

Definitions (Definitions schedule to the General Terms and Conditions)

1. Definitions

Unless the context requires otherwise, capitalised terms used in the General Terms and Conditions (including each schedule to it) have the meanings given below:

“**0% Merchant Split Purchase**” has the meaning given in clause 23 of the Mox Credit Schedule.

“**Accounts and Cards Schedule**” means the schedule to the General Terms and Conditions entitled ‘Accounts and cards schedule’ (also referred to as ‘Schedule 1 to the General Terms and Conditions’).

“**Additional Credit**” has the meaning given in clause 2(d) of the Mox Credit Schedule.

“**Additional Credit Instant Loan**”, on and from 25 June 2025, has the meaning given in the Fees and Charges.

“**Additional Terms**” has the meaning given in clause 1 of the General Terms and Conditions.

“**Addressing Service**” has the meaning given in clause 11 of the Payments and Transfers Schedule.

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

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

“**Alert**” has the meaning given in clause 10 of the Payments and Transfers Schedule.

“**Allfunds**” has the meaning given in clause 54(g) of the Mox Invest Schedule.

“**AllianzGI**” has the meaning given in clause 55 of the Mox Invest Schedule.

“**AML**” has the meaning given in the CX Registration Terms.

“**Anti-fraud Database**” has the meaning given in clause 10 of the Payments and Transfers Schedule.

“**Application Documents**” has the meaning given in clause 1 of the General Terms and Conditions.

“**Asia Miles**” means has the meaning given in the CX Registration Terms.

“**Asia Miles Repayment**” has the meaning given in clause 12.4 of the Rewards for Cards Schedule.

“**Asia Miles Reward Ratio**” means the amount of Hong Kong dollars you need to spend on your Mox Credit Card to receive 1 Asia Mile.

“**BCAN**” has the meaning given in clause 30 of the Mox Invest Schedule.

“**Broker**” has the meaning given in clause 1 of the Mox Invest Schedule.

“**Call price**” has the meaning given in clause 50.5(d) of the Mox Invest Schedule.

“**Cap**” has the meaning given in clause 7 of the Rewards for Cards Schedule.

“**CashBack**” means a cash payment you may receive when you make an eligible transaction on your Mox Card.

“**CashBack Merchants**” has the meaning given in clause 6 of the Rewards for Cards Schedule.

“**CashBack Rate**” means a specific percentage, used to calculate the amount of CashBack you may be entitled to receive for an eligible transaction on your Mox Card. The amount of CashBack you may be entitled to receive for an eligible transaction on your Mox Card will be the specific percentage of the amount that transaction.

“**CashBack Repayment**” has the meaning given in clause 9 of the Rewards for Cards Schedule.

“**Cathay Membership Account**” has the meaning given in the CX Registration Terms.

“**CBBC**” has the meaning given in clause 50.5(a) of the Mox Invest Schedule.

“**CCASS**” has the meaning given in clause 10(a) of the Mox Invest Schedule.

“**Charged Securities**” has the meaning given in clause 1 of the Mox Invest Schedule.

“**CID**” or “**Client Identification Data**” has the meaning given in clause 30 of the Mox Invest Schedule.

“**Conditional Order**” has the meaning given in clause 7(i) of the Accounts and Cards Schedule.

“**Connected Person**” has the meaning given in clause 21(c) of the General Terms and Conditions.

“**Cooling-Off Period**”, on and from 25 June 2025, means the period beginning on and from the day your Instalment Loan is approved or **set up** (as applicable) and the following 7 calendar days.

“**Core Portfolios**” has the meaning given in clause 58(d) of the Mox Invest Schedule.

“**Core Portfolio Service**” has the meaning given in Part C of the Mox Invest Schedule.

“**Customer Information**” has the meaning given in clause 18 of the Payments and Transfers Schedule.

“**CX Registration Terms**” means the ‘Cathay Membership Account – Mox Registration Terms and Conditions’ as set out in the Mox app and/or on our website.

“**Day Orders**” has the meaning given in clause 44 of the Mox Invest Schedule.

“**Default Account**” has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

“**Definitions Schedule**” means this schedule to the General Terms and Conditions.

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

“**eDDA**” has the meaning given in clause 11 of the Payments and Transfers Schedule.

“**eDDA Service**” has the meaning given in clause 11 of the Payments and Transfers Schedule.

“**Electronic Communications**” has the meaning given in clause 20 of the Mox Invest Schedule.

“**Eligible Balance for Card Rewards**” means the ‘available cash balance’, any ‘cash on hold’ and any ‘cash on hold for fund(s)’ in your savings accounts with Mox. For the avoidance of doubt, any ‘cash on hold from unsettled cash’ in your Mox Invest Account or balances in your Time Deposit Account(s) will not constitute ‘Eligible Balance for Card Rewards’.

“**eligible disputes**” has the meaning given in clause 49 of the Mox Invest Schedule.

“**eligible Instant Clear payment**” has the meaning given in clause 18 of the Mox Credit Schedule.

“**Eligible Statement Balance**” has the meaning given in clause 8 of the Mox Credit Schedule.

“**EST**” means Eastern Standard Time.

“**ETFs**” means exchange-traded funds.

“**Event of Default**” has the meaning given in clause 35(a) of the Mox Invest Schedule.

“**Fees and Charges**” means the ‘Fees and Charges’ as set out in the Mox app and/or on our website.

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

“**Foreign Currencies**” means currencies other than Hong Kong dollars.

“**Forks**” has the meaning given in clause 51.2(d) of the Mox Invest Schedule.

“**FPS**” or “**Faster Payment System**” has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

“**FPS Identifier**” has the meaning given in clause 11 of the Payments and Transfers Schedule.

“**FPS Participant**” has the meaning given in clause 11 of the Payments and Transfers Schedule.

“**FPS Services**” has the meaning given in clause 11 of the Payments and Transfers Schedule.

“**Fund Documents**” has the meaning given in clause 54 of the Mox Invest Schedule.

“**Fund Information**” has the meaning given in clause 54(g) of the Mox Invest Schedule.

“**Funds**” has the meaning given in clause 1(j) of the Mox Invest Schedule.

“**GEM**” has the meaning given by the Hong Kong Exchanges and Clearing Limited.

“**General Terms and Conditions**” means our terms and conditions entitled ‘General terms and conditions’.

“**Goal accounts**” has the meaning given in clause 3 of the Accounts and Cards Schedule.

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

“**HKD**” means Hong Kong dollars.

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

“**HKICL**” has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

“**HKICL FPS**” has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

“**HKID**” means Hong Kong Identity card.

“**HKT**” means Hong Kong Time.

“**Hong Kong**” means the Hong Kong Special Administrative Region of the People’s Republic of China.

“**Identity Document**” has the meaning given in clause 30 of the Mox Invest Schedule.

“**Instalment Loan**”:

- (a) prior to 25 June 2025, has the meaning given in clause 1 of the Mox Credit Schedule; and
- (b) on and from 25 June 2025, means each of Split Purchase, Instant Loan, Instant Clear and 0% Merchant Split Purchase.

“**Instant Clear**” or “**Instant Clear Credit Card Balance Transfer Plan**” has the meaning given in clause 18 of the Mox Credit Schedule.

“**Instant Loan**” has the meaning given in clause 13 of the Mox Credit Schedule.

“**in-the-range**” has the meaning given in clause 50.5(c) of the Mox Invest Schedule.

“**Investment Agreement**” has the meaning given in clause 60(b) of the Mox Invest Schedule.

“**Investor Compensation Rules**” has the meaning given in clause 34 of the Mox Invest Schedule.

“**JETCO Participating Bank**” has the meaning given in clause 1 of the Payments and Transfers Schedule.

“**L&I Products**” has the meaning given in clause 50.7 of the Mox Invest Schedule.

“**Listed Securities**” has the meaning given in clause 15 of the Mox Invest Schedule.

“**Market Data**” has the meaning given in clause 21(a) of the Mox Invest Schedule.

“**Membership Information**” has the meaning given in the CX Registration Terms.

“**Money Transfer**” has the meaning given in clause 10 of the Payments and Transfers Schedule.

“**Mox**”, “**we**”, “**our**” or “**us**”:

- (a) for the purchase of Part C of the Accounts and Cards Schedule, has the meaning given at the beginning of that part; and
- (b) for all other purposes, means Mox Bank Limited.

“**Mox Account**” has the meaning given in clause 2 of the Accounts and Cards Schedule.

“**Mox Card**” has the meaning given in clause 8 of the Accounts and Cards Schedule.

“**Mox Card Rewards**” has the meaning given in clause 1 of the Rewards for Cards Schedule.

“**Mox Card Rewards Table**” means the ‘Mox Card Rewards Table’ as set out in the Mox app and/or on our website.

“**Mox Credit**” has the meaning given in clause 1 of the Mox Credit Schedule.

“**Mox Credit Card**” means the Mox Card when it is linked to Mox Credit. ‘Mox Credit Card transactions’ are transactions that are processed through the Mastercard network.

For the avoidance of doubt, 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 (in other words, if you instruct us to take money out of your Mox Account, we will take money out of your Mox Account and, if you instruct us to provide you with a cash advance, we will provide you with a cash advance as described clause 3 of the Mox Credit Schedule).

“**Mox Credit Fund Transfer(s)**” means payments (including automatic payments and other recurring arrangements) from Mox Credit, to another Mox user or another Hong Kong bank or FPS Participant, using FPS.

“**Mox Credit Schedule**” means the schedule to the General Terms and Conditions entitled ‘Mox Credit schedule’ (also referred to as ‘Schedule 3 to the General Terms and Conditions’).

“**Mox Disclaimer**” means the ‘Mox Disclaimer’, as set out in the Mox app and/or on our website.

“**Mox Invest**” has the meaning given in clause 1 of the Mox Invest Schedule.

“**Mox Invest Account**” has the meaning given in clause 1 of the Mox Invest Schedule.

“**Mox Invest Schedule**” means the schedule to the General Terms and Conditions entitled ‘Mox Invest schedule’ (also referred to as ‘Schedule 4 to the General Terms and Conditions’).

“**Mox Invest Transaction**” has the meaning given in clause 1 of the Mox Invest Schedule.

“**NAPP**” has the meaning given in clause 50.4 of the Mox Invest Schedule.

“**NAV**” means net asset value.

“**Non-Professional Subscriber**” has the meaning given in clause 21(c) of the Mox Invest Schedule.

“**non-U.S. Person**” has the meaning given in clause 1 of the Mox Invest Schedule.

“**Order of Priority**” has the meaning given in clause 30(g) of the Mox Invest Schedule.

“**OTP**” means One-Time Password.

“**OTP Service**” has the meaning given in clause 11 of the Accounts and Cards Schedule.

“**out-of-the-range**” has the meaning given in clause 50.5(c) of the Mox Invest Schedule.

“**Payments and Transfers Schedule**” means the schedule to the General Terms and Conditions entitled ‘Payments and transfers Schedule’ (also referred to as ‘Schedule 2 to the General Terms and Conditions’).

“**Portfolio**” has the meaning given in clause 58(a) of the Mox Invest Schedule.

“**Privacy Documents**” has the meaning given in clause 20(c) of the General Terms and Conditions.

“**Proxy ID**” has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

“**Purposes**” has the meaning given in clause 20(c) of the General Terms and Conditions.

“**QR Code Services**” has the meaning given in clause 11(d) of the Payments and Transfers Schedule.

“**Rebalancing**” has the meaning given in clause 62(a) of the Mox Invest Schedule.

“**Recurring Order**” has the meaning given in clause 7(h) of the Accounts and Cards Schedule.

“**Recurring Remittance Transfer**” has the meaning given in clause 1.2(f) of the Payments and Transfers Schedule.

“**Regulatory Requirement**” has the meaning given in clause 11 of the Payments and Transfers Schedule.

“**Relevant Authority**” means any regulatory authority, governmental agency (including tax authority), clearing or settlement bank, exchange or depository, whether in or outside Hong Kong.

“**Relevant Overseas Market**” has the meaning given in clause 1(j) of the Mox Invest Schedule.

“**Remit Fee**” has the meaning given in clause 1.2(c) of the Payments and Transfers Schedule.

“**Rewards for Cards Schedule**” means the schedule to the General Terms and Conditions entitled ‘Rewards for cards schedule’.

“**risk boundary**” has the meaning given in clause 58(c) of the Mox Invest Schedule.

“**Sanctions**” has the meaning given in clause 21(b) of the General Terms and Conditions.

“**Scheme**” has the meaning given in clause 1 of the Accounts and Cards Schedule.

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

“**Securities**” has the meaning given in clause 1(k) of the Mox Invest Schedule.

“**Securities Trading**” has the meaning given in clause 1(e) of the Mox Invest Schedule.

“**Security Data**” has the meaning given in clause 13 of the Accounts and Cards Schedule.

“**SEHK**” means The Stock Exchange of Hong Kong Limited.

“**SEHK Rules**” has the meaning given in clause 1(m) of the Mox Invest Schedule.

“**Services**”, for the purpose of clauses 30(c) to 30(h) of the Mox Invest Schedule, has the meaning given in clause 30 of the Mox Invest Schedule.

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

“**SFO**” means the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong).

“**Spend Auto-Switch**” has the meaning given in clause 8.3(e) of the Accounts and Cards Schedule.

“**Spending Rewards Scheme**” has the meaning given in clause 10 of the Rewards for Cards Schedule.

“**Split Purchase**” has the meaning given in clause 8 of the Mox Credit Schedule.

“**Strategic Asset Allocation**” has the meaning given in clause 61(b) of the Mox Invest Schedule.

“**Standard Chartered Group**” means each of or collectively Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office). Mox is a member of the Standard Chartered Group.

“**Takeovers Code**” has the meaning given in clause 33(a) of the Mox Invest Schedule.

“**TER**” means Total Expense Ratio.

“**these terms**” has the meaning given in clause 1 of the General Terms and Conditions.

“**Time Deposit Accounts**” has the meaning given in clause 5 of the Accounts and Cards Schedule.

“**U.S.**” means the United States of America, its states, territories and possession and the District of Columbia.

“**U.S. Exchange**” has the meaning given in clause 1(r) of the Mox Invest Schedule.

“**U.S. Fractional Shares**” has the meaning given in clause 50.11(a) of the Mox Invest Schedule.

“**U.S. Person**” has the meaning given in clause 1(s) of the Mox Invest Schedule.

“**U.S. Securities**” has the meaning given in clause 1(t) of the Mox Invest Schedule.

“**U.S. Securities Trading**” has the meaning given in clause 1(u) of the Mox Invest Schedule.

“**Unsupported Securities**” has the meaning given in clause 23(b) of the Mox Invest Schedule.

“**USD**” means United States dollars.

“**VA**” or “**virtual asset**” has the meaning given in clause 1(v) of the Mox Invest Schedule.

“**VA-related products**” has the meaning given in clause 1(w) of the Mox Invest Schedule.

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