Cards Schedule, the Payments and Transfers Schedule and the Fees and Charges will come into effect on and from 9 May 2025 (“**General Effective Date**”).

On and from the Definitions Schedule Effective Date, you can find the amended Definitions Schedule on the ‘About us’ page in the Mox app and the ‘Legal documents’ section of our website.

On and from the General Effective Date, you can find the amended General Terms and Conditions, the Accounts and Cards Schedule, the Rewards for Cards Schedule, the Payments and Transfers Schedule and the Fees and Charges on the ‘About us’ page in the Mox app and the ‘Legal documents’ section of our website.



On and from the Definitions Schedule Effective Date, references to the Definitions Schedule in the Mox app and our website will be taken as references to the Definitions Schedule as amended by the changes.

On and from the General Effective Date, references to the General Terms and Conditions, the Accounts and Cards Schedule, the Rewards for Cards Schedule, the Payments and Transfers Schedule and the Fees and Charges in the Mox app and our website will be taken as references to those terms and conditions, as amended by the changes.

What do you need to do?

If you agree with the changes, you don't need to do anything. You can simply continue to use the Mox app and our products and services, and the Definitions Schedule, as amended by the changes, will apply to you on and from the Definitions Schedule Effective Date and the General Terms and Conditions, the Accounts and Cards Schedule, the Rewards for Cards Schedule, the Payments and Transfers Schedule and the Fees and Charges, as amended by the changes, will apply to you on and from the General Effective Date.

If you do not agree with the changes, or expect that you cannot meet the requirements under such terms, you can terminate your account(s) with us in accordance with clause 9 of the 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 the below is a summary only. Please refer to the relevant terms and conditions for full details.

Subject matter	Summary of change
General Terms and Conditions	
Scope of services	We have changed clause 2 of the General Terms and Conditions to clarify that, unless required by law, we will not disclose the reason for accepting or refusing any application or any request made by you).
Your instructions	We have changed clause 4 of the General Terms and Conditions to remove “Instruction” as a defined term.
Fees, charges and interest	We have changed clause 6 of the General Terms and Conditions to clarify that fees, charges or interest in respect of accounts, products and services may be set out anywhere in the Mox app and/or our website, and not just in the ‘Fees and Charges’ section.
Definitions Schedule	
Defined terms	<p>We have added the following defined terms:</p> <ul style="list-style-type: none"> • “General Terms and Conditions”; • “Fees and Charges”; • “Hong Kong”; • “Mox Credit Card”; and • “Recurring Remittance Transfer”. <p>We have updated the definitions of the following for consistency and clarity across the terms and conditions:</p> <ul style="list-style-type: none"> • “Asia Miles Reward Ratio”; • “Mox”, “we”, “our” or “us”; and • “Remit Fee”.

¹ Capitalised terms used in this table have the same meanings given to them in the General Terms and Conditions, as amended.

	<p>We have removed the definition of:</p> <ul style="list-style-type: none"> • “Instructions”; and • “order”.
Eligible Balance	We have changed the term “Eligible Balance” to “Eligible Balance for Card Rewards”.
Accounts and Cards Schedule	
References to bank accounts and savings accounts	We have updated references from ‘accounts’ to ‘bank accounts’, ‘savings accounts’ or removed the reference (as applicable) in clauses 1, 2, 5, 6 and 7 of the Accounts and Cards Schedule.
Recurring Remittance Transfer	<p>We have updated clause 7 of the Accounts and Cards Schedule to explain that, for Recurring Remittance Transfers:</p> <ul style="list-style-type: none"> (i) you will be able to see the exchange rate that we used in the Mox app, after we carry out the relevant currency exchange; and (ii) if the transfer involves a currency exchange, the Recurring Remittance Transfer will be subject to any limits that we have imposed on currency exchanges generally.
Your Mox Card	We have updated clause 8(d) of the Accounts and Cards Schedule to clarify that before your Mox Card expires, we will tell you about receiving a replacement card.
Spend Auto-Switch	<p>We have updated clause 8.3 of the Accounts and Cards Schedule to clarify that:</p> <ul style="list-style-type: none"> (i) Spend Auto-Switch is only available for certain Mox Credit Card transactions (and not for all types of Mox Credit transactions); (ii) eligible Mox Credit Card transactions completed using Spend-Auto Switch will be considered, for all purposes, as transactions on your Mox Card linked to your Mox Account (and not as a Mox Credit Card transaction), including for the purposes of determining the Mox Card Reward for that transaction; and (iii) even when your Mox Card is a ‘Mox Credit Card’, for cash withdrawals, we will follow your instructions provided at the ATM or point of sale at the time of you make the withdrawal to take money out of your Mox Account or provide you with a cash advance.

Using your Mox Card on Foreign Currency transactions and on transactions processed overseas	<p>We have changed clause 8.4 of the Accounts and Cards Schedule to:</p> <ul style="list-style-type: none"> (i) update relevant references from 'Mox Credit' to 'Mox Credit Card'; and (ii) clarify that for Foreign Currency transactions, the exchange rate displayed in the Mox app and your statements is calculated by us and is for your reference only.
Rewards for Cards Schedule	
Details of the Mox Card Rewards	We have changed clauses 1, 5, 6, 7 and 12 of the Rewards for Cards Schedule to clarify that details of the Mox Card Rewards can be found in the Mox app and/or our website (and not just in the Mox Card Rewards Table).
Eligible transactions for Mox Card Rewards	<p>We have changed clause 2 of the Rewards for Cards Schedule:</p> <ul style="list-style-type: none"> (i) to clarify that you cannot receive Mox Card Rewards for interest earned on deposits in your 'bank account(s)' (instead of 'accounts'); (ii) to update that you can now receive Mox Card Rewards for transactions made using WeChat Pay; and (iii) to change the reference from 'stored value cards' to 'stored value facilities'.
Mox Credit Card	We have updated relevant references from 'Mox Credit' to 'Mox Credit Card' in clauses 10, 11 and 12 of the Rewards for Cards Schedule.
Payments and Transfers Schedule	
Local transfers of Renminbi	<p>We have changed clauses 1, 3 and 12 of the Payments and Transfers Schedule.</p> <p>In summary, you will be able to make and receive local transfers in Renminbi once the service becomes available in the Mox app.</p>
Recurring Remittance Transfers	<p>We have changed clause 1.2 of the Payments and Transfers Schedule.</p> <p>In summary, you will be able to set up recurring payments to another country or region using Express Remit.</p>
Payments into your Mox Account	We have removed clause 3(a)(v) of the Payments of Transfers Schedule as it is addressed in clause 8(a) of the Rewards for Cards

	Schedule and clause 8.3(f)(i)(B) of the Accounts and Cards Schedule.
Fees and Charges	
Overseas ATM withdrawals	We have clarified that, when you withdraw cash from an ATM overseas, the exchange rate displayed on the Mox app and your statements is calculated by us and is for your reference only.
Fees relating to Foreign Currency transactions on your Mox Card	We have clarified that, when Foreign Currency transactions are made on your Mox Card, the exchange rate displayed on the Mox app and your statements is calculated by us and is for your reference only.
Fees relating to Express Remit	We have updated the section relating to the Remit Fee to align with the changes that we have to the Payments and Transfers Schedule.



Fees and Charges

The following fees and charges apply to your use of our products and services set out below.

Unless the context requires otherwise, capitalised terms used in this document shall have the meanings in our General Terms and Conditions. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

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	The foreign currency will be converted into Hong Kong dollars by the exchange rate imposed by Mastercard at the time of the transaction.	

below will also be
charged.

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	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
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Mastercard plus a 0.95% fee imposed by Mox) 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.

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.

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 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).

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	The higher of:	
	1	up to 2% of the actual selling amount ² (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.
	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 the Accounts and Cards Schedule, 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 (APR) for Retail Purchase ⁴	Percentage	Rate	35.99% (0.0907% 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.
					<p>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"> 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 (APR) for Cash Advance ⁴	Percentage	Rate	35.91% (0.0871% day)	per	<p>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.</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> <p>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.</p>

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.		
Minimum Amount Due ⁵	<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 <ol style="list-style-type: none"> (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. 	
Cash Advance Fee	HKD100	For each cash advance (including those via the JETCO or Mastercard ATM networks).
Split Purchase ⁶	One-off fee	As displayed in the Mox app when you apply for a Split Purchase.
	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).

Excess Fund Transfer Handling Fee	<p>Up to 3.5% of the amount of the Mox Credit Fund Transfer, 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>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.</p>
Fees Relating to 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.
Spending Rewards Switching Fee	<p>HKD50, charged to your Mox Credit, each time you switch your Spending Rewards Scheme in the Mox app.</p> <p>We will waive this fee, if you:</p> <ol style="list-style-type: none"> 1 switch your Spending Rewards Scheme from 'CashBack' to another Spending Rewards Scheme for a different Mox Card Reward for the first time and during the period beginning on and from the day you complete the Mox Credit application process and the following 7 days (you will have 'completed' the Mox Credit application process once you have received a Mox Credit approval notification from Mox); or 2 have an Eligible Balance of HKD250,000 or more at the time you switch your Spending Rewards Scheme in the Mox app.



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 the Mox Credit Schedule 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 Invest¹⁰

Market	Type of Fee	Fee Rate	Charged by
Trade Related (Stocks and other listed securities)			
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, HKEX maximum HKD100 per transaction.	
	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
Core Portfolio Service			
	Advisory fee	1% p.a. of the portfolio daily holding value ¹³	Mox
Nominee and Corporate Actions Services			
Hong Kong	Cash and dividend collection fee ¹⁴	0.2% of dividend or cash distribution amount ¹⁵ , minimum HKD30 per collection.	Mox
	Equity interest collection fee ¹⁶	HKD1 per board lot, minimum HKD30 per collection, maximum HKD2,000 per collection.	Mox

	Corporate action handling fee ¹⁷	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 ¹⁸ .	Mox
	Custodian fee	Waived	-
Information Services			
Hong Kong	Basic Market Prices Service	Waived	-

US	Nasdaq Basic	Waived	-
Other Services			
Hong Kong and US	Tax	Subject to specific requirements of individual stock.	-
<p>Notes:</p> <p>Mox Invest Fees and Charges listed above may be subject to change at any time. Please check this page regularly, including before you trade.</p> <p>Out of pocket expenses are to be paid by Mox Invest customers.</p> <p>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.</p> <p>“ADR” means American Depository Receipt.</p> <p>“AFRC” means the Hong Kong Accounting and Financial Reporting Council.</p> <p>“DTC” means the United States Depository Trust Company.</p> <p>“FINRA” means the United States Financial Industry Regulatory Authority.</p> <p>“HKEX” means Hong Kong Exchanges and Clearing Limited.</p> <p>“HK Gov” means the Government of Hong Kong.</p>			

“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 (CBCBs) and exchange traded funds (ETFs).

¹² Applicable to sell orders only.

¹³ Calculated and accrued daily, from the day you invest in your portfolio but excluding the execution day in respect of sell order(s) for your portfolio. The advisory fee will be charged on a monthly basis and is usually deducted from your Mox Invest USD investment cash account. If you do not have sufficient balance to settle the fee, we may (in our discretion) allow it to accrue. The accrued amount may be deducted once there is available balance in your USD investment cash account or from any proceeds from the sale of your portfolio or other investments. Please note, however, that any accrued amount is a debt due which we may deduct at any time from any of your accounts with Mox without further notice, in accordance with our General Terms and Conditions. Relevant fees continue to accrue for portfolio holdings maintained even if you become ineligible for the Core Portfolio Service.

¹⁴ If dividend amount is less than HKD30, Mox will charge (and withhold) the lesser dividend amount.

¹⁵ 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.

¹⁶ 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.

¹⁷ Corporate action events include but are not limited to right issues and open offers, and tender offers.

¹⁸ Mailing of physical statement is only available within Hong Kong.

Last updated: 16 December 2024

我們的條款修訂通知

2025 年 4 月 30 日

我們的條款和條件的變更

為什麼發出此通知？

我們欲通知您，我們將修改我們的條款及細則：

- 以推出以人民幣進行本地轉帳的功能，一旦該服務在 Mox app 中可用，您可以開始使用該服務；
- 以推出「即時匯」的某些新功能；及
- 澄清和更新一些現有條款和條件。

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的 PDF 版本：

- [一般條款及細則](#)；
- [定義附表](#)；
- [戶口及卡管理附表](#)；
- [卡獎賞附表](#)；
- [付款及轉帳附表](#)；及
- [收費及手續費](#)。

對定義附表的變更大多具有行政性質，將於 2025 年 4 月 30 日（「**定義附表生效日期**」）生效。

一般條款及細則、戶口和卡管理附表、卡獎賞附表、付款及轉帳附表及收費手續費的變更將於 2025 年 5 月 9 日生效（「**一般生效日期**」）。

您可由定義附表生效日期起，於 Mox app 中的「關於我們」部分及我們網站上的「條款及細則」頁面參閱該已修改的定義附表。

您可由一般生效日期起，於 Mox app 中的「關於我們」部分及我們網站上的「條款及細則」頁面參閱該已修改的一般條款及細則、戶口和卡管理附表、卡獎賞附表、付款及轉帳附表及收費手續費。

由定義附表生效日期起，在 Mox app 中及我們的網站上對該定義附表的引用將被視為對已修改的定義附表的引用。

由一般生效日期起，在 Mox app 中及我們的網站上對一般條款及細則、戶口和卡管理附表、卡獎賞附表、付款及轉帳附表及收費手續費的引用將被視為對已修改的一般條款及細則、戶口和卡管理附表、卡獎賞附表、付款及轉帳附表及收費手續費的引用。

您需要作出什麼行動？

若您同意該修訂，您不用作出任何行動。您只需繼續使用 Mox app 以及我們的產品和服務，而已修改的定義附表將在定義附表生效日期起適用於您，及已修改的一般條款及細則、戶口和卡管理附表、卡獎賞附表、付款及轉帳附表及收費手續費將在一般生效日期起適用於您。

若您不同意相關條款的修改，或預期您無法達到該條款的任何要求，您可按照現有的一般條款及細則第 9 條終止您於 Mox 的戶口。

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

Mox Bank Limited

修訂的概要¹

以下列表概述了我們對條款及細則之主要修訂。

請注意，以下僅為概要。詳情請參閱相關條款及細則原文。

題目	修訂概要
一般條款及細則	
服務範圍	我們更新了一般條款及細則的第 2 條來澄清，除法律規定外，我們無須提供任何接受或拒絕您為任何帳戶、產品或服務提出的任何申請或請求的理由。
您的指示	我們更新了一般條款及細則的第 4 條，以刪除了「指示」作為定義術語。
收費、手續費及利息	我們更新了一般條款及細則的第 6 條來澄清，有關戶口、產品及服務的收費、手續費或利息可載列於 Mox app 中及 / 或我們的網站上的任何部分（不限於「收費及手續費」部分）。
定義附表	
定義的術語	<p>我們添加了以下定義的術語：</p> <ul style="list-style-type: none"> • 「一般條款及細則」； • 「收費及手續費」； • 「香港」； • 「Mox 信用卡」；及 • 「定期匯款」。 <p>我們更新了以下定義的術語，以確保條款及細則的一致性和清晰度：</p> <ul style="list-style-type: none"> • 「「亞洲萬里通」里數獎賞比率」；

¹ 本概要的列表中使用的定義與一般條款及細則（不時修訂）的定義含義相同。

	<ul style="list-style-type: none"> • 「Mox」或「我們」；及 • 「外匯費」。 <p>我們已刪除以下定義的術語：</p> <ul style="list-style-type: none"> • 「指示」；及 • 「指令」。
符合條件的餘額	我們將「合資格結餘」更改為「卡獎賞的合資格結餘」。
戶口及卡管理附表	
銀行戶口及儲蓄戶口	我們已更新了戶口及卡管理附表第 1、2、5、6 及 7 條中引用的「戶口」，分別已刪除或更新為「銀行戶口」、「儲蓄戶口」（如適用）。
定期匯款	<p>我們更新了戶口及卡管理附表第 7 條以說明當您使用定期匯款功能時：</p> <ul style="list-style-type: none"> (i) 我們將在進行該貨幣兌換交易後，在 Mox app 告知您有關的兌換匯率；和 (ii) 如果匯款涉及貨幣兌換，定期匯款將受限於我們就貨幣兌換設定的任何限制。
您的 Mox Card	我們更新了戶口及卡管理附表第 8(d)條，以說明在您的 Mox Card 到期前，我們會就有關更換新卡通知您。
自動簽賬切換	<p>我們更新了戶口及卡管理附表第 8.3 條，以說明：</p> <ul style="list-style-type: none"> (i) 自動簽賬切換僅適用於 Mox 信用卡的某些交易（不適用於所有類型的 Mox Credit 交易）； (ii) 使用自動簽賬切換完成的合資格 Mox 信用卡交易將，出於所有目的，被視為綁定您的 Mox 戶口的 Mox Card 上的交易（而不是 Mox 信用卡交易），包括決定該交易的適用 Mox 卡獎賞；及

	(iii) 即使您的 Mox Card 是 Mox 信用卡，在提取現金的情況下，我們將按照您提取現金時在自動櫃員機或銷售點提供的指示進行從您的 Mox 戶口中扣款或為你提供現金透支。
使用您的 Mox Card 作外幣交易及在海外處理的交易	<p>我們更新了戶口及卡管理附表第 8.4 條：</p> <p>(i) 將相關的「Mox Credit」更改為「Mox 信用卡」；及</p> <p>(ii) 以說明使用您的 Mox Card 作外幣交易時，於 Mox app 及您的月結單中顯示的匯率是由我們計算的，僅供你參考。</p>
卡獎賞附表	
Mox Card 獎賞詳情	我們更改了卡獎賞附表第 1、5、6、7 及 12 條以說明 Mox Card 獎賞的詳情可載列於 Mox app 中及 / 或我們的網站上的任何部分（而不限於「Mox Card 獎賞列表」）。
可獲 Mox Card 獎賞的合資格交易	<p>我們更改了卡獎賞附表第 2 條：</p> <p>(i) 說明您的「銀行戶口」（而不是「戶口」）所獲得的任何利息不合資格獲得 Mox Card 獎賞；</p> <p>(ii) 您使用微信支付付款的購物交易將會合資格獲得 Mox Card 獎賞；及</p> <p>(iii) 將「充值儲值卡」更改為「儲值支付工具」。</p>
Mox 信用卡	我們更新了卡獎賞附表第 10、11 及 12 條，將相關的「Mox Credit」更改為「Mox 信用卡」。
付款及轉賬附表	
香港境內人民幣轉帳	我們更改了付款和轉帳附表第 1、3 及 12 條。一旦該服務在 Mox app 中可用，您將能夠在香港境內以人民幣付款和收取款項。
定期匯款	我們更改了付款和轉帳附表第 1.2 條。您將能夠使用我們的匯出匯款功能定期轉賬外幣至其他國家或地區。
付款至您的 Mox 戶口	我們已刪除付款和轉帳附表第 3(a)(v)條，因為卡獎賞附表中第 8.3(f)(i)(B)條已述及此條款。

收費及手續費	
海外自動櫃員機現金提款	我們已澄清，當您於海外提取現金時，於 Mox app 及您的月結單中顯示的匯率是由我們計算的，僅供你參考。
使用 Mox Card 進行外幣交易的相關費用	我們已澄清，當您使用 Mox Card 進行外幣交易時，於 Mox app 及您的月結單中顯示的匯率是由我們計算的，僅供你參考。
即時匯相關費用	我們已更新「外匯費」的部分，以與付款及轉賬附表中的更改保持一致。



收費及手續費

以下的收費及手續費適用於您使用我們下列的產品及服務。

除非本條款另有所指，否則本條款中使用的定義與我們一般條款及細則的定義含義相同。英文與中文版本如有任何不一致，概以英文版本為準。

自動櫃員機現金提款

本地自動櫃員機現金提款

JETCO 網絡	免費
萬事達卡網絡	每宗交易收取港幣 20 元

海外自動櫃員機現金提款¹

JETCO 網絡（香港以外的 JETCO 自動櫃員機）	每宗交易收取港幣 30 元	不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。
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萬事達卡網絡（由海外的銀行所提
供的自動櫃員機）

每宗交易收取港幣 30 元

我們將收取下述之外幣兌換手續費。

外幣將按交易時由萬事達卡公司制定的匯率，換算為港幣。

¹ 於海外提取現金時，提供海外自動櫃員機服務的銀行可能會向您收取費用。於海外提款時請注意收費及手續費。通過 JETCO 和萬事達卡網絡進行的海外現金提款是從您的港幣戶口中扣賬。

使用 Mox 卡進行外幣交易的相關費用

外幣兌換手續費

1.95%（包括萬事達卡收取 1% 費用
及 Mox 收取 0.95% 費用）

所有交易賬項均以港幣支付。

所有以 Mox 卡進行的外幣交易的賬項（包括任何外幣交易退款），將被徵收外幣兌換手續費。該等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時的兌換率有所不同。

您可以使用萬事達卡貨幣轉換器（Mastercard® Currency Converter Calculator），參考交易當日的匯率（只供參考）。



使用 Mox 卡以港幣支付外幣簽賬及在海外處理的交易的相關費用

跨境港幣交易手續費	1.95% (包括萬事達卡收取 1% 費用及 Mox 收取 0.95% 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, 我們會就該交易收取跨境港幣交易手續費。</p> <p>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。</p> <p>同一筆交易中不會同時徵收跨境港幣交易手續費及外幣兌換手續費。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的費用 – 見上文)。</p>
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發卡及相關服務

Mox 卡更換費	每張港幣 50 元
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金屬 Mox 卡更換費	每張港幣 350 元
交易爭議處理費用	每宗交易港幣 150 元

月結單

郵寄月結單	每張月結單港幣 50 元，計入您的 Mox 戶口。
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提取結餘

提取結餘費用	港幣 50 元	如 Mox 須為客戶提取結餘，Mox 將直接從有關結餘中扣除此費用，即客戶或申請人將獲得扣除費用後的餘額。
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貨幣兌換相關費用

貨幣兌換費或兌換費	以下較高者：
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- 1 不多於實際賣出金額²的 2%（適用的百分比因貨幣對而異）；及
- 2 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。

在進行貨幣兌換前，Mox 將於您要求賣出的貨幣金額中扣除適用的貨幣兌換費。

² 實際賣出金額是指您要求賣出的貨幣金額扣除以上所述所適用的貨幣兌換費。

即時匯相關費用

外匯費

當您使用我們的匯出匯款功能轉賬到另一個國家或地區時，我們將向您收取費用。我們稱這費用為「外匯費」。

如果您：

- 1 以您的 Mox 戶口中已有的外幣進行匯款，我們將收取至少為該外幣的 1 個單位（例如 1 美元、1 英鎊、1 新加坡元等）的外匯費；及
- 2 以您的 Mox 戶口中的港幣存款進行匯款（包括當您希望轉賬戶口及卡管理附表 1 第 7(c)條所述的外幣），我們將以港幣收取：
 - (a) 該貨幣兌換的貨幣兌換費（如上述）；及



(b) 至少為您希望匯出的外幣的 1 個單位（例如 1 美元、1 英鎊、1 新加坡元等）的外匯費。

每項匯款的外匯費的實際金額將根據該匯款至的國家或地區、匯款金額及任何我們不時認為相關的其他因素而有所不同。

適用的外匯費將在 Mox 應用程式中顯示，您需要確認該外匯費然後我們才能代表您進行該匯款。

Mox 將於進行該貨幣兌換（如適用）及匯款之前從您要求匯出的金額扣除外匯費。

Mox Credit³

購物簽賬實際年利率⁴。

35.99%（日息為 0.0907%）

這是您的 Mox Credit 獲批時適用於購物簽賬的利率，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：

- 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

		<p>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。</p>
<p>現金透支實際年利率⁴。</p>	<p>35.91%（日息為 0.0871%）</p>	<p>這是您的 Mox Credit 獲批時適用於現金透支的利率，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> <p>此代表現金透支利息會從您的現金透支的結算日期起開始並一直累計，無論是於誌入您現金透支詳情的月結單發出日前或後發生，現金透支利息會繼續累計直至您全數付清所有現金透支結欠。</p> <p>請儘快付清所有現金透支結欠以減低您的利息支出。如您對如何付清您的現金透支結欠有任何問題，您可聯絡我們以提供協助。</p>
<p>最低還款額⁵</p>	<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> <p>1 (a) 利息、費用及收費的 100%；另加</p>	

	<p>(b) 未償還本金的 1%；另加</p> <p>(c) 以下較高者：</p> <p>(i) 超逾您的信用限額的任何金額（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>	
現金透支費用	港幣 100 元	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）。
簽賬分期 ⁶	一次性收費	當您申請簽賬分期時會在 Mox 應用程式中顯示。
	月費	當您申請簽賬分期時會在 Mox 應用程式中顯示。
	提前還款費	（在提前還款時的）所餘簽賬分期本金部分之 2%。
「即時借」 ⁷	一次性收費	當您申請「即時借」時會在 Mox 應用程式中顯示。



	月費	當您申請「即時借」時會在 Mox 應用程式中顯示。
	提前還款費	(在提前還款時的) 所餘「即時借」本金部分之 2%。
卡數「即時清」 ⁸	一次性收費	當您申請卡數「即時清」時會在 Mox 應用程式中顯示。
	月費	當您申請卡數「即時清」時會在 Mox 應用程式中顯示。
	提前還款費	(在提前還款時的) 所餘卡數「即時清」本金部分之 2%。
「商戶 0 息分期」 ⁹	提前還款費	(在提前還款時的) 所餘下未償還「商戶 0 息分期」的還款金額之 2%。
超出轉賬限額手續費	<p>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>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>	

自動簽賬切換	於當月完成一筆或以上的「自動簽賬切換」交易，該月將收取港幣 25 元，並將於首筆交易完成後計入您的 Mox Credit。
消費獎賞轉換費	<p>我們將按您每次於 Mox 應用程式轉換消費獎賞計劃時向您收取港幣 50 元，計入您的 Mox Credit。</p> <p>我們將會豁免此費用，如果您：</p> <ol style="list-style-type: none"> 1 完成 Mox Credit 申請程序（當您收到 Mox 向您發出的 Mox Credit 申請成功批核通知時，即代表您的 Mox Credit 申請程序已「完成」）的其後 7 天的期間內，首次將消費獎賞計劃由「CashBack」轉換至其他消費獎賞計劃；或 2 持有合資格結餘達至少港幣 250,000 元（於轉換消費獎賞計劃時）。

³ 只適用於 Mox Credit 用戶。

⁴ 實際年利率是根據《銀行營運守則》所載的指引計算，並且僅供參考。

⁵ 有關最低還款額的詳情，請查閱我們的 Mox Credit 附表。

⁶ 適用於簽賬分期的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox 應用程式中查看。另外，請您也參閱簽賬分期產品資料概要。

⁷ 適用於「即時借」的費用可以在 Mox 應用程式中查看。另外，請您也參閱「即時借」產品資料概要。

⁸ 適用於卡數「即時清」的費用是專為合資格的卡數「即時清」特設，並可以在 Mox 應用程式中查看。另外，請您也參閱卡數「即時清」計劃產品資料概要。

⁹ 適用於「商戶 0 息分期」的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox 應用程式中查看。另外，請您也參閱「商戶 0 息分期」產品資料概要。

Mox Invest¹⁰

市場	收費項目	收費	收費方
交易相關 (股票)			
香港	交易佣金	成交金額的 0.12%，每個指令最低港幣 30 元。 碎股交易免交易佣金。	Mox
	股票交收費	成交金額的 0.002%，每單成交最低港幣 2 元，每單成交最多港幣 100 元。	港交所
	股票印花稅 ¹¹	成交金額的 0.1%，不足一元亦作一元計。	香港政府
	交易費	成交金額的 0.00565%，每單成交最低港幣 0.01 元。	港交所
	證監會交易徵費	成交金額的 0.0027%，每單成交最低港幣 0.01 元。	證監會
	會計及財務匯報局交易徵費	成交金額的 0.00015%，每單成交最低港幣 0.01 元。	會財局

美國	交易佣金	每股 0.01 美元，每單成交股數一股或以上最低為 5 美元，成交股數少於一股定額佣金 1 美元。	Mox
	SEC 交易費用 ¹²	按最新美國證券交易委員會規則及費率收取。	SEC
	FINRA 交易活動費用 ¹²	按最新美國金融業監管局規則及費率收取。	FINRA
核心投資組合服務			
	投顧費	投資組合每日持有價值的 1% 年利率 ¹³	Mox
代理人服務及公司行動服務			
香港	代收股息費用 ¹⁴	股息或現金分派金額的 0.2% ¹⁵ ，每次代收最低港幣 30 元。	Mox
	代收股權費用 ¹⁶	每手港幣 1 元，每次代收最低港幣 30 元，每次代收最高港幣 2,000 元。	Mox
	代處理公司行動費用 ¹⁷	每手港幣 1 元，每次代收最低港幣 30 元，每次代收最高港幣 2,000 元。	Mox

美國	美國預託證券 (ADR) 託管費	一般 ADR 託管費由每股 0.01 美元至 0.05 美元不等。詳情請向各美國預託證券的託管銀行查詢。Mox 將不會就任何美國預託證券託管費的變更提前通知您。	DTC
處理實物股票及交收服務			
香港	股票轉出	每項港股訂單指示收取港幣 500 元。	Mox
美國	股票轉出	每項美股訂單指示每次收取 150 美元。	Mox
戶口服務			
香港及美國	郵寄紙質結單	每張結單或成交單據收取港幣 100 元 ¹⁸ 。	Mox
	託管費	豁免。	-
資訊服務			
香港	基本報價服務	豁免。	-

美國	Nasdaq Basic	豁免。	-
其他服務			
香港及美國	稅務	按個別證券指定要求收取。	-
<p>備註：</p> <p>Mox Invest 收費和手續費可能會隨時更新，請定時（包括在您交易前）查閱此頁。</p> <p>自付費用由 Mox Invest 客戶承擔。</p> <p>成交指在一交易所撮合的成交。指令是指客戶提交於交易所成交的訂單指示。一個指令可能最終由多單成交組合而成。</p> <p>「ADR」指美國預託證券。</p> <p>「會財局」指香港會計及財務匯報局</p> <p>「DTC」指美國存管信托公司。</p> <p>「FINRA」指美國金融業監管局。</p> <p>「港交所」指香港交易及結算所有限公司。</p>			

「香港政府」指香港特別行政區政府。

「SEC」指美國證券交易委員會。

「證監會」指香港證券及期貨事務監察委員會。

¹⁰ 只適用於 Mox Invest 用戶。

¹¹ 不適用於認股證、牛熊證及交易所買賣基金。

¹² 只適用於出售指令。

¹³ 由您開始投資於核心投資組合當日起每日計算及累計，但不包括出售您符投資組合的指令之執行日期。投顧費按月收取，並一般會從您的 Mox Invest 美元投資現金戶口中扣除。如您沒有足夠的餘額來支付費用，我們可以（按我們的酌情權）容許其累計。我們會從您的美元投資現金戶口中的可用餘額，或從您賣出您的投資組合或其他投資中獲得的任何收益中扣除累計之金額。但請注意，未付的投顧費是到期欠款，我們可根據一般條款及細則隨時從您於 Mox 的戶口中扣除相關金額，而恕不會另行通知。儘管您不再符合使用核心投資組合服務的資格，就您持有的投資組合而言，相關費用將繼續累計。

¹⁴ 若股息金額少於港幣 30 元，Mox 將會收取（及預扣）該股息金額作為服務費用。

¹⁵ 股息包括現金股息和（包括由股息選擇衍生的）以股代息的股票價值。現金分派金額包括但不限於由公司收購、公司合併及私有化派發的金額。

¹⁶ 代收股權包括但不限於行使供股權、公開招股、紅股、公司分拆、公司合併及投標要約。

¹⁷ 代處理公司行動包括但不限於供股權、公開招股及投標要約。

¹⁸ 郵寄紙質結單只適用於香港地區範圍內。

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