mox

by standard chartered

Notice of amendments to our terms

Changes to our terms and conditions

What is this notice for?

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

- introduce a cooling-off period for new Instant Loans and Instant Clears;
- update the way in which we calculate the minimum amount due for Instant Loans;
- update the format of our Key Facts Statements for our lending products; and
- introduce some new fees or make some changes to our existing fees.

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:

- Definitions Schedule;
- Payments and Transfers Schedule;
- Mox Credit Schedule;
- Fees and Charges;
- Mox Credit Key Facts Statement;
- Split Purchase Key Facts Statement;
- Instant Loan Key Facts Statement;
- Instant Clear Key Facts Statement; and
- 0% Merchant Split Purchase Key Facts Statement.

The changes to the Definitions Schedule will come into effect on 15 May 2025 (the "**Definitions Schedule Effective Date**").

The changes to the Mox Credit Key Facts Statement, Split Purchase Key Facts Statement, Instant Loan Key Facts Statement, Instant Clear Key Facts Statement and 0% Merchant Split Purchase Key Facts Statement will come into effect on 23 May 2025 ("**First Effective Date**").

The changes to the Fees and Charges will also come into effect on the First Effective Date. However, we will start charging you the new fees or apply the changes to our existing fees from a later date. The start date for each new fee or a change to an existing fee is set out in the Fees and Charges.

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The changes to the Mox Credit Schedule and Payments and Transfers Schedule will come into effect on 25 June 2025 ("**Second 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;
- the First Effective Date, you can find the amended Fees and Charges, Mox Credit Key Facts Statement, Split Purchase Key Facts Statement, Instant Loan Key Facts Statement, Instant Clear Key Facts Statement and 0% Merchant Split Purchase Key Facts Statement on the 'About us' page in the Mox app and the 'Legal documents' section of our website; and
- the Second Effective Date, you can find the amended Mox Credit Schedule and Payments and Transfers Schedule 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 on our website will be taken as references to the Definitions Schedule as amended by the changes;
- the First Effective Date, references to the Fees and Charges, Mox Credit Key Facts Statement, Split Purchase Key Facts Statement, Instant Loan Key Facts Statement, Instant Clear Key Facts Statement and 0% Merchant Split Purchase Key Facts Statement in the Mox app and on our website will be taken as references to those terms and conditions as amended by the changes; and
- the Second Effective Date, references to the Mox Credit Schedule and Payments and Transfers Schedule in the Mox app and on 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 terms and conditions referred to above, as amended by the changes, will apply to you on and from the effective date for the changes to the relevant terms and conditions.

If you do not agree with the changes, or expect that you cannot meet the requirements under such terms and conditions, 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.

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Summary of changes[1]

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
Definitions Schedule	
Defined terms	We have added the following defined terms: 1. "**Additional Credit Instant Loan**" (described below); and 2. "**Cooling-Off Period**" 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.
Payments and Transfers Schedule	
Changes to or cancellation of payments	We have inserted a new clause 7.2 to let you know that: 1. if you request to change, cancel or reverse a payment that you have made or that was made to you, we will attempt to do so, but we may not be able to carry out your request. This is because such request may involve third parties and systems that we do not control; 2. if we are able to carry out your request to cancel or reverse a payment that you have made, we will return the proceeds of the payment to the account from which such proceeds originated. For example, if you made the payment from your Mox Account, we will return the proceeds to your Mox Account and if you made the payment from your Mox Credit, we will return the proceeds to your Mox Credit; 3. we may charge you fees for attempting to carry out any request to change, cancel or reverse a payment. You can see details of such fees in the Mox app and/or on our website; 4. in addition to the fees that we may charge, you may also incur other losses when making a request to change, cancel or reverse a payment, including losses arising from currency fluctuations and fees charged by corresponding or beneficiary banks or other third parties; and

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

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	5. we are not liable to you for any losses you may incur as a result of any request from you to change, cancel or reverse any payment (whether or not such request is successfully carried out).
Mox Credit Schedule	
Mox Credit	We have updated clause 1(a) of the Mox Credit Schedule to clarify that Mox Credit is a credit card facility.
Mox Credit Card	We have updated certain references from 'Mox Credit' to 'Mox Credit Card' in clause 1(d) and Part D of the Mox Credit Schedule.
Cash withdrawals	We have updated clause 1(d)(y) of the Mox Credit Schedule to clarify that, for cash withdrawals, even when your Mox Card is a 'Mox Credit Card', 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 our Mox Account and, if you instruct us to provide you with a cash advance, we will provide you with a cash advance).
Approval for and *set up* of Split Purchase	We have updated clauses 9(d) and 9(e) of the Mox Credit Schedule to clarify that, even if you have been approved for a Split Purchase for an eligible Mox Credit transaction(s), it will be cancelled by us if: 1. the transaction is refunded, reversed, cancelled or rejected (by you or the merchant or any other person or entity involved in the transaction); 2. the settlement amount of the transaction is for a different amount than the amount shown in the Mox app at the time of approval; 3. 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; 4. the time at which the transaction settles is too close in time to our production of your Mox Credit statement; or 5. for any other reason we deem appropriate in the circumstances and from time to time.
Cancellation and early repayment of Instant Loan	We have updated clauses 17(a), 17(c) and 17(d) of the Mox Credit Schedule to let you know that, on and from 25 June 2025, if you request to repay an Instant Loan during the Cooling-Off Period (described above) for the Instant Loan, we will: 1. waive the early repayment fee; and

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	2. charge to Mox Credit the following amounts (to the extent not previously charged to Mox Credit or repaid by you): (a) any interest on the Instant Loan which has accrued up to the date you request the early repayment; (b) the aggregate of all remaining monthly principal repayment amounts of remaining monthly instalments; and (c) any applicable fees, such as the one-off fee.
Approval for and *set up* of Instant Clear	We have updated clause 19(c) of the Mox Credit Schedule to clarify that, if you are approved for an Instant Clear on an eligible Instant Clear payment, the Instant Clear will be ***set up*** once that payment is settled by the merchant or any other person or entity involved in the payment, per our records.
Cancellation and early repayment of Instant Clear	We have updated clauses 22(b), 22(c) and 22(d) of the Mox Credit Schedule to let you know that, on and from 25 June 2025, if you request to repay an Instant Clear: 1. during the Cooling-off Period (described above) for the Instant Clear, we will: (a) waive the early repayment fee; and (b) 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 remaining monthly instalments; and (iii) any applicable fees, such as the one-off fee. 2. after the Cooling-Off Period (described above) but before the maturity date for the Instant Clear, we will charge to Mox Credit the following amounts (to the extent not previously charged to Mox Credit or repaid by you): (a) any interest on the Instant Clear which has accrued up to the date you request the early repayment;

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	(b) the aggregate of all remaining monthly principal repayment amounts of the remaining monthly instalments; and (c) any applicable fees, such as the early repayment fee or the one-off fee.
Fees and Charges	
Statements and advices	We have updated this section to let you know that, on and from 15 July 2025, we will charge you the following new fees for the following statements and advices: 1. bank reference letter, HKD300 per copy of letter, charged to your Mox Account. We will charge this fee for both electronic and paper copies of the letter; 2. certificate of balance, HKD150 per copy of certificate, charged to your Mox Account. We will charge this fee for both electronic and paper copies of the certificate; 3. paper time deposit advice, HKD50 per copy of paper advice, charged to your Mox Account; 4. paper loan repayment schedule, HKD50 per copy of paper schedule, charged to your Mox Account; and 5. other letters for loans (e.g. evidence of existing loans, evidence of settlement of loans), HKD50 per copy of letter, charged to your Mox Account. We will charge this fee for both electronic and paper copies of the letter.
Negative balance fee	We have updated this section to let you know that, on and from 15 July 2025, we will charge you a negative balance fee of HKD120 for each month your Mox Account is overdrawn by more than HKD5,000. We will charge this fee on and from the date falling 30 days from when your Mox Account has become overdrawn by more than HKD5,000, and monthly thereafter, until you have repaid the overdrawn amount, so that this amount is not more than HKD5,000.
Fees relating to transfers	We have updated this section to let you know that, on and from 15 July 2025, we will charge you the following new fees: 1. where you request to change or cancel a transfer to another country or region, HKD250 per request, charged to your Mox Account. We will charge this fee when we attempt to carry out your request, even if the attempt is unsuccessful; 2. where you request to change or cancel a local transfer of United States dollar, USD30 per request, charged to you Mox

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	Account. We will charge this fee when we attempt to carry out your request, even if the attempt is unsuccessful; 3. where you request to cancel a transfer made via FPS: (a) HKD100 per request, where the request relates to a transfer in Hong Kong dollars; (b) CNY100 per request, where the request relates to a transfer in Renminbi. We will charge these fees to your Mox Account. We will charge these fees when we attempt to carry out your request, even if the attempt is unsuccessful; 4. where you request to cancel a bill payment, HKD100 per request, charged to your Mox Account. We will charge this fee when we attempt to carry out your request, even if the attempt is unsuccessful; and 5. where you request to return proceeds of a transfer to sender (e.g. the sender has requested for the proceeds to be returned to them and Mox is required to assist etc.), for return of proceeds of a transfer made in: (a) Hong Kong dollars via FPS, HKD100 per request; (b) Hong Kong dollars via RTGS, HKD250 per request; (c) Renminbi via FPS, CNY100 per request; (d) Renminbi via RTGS, CNY250 per request; and (e) United States dollars via RTGS, USD30 per request. We will deduct the fee from the amount to be returned prior to us releasing the returned proceeds to the sender. Please note, in addition to the fees set out above, you may be required to pay other fees charged by corresponding or beneficiary banks or other third parties. Please see clause 7 of the Payments and Transfers Schedule for further details.
Minimum amount due	We have updated this section to let you know that, on and from 25 June 2025, if your Mox Credit statement balance is less than HKD220, the minimum amount due will be the total Mox Credit statement balance. Otherwise, if you: 1. have an outstanding Instant Loan that was approved on or after 25 June 2025 which uses Additional Credit ("**Additional**

	Credit Instant Loan"), the minimum amount due will be the higher of: (a) (i) 100% of interest, fees and charges; plus (ii) 100% of the monthly instalment for your Additional Credit Instant Loan; plus (iii) 1% of outstanding principal (excluding the amount set out in paragraph 1(a)(ii) above); plus (iv) the higher of: (A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 1(a)(i) above); and (B) any overdue amount (as applicable, such as any overdue minimum amounts due); or (b) HKD220; and 2. do not have an outstanding Additional Credit Instant Loan, the minimum amount due will be the higher of: (a) (i) 100% of interest, fees and charges; plus (ii) 1% of outstanding principal; plus (iii) the higher of: (A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 2(a)(i) above); and (B) any overdue amount (as applicable, such as any overdue minimum amounts due); or (b) HKD220.
Instant Loan	We have updated this section to let you know that, on and from 25 June 2025, we will waive the early repayment fee if you repay an Instant Loan early during the Cooling-Off Period (described above) for the Instant Loan.
Instant Clear	We have updated this section to let you know that, on and from 25 June 2025, we will waive the early repayment fee if you repay an

	Instant Clear early during the Cooling-Off Period (described above) for the Instant Clear.
Mox Invest	We have updated this section to let you know that we are introducing a new, tiered pricing structure for Mox Invest. On and from 1 July 2025: 1. The trading commission for Hong Kong stocks and other listed Securities will be charged according to the following:

If you are tier	Commission rate (% of transaction amount)	Minimum trading commission per order
Basic	0.15%	HKD50
Advanced	0.12%	HKD30
Pro	0.10%	HKD30
Elite	0.088%	HKD30

There is no trading commission for odd lot orders;

2. The trading commission for U.S. stocks and other listed Securities will be charged according to the following:

If you are tier	Trading commission per share	Minimum trading commission per order
Basic	USD0.012	USD6.8
Advanced	USD0.010	USD5
Pro	USD0.0080	USD5
Elite	USD0.0060	USD5

The trading commission for a transacted quantity of less than 1 share is fixed at USD1 per order;

3. The advisory fee for Core Portfolio Service will be charged according to the following:

If you are tier	Fee rate (%) of the daily holding value of your Portfolio
Basic	1.00% p.a.
Advanced	0.85% p.a.
Pro	0.70% p.a.
Elite	0.50% p.a.

4. We will charge you a new fee, namely, a subscription fee for Funds according to the following (where the relevant Funds trading service is available on Mox Invest):

Funds (other than Allianz Yield Plus Fund)

If you are tier	Fee rate (% of investment amount)
Basic	0.80%
Advanced	0.70%
Pro	0.60%
Elite	0.50%

Allianz Yield Plus Fund

If you are tier	Fee rate (% of investment amount)
All tiers	0%

5. We will determine your tier based on your Monthly Aggregate Transaction Volume or Holding Value of Funds, whichever is higher, in accordance with the below:

Tier	Monthly Aggregate Transaction Volume	Holding Value of Funds
Basic	less than or equal to HKD100,000	less than or equal to HKD50,000

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Advanced	more than HKD100,000 and up to HKD500,000	more than HKD50,000 and up to HKD250,000
Pro	more than HKD500,000 and up to HKD1,500,000	more than HKD250,000 and up to HKD750,000
Elite	more than HKD1,500,000	more than HKD750,000

6. We will apply the tier that is more favorable to you, based on your Monthly Aggregate Transaction Volume and Holding Value of Funds (as determined by us in our sole and absolute discretion);

7. We will assess (or refresh) the tier that applies to you at such times and intervals as we determine from time to time. We will display such times and intervals in the Mox app. Without limiting the foregoing, your Monthly Aggregate Transaction Volume will be reset to 0 on the first day of every calendar month;

8. For investments or trades made in a currency other than Hong Kong dollars, we will calculate the Hong Kong dollar amount of the investments or trades using our prevailing exchange rates. As exchange rates fluctuate, the amount of your Monthly Aggregate Transaction Volume and/or your Holding Value of Funds may change from time to time, even if you have not made any new investments or otherwise traded;

9. We will determine the applicable commission for a trade of stocks or other listed Securities with reference to the tier applicable at the time the trade is executed. We will determine the applicable subscription fee for Funds or advisory fee for Core Portfolio Service with reference to the tier applicable at the time the order is placed or when the advisory fee is calculated;

10. You can see the tier that applies to you, at a particular point in time, in your Mox app;

11. We will add the following defined terms:

    (a) "**Holding Value of Funds**", which means the market value of all your holdings in Funds (including your Portfolio) held in your Mox Invest Account; and

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	(b) "**Monthly Aggregate Transaction Volume**", which means the cumulative value of all executed buy and sell transactions of stocks and other listed Securities in the Hong Kong and U.S. markets conducted through Mox Invest during a calendar month; 12. We will remove the following definitions (please refer to the Definitions Schedule for details): (a) "**ADR**"; (b) "**AFRC**"; (c) "**DTC**"; (d) "**FINRA**" (e) "**HKEX**"; (f) "**HK Gov**"; (g) "**SEC**"; and (h) "**SFC**"; and 13. A transaction refers to a trade that is effected on an exchange. An order refers to an instruction submitted by a customer to conduct a transaction(s) on the exchange. An order may be filled in multiple transactions. If an order is filled in multiple transactions over 2 days or more, the minimum trading commission will be applied on each trade execution day.
Mox Credit Key Facts Statement	
Interest rate for retail purchases	We have inserted information relating to the basic per annum interest rate for retail purchase made on Mox Credit, in accordance with the new revised Key Facts Statement templates for lending products and credit cards, issued by The Hong Kong Association of Banks.
Interest rate cash advances	We have inserted information relating to the basic per annum interest rate for cash advances, in accordance with the new revised Key Facts Statement templates for lending products and credit cards, issued by The Hong Kong Association of Banks.
Interest free period	We have inserted information relating to the interest free period, in accordance with the new revised Key Facts Statement templates for lending products and credit cards, issued by The Hong Kong Association of Banks.

Minimum amount due	We have updated this section to let you know that, on and from 25 June 2025, if your Mox Credit statement balance is more than HKD220 and: 1. you have an outstanding Additional Credit Instant Loan (described above), the minimum amount due will be the higher of: (a) (i) 100% of interest, fees and charges; plus (ii) 100% of the monthly instalment for your Additional Credit Instant Loan; plus (iii) 1% of outstanding principal (excluding the amount set out in paragraph 1(a)(ii) above); plus (iv) the higher of: (A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 1(a)(i) above); and (B) any overdue amount (as applicable, such as any overdue minimum amounts due); and (b) HKD220; and 2. you do not have an outstanding Additional Credit Instant Loan, the minimum amount due will be the higher of: (a) (i) 100% of interest, fees and charges; plus (ii) 1% of outstanding principal; plus (iii) the higher of: (A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 2(a)(i) above); and (B) any overdue amount (as applicable, such as any overdue minimum amount due); and (b) HKD220.
Split Purchase Key Facts Statement	

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Interest rate	We have inserted the basic per annum interest rates that we offer for Split Purchases with certain tenors and an explanation of how we calculate these interest rates.
Annualised Percentage Rate (APRs)	We have updated the APRs for Split Purchases.
Repayment	We have inserted monthly and total repayment information for Split Purchases with certain tenors.
Prepayment/early settlement/redemption fee	We have updated this section to clarify that, if you repay a Split Purchase early, we will charge 2% of the aggregate repayment amount(s) of the Split Purchase outstanding, to your Mox Credit.
Paper loan repayment schedule	We have updated this section to let you know that, on and from 15 July 2025, we will charge HKD50 for each paper copy of your loan repayment schedule. We will charge this fee to your Mox Account.
Other letters for loans (e.g. evidence of existing loans, evidence of settlement of loans)	We have updated this section to let you know that, on and from 15 July 2025, we will charge HKD50 for each letter that you may request relating to your loan with Mox. We will charge this fee for both electronic and paper copies and will charge this fee to your Mox Account.
Note 1	We have updated this section to clarify that, unless the context requires otherwise, capitalised terms used in the Split Purchase Key Facts Statement shall have the meanings in our General Terms and Conditions.
Instant Loan Key Facts Statement	
Interest rate	We have inserted the basic per annum interest rates that we offer for Instant Loans with certain tenors and an explanation of how we calculate these interest rates.
Repayment	We have inserted monthly and total repayment information for Instant Loans with certain tenors.
Prepayment/early settlement/redemption fee	We have updated this section to let you know that, on and from 25 June 2025, if you repay an Instant Loan during the Cooling-Off Period (described above) for the Instant Loan, we will waive the early repayment fee for the Instant Loan.
Paper loan repayment schedule	We have updated this section to let you know that, on and from 15 July 2025, we will charge HKD50 for each paper copy of your loan repayment schedule.

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	We will charge this fee to your Mox Account.
Other letters for loans (e.g. evidence of existing loans, evidence of settlement of loans)	We have updated this section to let you know that, on and from 15 July 2025, we will charge HKD50 for each letter that you may request relating to your loan with Mox. We will charge this fee for both electronic and paper copies and will charge this fee to your Mox Account.
Monthly instalment for an Instant Loan	We have updated this section to clarify that we will charge the one-off fee (if applicable) to your Mox Credit. The full amount of the one-off fee will be included in the minimum amount due.
Monthly instalment for an Instant Loan	We have updated this section to let you know that, on and from 25 June 2025, if your Instant Loan is: 1. an Additional Credit Instant Loan (described above), the following amounts will be included in the minimum amount due set out in your Mox Credit statement: (a) (if applicable) 100% of the one-off fee (once only for each Instant Loan); (b) 100% of the monthly fee portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full); (c) 100% of the monthly principal repayment amount portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full); and (d) (if applicable) 100% of the early repayment fee (once only for each Instant Loan you repay early); and 2. not an Additional Credit Instant Loan, the following amounts will be included in the minimum amount due set out in your Mox Credit statement: (a) (if applicable) 100% of the one-off fee (once only for each Instant Loan); (b) 100% of the monthly fee portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full); (c) 1% of the monthly principal repayment amount portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full); and

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	(d) (if applicable) 100% of the early repayment fee (once only for each Instant Loan you repay early).
Note 1	We have updated this section to clarify that, unless the context requires otherwise, capitalised terms used in the Instant Loan Key Facts Statement shall have the meanings in our General Terms and Conditions.
Instant Clear Key Facts Statement	
Interest rate	We have inserted the basic per annum interest rates that we offer for Instant Clears with certain tenors and an explanation of how we calculate these interest rates.
Repayment	We have inserted monthly and total repayment information for Instant Clears with certain tenors.
Prepayment/early settlement/redemption fee	We have updated this section to clarify that, if you repay an Instant Clear early, we will charge 2% of the aggregate repayment amount(s) of the Instant Clear outstanding, to your Mox Credit.
Prepayment/early settlement/redemption fee	We have updated this section to let you know that, on and from 25 June 2025, if you repay an Instant Clear during the Cooling-Off Period (described above) for the Instant Clear, we will waive the early repayment fee for the Instant Clear.
Paper loan repayment schedule	We have updated this section to let you know that, on and from 15 July 2025, we will charge HKD50 for each paper copy of your loan repayment schedule. We will charge this fee to your Mox Account.
Other letters for loans (e.g. evidence of existing loans, evidence of settlement of loans)	We have updated this section to let you know that, on and from 15 July 2025, we will charge HKD50 for each letter that you may request relating to your loan with Mox. We will charge this fee for both electronic and paper copies and will charge this fee to your Mox Account.
Monthly instalment for an Instant Clear	We have updated this section to clarify that we will charge the one-off fee (if applicable) to your Mox Credit. The full amount of the one-off fee will be included in the minimum amount due.
Note 1	We have updated this section to clarify that, unless the context requires otherwise, capitalised terms used in the Instant Clear Key Facts Statement shall have the meanings in our General Terms and Conditions.
0% Merchant Split Purchase Key Facts Statement	

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Repayment	We have inserted monthly and total repayment information for 0% Merchant Split Purchases with certain tenors.
Prepayment/early settlement/redemption fee	We have updated this section to clarify that, if you repay a 0% Merchant Split Purchase early, we will charge 2% of the amount of the 0% Merchant Split Purchase outstanding, to your Mox Credit.
Paper loan repayment schedule	We have updated this section to let you know that, on and from 15 July 2025, we will charge HKD50 for each paper copy of your loan repayment schedule. We will charge this fee to your Mox Account.
Other letters for loans (e.g. evidence of existing loans, evidence of settlement of loans)	We have updated this section to let you know that, on and from 15 July 2025, we will charge HKD50 for each letter that you may request relating to your loan with Mox. We will charge this fee for both electronic and paper copies and will charge this fee to your Mox Account.
Repayment period for a 0% Merchant Split Purchase	We have inserted this new section to let you know that we offer repayment periods of 3 to 60 months for a 0% Merchant Split Purchase.
Monthly instalment for a 0% Merchant Split Purchase	We have updated certain references from 'Mox Credit' to 'Mox Credit Card' in this section.
Note 1	We have updated this section to clarify that, unless the context requires otherwise, capitalised terms used in the 0% Merchant Split Purchase Key Facts Statement shall have the meanings in our General Terms and Conditions.

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Key Facts Statement (KFS) for Instalment Loan

Mox Bank Limited

Split Purchase Key Facts Statement

Last updated: 30 January 2024

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR)	For a loan amount of HKD100,000: **Loan Tenor** | 6-months | 12-months | 24-months **APR** | 5.28% - 24.86% | 5.64% - 26.30% | 6.28% - 25.08% The APR is calculated based on the guidelines as set out in the Code of Banking Practice and a 365-day year (or a 366-day year for leap years). An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.
Annualised Overdue / Default Interest Rate	Not applicable.
Fees and Charges	
Handling Fee	HKD0.
Late Payment Fee and Charge	HKD0.
Prepayment / Early Settlement / Redemption Fee	2% of the remaining monthly principal repayment amount(s) of your Split Purchase outstanding will be charged to Mox Credit if you repay an entire Split Purchase early. We call this the early repayment fee. An early repayment fee may also be charged to Mox Credit if your Split Purchase is cancelled or suspended by Mox in accordance with Schedule 3 to the General Terms and Conditions.
Rejected Cheque / Rejected Autopay Charge	HKD0.

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Additional Information	
Minimum Loan Amount of an Eligible Mox Credit Transaction for a Split Purchase Application	HKD400.
Minimum Loan Amount of an Eligible Statement Balance for a Split Purchase Application	HKD2,000.
Monthly Instalment for a Split Purchase	Your "**monthly instalment**" for a Split Purchase 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 (the rate of which is calculated by reference to the applicable APR); 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. We will charge the one-off fee and each monthly instalment for a Split Purchase to Mox Credit which will be shown on your Mox Credit statement. The following amounts will be included in the minimum amount due set out in your Mox Credit statement: (a) (if applicable) 100% of the one-off fee (once only for each Split Purchase); (b) 100% of the monthly fee portion of the monthly instalment (in each Mox Credit statement until your Split Purchase is repaid in full); (c) 1% of the monthly principal repayment amount portion of the monthly instalment (in each Mox Credit statement until your Split Purchase is repaid in full); and (d) (if applicable) 100% of the early repayment fee (once only for each Split Purchase you repay early), (see Note 1).

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If you are unable to fully settle a monthly instalment of your Split Purchase, please consider whether any other lending option is more suitable for you based on your own circumstances, or contact us for details.

Please note that we do not appoint any third parties to refer Split Purchase applications to us and will not process any application that was referred by a third party under a beneficial arrangement. If you have any questions about Split Purchase, please contact us.

Note 1:

- If you fail to pay your Mox Credit statement balance in full, or if you only pay the minimum amount due shown therein, on or before the payment due date of that Mox Credit statement, we will charge you interest as set out in the Mox Credit Key Facts Statement (which can be found in the Mox app and/or on our website).

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

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我們的條款修訂通知

我們的條款及細則的修訂

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:

- 為新造的「即時借」和卡數「即時清」加入冷靜期;
- 更新計算「即時借」最低還款額的方法;
- 更新我們貸款產品的產品資料概要的格式；及
- 加入一些新的收費或修改現有的收費。

將會修訂的條款及細則是什麼及您可在何處取得經修訂條款之完整副本?

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:

- 定義附表;
- 付款及轉賬附表;
- Mox Credit 附表;
- 收費及手續費;
- Mox Credit 產品資料概要;
- 「簽賬分期」產品資料概要;
- 「即時借」產品資料概要;
- 卡數「即時清」產品資料概要；及
- 「商戶 0 息分期」產品資料概要。

定義附表的修改將於 2025 年 5 月 15 日（「**定義附表生效日期**」）起生效。

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Mox Credit 產品資料概要、「簽賬分期」產品資料概要、「即時借」產品資料概要、卡數「即時清」產品資料概要及「商戶 0 息分期」產品資料概要的修改將於 2025 年 5 月 23 日（「**第一生效日期**」）起生效。

收費及手續費的修改亦將於第一生效日期起生效。但是，我們將從稍後日期開始向您收取新的費用或修改現有費用。每項新費用或現有費用的修改的生效日期均載列於收費及手續費中。

Mox Credit 附表及付款及轉賬附表的修改將於 2025 年 6 月 25 日（「**第二生效日期**」）起生效。

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；
- 第一生效日期起，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收費及手續費、Mox Credit 產品資料概要、「簽賬分期」產品資料概要、「即時借」產品資料概要、卡數「即時清」產品資料概要及「商戶 0 息分期」產品資料概要；及
- 第二生效日期起，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 Mox Credit 附表及付款及轉賬附表。

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；
- 第一生效日期起，在 Mox app 中及我們的網站上對收費及手續費、Mox Credit 產品資料概要、「簽賬分期」產品資料概要、「即時借」產品資料概要、卡數「即時清」產品資料概要及「商戶 0 息分期」產品資料概要的引用將被視為對其已修改的條款及細則的引用；及
- 第二生效日期起，在 Mox app 中及我們的網站上對 Mox Credit 附表及付款及轉賬附表的引用將被視為對其已修改的條款及細則的引用。

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，而上述已修改的的條款及細則將在其生效日期起適用於您。

若您不同意相關條款及細則的修改，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。

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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。

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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
定義附表	
定義詞	我們新增了以下定義詞： 1. 「**額外貸款限額「即時借」**」（見下述）；及 2. 「**冷靜期**」指自您的分期貸款獲批核或***設立***（按適用）當日起計及其後 7 個曆日的期間。
付款及轉賬附表	
更改或取消付款	我們新增了第 7.2 條，以通知您： 1. 如您要求更改、取消或撤銷您已作出或已向您作出的付款，我們將盡力處理您的要求，惟我們未必能夠成功執行您的要求。這是因為此要求可能涉及第三方及我們無法控制的系統； 2. 若我們成功執行您取消或撤銷您作出的付款的要求，我們會將相關款項退回至原本付款的戶口。例如，如您從您的 Mox 戶口付款，我們將把款項退回至您的 Mox 戶口及如您從您的 Mox Credit 付款，我們將把款項退回至您的 Mox Credit； 3. 我們可能會就嘗試執行任何更改、取消或撤銷付款的要求向您收取費用。您可透過 Mox app 及 / 或我們的網站查閱相關費用詳情；

[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。

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	4. 除我們可能收取的費用外，您提出更改、取消或撤銷付款的要求時亦可能產生其他損失，包括匯率波動引致的損失，以及往來銀行、收款銀行或其他第三方收取的費用；及 5. 對於您因提出更改、取消或撤銷付款（不論該要求是否成功執行）而可能招致的任何損失，我們概不承擔責任。
Mox Credit 附表	
Mox Credit	我們更新了 Mox Credit 附表第 1(a)條，以說明 Mox Credit 為信用卡信貸。
Mox 信用卡	我們把 Mox Credit 附表第 1(d)條及 D 部分中的一些「Mox Credit」的引用改為「Mox 信用卡」。
現金提取	我們更新了 Mox Credit 附表第 1(d)(y)條以說明，倘提取現金，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（換言之，如果您指示我們從您的 Mox 戶口中扣款，我們將從您的 Mox 戶口中扣款；如果您指示我們為您提供現金透支，我們將為您提供現金透支）。
「簽賬分期」的批核及*設立*	我們更新了 Mox Credit 附表第 9(d)條及第 9(e)條，以說明即使您的合資格 Mox Credit 交易已獲批核進行「簽賬分期」，但在以下情況，我們將會取消該「簽賬分期」： 1. 交易被（涉及該交易的您本人、商戶或他方）退款、退還、取消或拒絕； 2. 交易的結算金額與批核時在 Mox app 顯示的金額不同； 3. 負責結算的商戶或他方於交易日期起計 7 日內尚未結算交易； 4. 交易結算時間太接近我們製作您的 Mox Credit 月結單的時間；或 5. 基於在我們不時認為適當的情況下的任何其他理由。

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「即時借」的取消及提前償還	我們更新了 Mox Credit 附表第 17(a)條、第 17(c)條及第 17(d)條，以通知您，由 2025 年 6 月 25 日起，如您在「即時借」的冷靜期（見上述）期間要求償還一項「即時借」貸款金額，我們將： 1. 豁免提前還款費用；及 2. 將以下金額（倘若以往並未計入 Mox Credit 或您並未償還）計入 Mox Credit 內： (a) 任何累計至您要求提前償還該項「即時借」的日期為止的利息； (b) 餘下每月供款的所有每月本金償還金額的總和；及 (c) 任何適用的收費，例如一次性手續費。
卡數「即時清」的批核及*設立*	我們更新了 Mox Credit 附表第 19(c)條，以說明當我們就一項合資格卡數「即時清」的付款向您批核一項卡數「即時清」，該項卡數「即時清」將在根據我們的記錄該付款被商戶或任何其他參與付款的人員或實體結算後***設立***。
卡數「即時清」的取消及提前償還	我們更新了 Mox Credit 附表第 22(b)條、第 22(c)條及第 22(d)條，以通知您，由 2025 年 6 月 25 日起，如您要求償還一項卡數「即時清」金額： 1. 在卡數「即時清」的冷靜期（見上述）期間，我們將： (a) 豁免提前還款費用；及 (b) 將以下金額（倘若以往並未計入 Mox Credit 或您並未償還）計入 Mox Credit 內： (i) 累計至您要求提前償還日期止您的卡數「即時清」的任何利息； (ii) 餘下每月供款的所有餘下每月本金償還金額的總和；及 (iii) 任何適用的收費，例如一次性手續費。

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	2. 在冷靜期（見上述）結束後，但在卡數「即時清」到期日之前，我們將立即在 Mox Credit 計入下列（倘若以往並未計入 Mox Credit 或您並未償還）的金額： (a) 累計至您要求提前償還日期止您的卡數「即時清」的任何利息； (b) 餘下每月供款的所有餘下每月本金償還金額的總和；及 (c) 任何適用費用，例如提前還款費用或一次性收費。
收費及手續費	
月結單及通知書	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將就以下的月結單及通知書向您收取以下新費用： 1. 銀行證明信，每份證明信 HKD300，計入您的 Mox 戶口。無論是電子版或紙本版的信件，我們都會收取此費用； 2. 存款結餘證明書，每份證明書 HKD150，計入您的 Mox 戶口。無論是電子版或紙本版的信件，我們都會收取此費用； 3. 紙本定期存款通知書，每份紙本 HKD50，計入您的 Mox 戶口； 4. 紙本貸款還款表，每份紙本 HKD50，計入您的 Mox 戶口；及 5. 其他有關貸款的信件（例如，現有貸款證明，還清貸款證明），每份紙本 HKD50，計入您的 Mox 戶口。無論是電子版或紙本版的信件，我們都會收取此費用。
負結餘額費用	我們更新了此部份以通知您，由2025年7月15日起，如果您的Mox戶口結餘出現超過 HKD5,000 的透支，我們將每月從您的 Mox 戶口收取 HKD120 負結餘額費用。 我們將於您的 Mox 戶口出現超過 HKD5,000 的透支後 30 天起計收取此費用，並於此後每月收取，直至您償還超支金額，使其不超過 HKD5,000 為止。

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轉賬相關費用	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將收取以下的新費用： 1. 當您要求變更或取消轉賬至其他國家或地區，每次要求 HKD250，計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使變更或取消嘗試不成功，我們仍會收取此費用； 2. 當您要求變更或取消本地美元轉賬，每次要求 USD30，計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使變更或取消嘗試不成功，我們仍會收取此費用； 3. 當您要求取消透過「轉數快」進行的轉賬： (a) 每次要求 HKD100，適用於港元轉賬； (b) 每次要求 CNY100，適用於人民幣轉賬。 我們將把費用計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使取消嘗試不成功，我們仍會收取此費用； 4. 當您要求取消賬單支付，每次要求 HKD100，計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使取消嘗試不成功，我們仍會收取此費用；及 5. 當您要求將轉賬款項退回給發送方（例如發送方要求退回款項，我們需要協助退回款項等）： (a) 透過「轉數快」進行的港元轉賬款項退回，每次要求收取 HKD100； (b) 透過即時支付結算系統進行的港元轉賬款項退回，每次要求收取 HKD250； (c) 透過「轉數快」進行的人民幣轉賬款項退回，每次要求收取 CNY100； (d) 透過即時支付結算系統進行的人民幣轉賬款項退回，每次要求收取 CNY250 元；及

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	(e) 透過即時支付結算系統進行的美元轉賬款項退回，每次要求收取 USD30。 我們會從退回金額中扣除此費用，然後退回給發送方。 除了本文件所列出的費用外，您可能需要支付由相應銀行或受惠銀行或其他第三方收取的其他費用。請參閱付款及轉賬附表第 7 條以了解更多詳情。
最低還款額	我們更新了此部份以通知您，由 2025 年 6 月 25 日起，如您的 Mox Credit 月結單結餘低於 HKD220，最低還款額將為總 Mox Credit 月結單結餘。除非您： 1. 有在 2025 年 6 月 25 日或之後批核且未償清使用額外貸款限額的「即時借」（「**額外貸款限額「即時借」**」），則最低還款額將為以下金額中較高者為準： (a) (i) 利息、費用及收費的 100%；另加 (ii) 額外貸款限額「即時借」的月結單的 100%；另加 (iii) 未償還本金的 1%（不包括以上第 1(a)(ii)條項下的款項）；另加 (iv) 以下較高者： (A) 任何超逾您的信用限額（不包括以上第 1(a)(i)條項下的利息、費用及收費）；及 (B) 任何逾期金額（如適用，例如任何逾期最低還款額）；或 (b) HKD220；及 2. 沒有未償清的額外貸款限額「即時借」，則最低還款額將為以下金額中較高者為準： (a) (i) 利息、費用及收費的 100%；另加

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	(ii) 未償還本金的 1%；另加 (iii) 以下較高者： (A) 任何超逾您的信用限額（不包括以上第 2(a)(i)條項下的利息、費用及收費）；及 (B) 任何逾期金額（如適用，例如任何逾期最低還款額）；或 (b) HKD220。
「即時借」	我們更新了此部份以通知您，由 2025 年 6 月 25 日起，若您在冷靜期（見上述）期間要求償還一項「即時借」，則我們會豁免該項「即時借」的提前還款費用。
卡數「即時清」	我們更新了此部份以通知您，由 2025 年 6 月 25 日起，若您在冷靜期（見上述）期間要求償還您的卡數「即時清」金額，則提前還款費用可以被豁免。
Mox Invest	我們更新了此部份以通知您，我們將推行一個新的 Mox Invest 分等級收費型式。 由 2025 年 7 月 1 日起： 1. 香港股票及其他上市證券交易佣金將按以下收費：

如您的等級是	交易佣金利率（按成交金額的百分比）	每個指令最低交易佣金
Basic	0.15%	HKD50
Advanced	0.12%	HKD30
Pro	0.10%	HKD30
Elite	0.088%	HKD30

碎股交易免交易佣金；

2. 美國股票及其他上市證券交易佣金將按以下收費：

如您的等級是	交易佣金利率（按成交金額）	每個指令最低交易佣金
Basic	USD0.012	USD6.8
Advanced	USD0.010	USD5
Pro	USD0.0080	USD5
Elite	USD0.0060	USD5

成交股數少於一股的定額佣金 USD1；

3. 投顧費將按以下收費：

如您的等級是	按投資組合每日持有價值收取的收費年利率(%)
Basic	1.00%
Advanced	0.85%
Pro	0.70%
Elite	0.50%

4. 我們會收取一項新費用，即基金認購費，其將按以下收費（當 Mox Invest 提供相關基金交易服務）：

基金（安聯收益增值基金除外）

如您的等級是	收費利率（按投資金額的百分比）
Basic	0.80%

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Advanced	0.70%
Pro	0.60%
Elite	0.50%

安聯收益增值基金

如您的等級是	收費利率（按投資金額的百份比）
所有等級	0%

5. 我們將根據您的每月總交易金額或資金持有值（以較高者為準）來決定您的等級，詳情如下：

如您的等級是	每月總交易金額	基金持有價值
Basic	小於或等於 HKD100,000	小於或等於 HKD50,000
Advanced	HKD100,000 以上至 HKD500,000	HKD50,000 以上至 HKD250,000
Pro	HKD500,000 以上至 HKD1,500,000	HKD250,000 以上至 HKD750,000
Elite	多於 HKD1,500,000	多於 HKD750,000

6. 我們會據您的每月總交易金額及基金持有價值採用較優惠的等級（按我們的全權及絕對酌情權決定）；

7. 我們將定期決定（或更新）您的等級，時間及間距將由我們決定，並在 Mox app 中顯示。在不限制任何上述的情況下，每月總交易金額將於每個曆月的第一天重置為 0；

8. 就以港元以外的貨幣進行之投資或交易而言，我們將使用當時的匯率將投資或交易的金額轉換為港元。由於匯率波動，即使您沒有進行任何新投資或交易，您的每月總交易金額及/或基金持有價值可能會隨時變動；

9. 我們將根據股票或其他上市證券的交易成交時的等級以釐定交易佣金。我們將根據提交基金交易指令時的等級以釐定對於基金的認購費或計算核心投資組合服務投顧費時的等級以釐定投顧費；

10. 您可以在 Mox app 中查看您當前的等級；

11. 我們新增了以下定義詞：

    (a) 「**基金持有價值**」指的是您在 Mox Invest 戶口中持有的所有基金（包括您於核心投資組合服務內的投資組合）的市值；及

    (b) 「**每月總交易金額**」指的是您通過 Mox Invest 在香港和美國市場進行的所有股票和其他上市證券買賣交易在一個曆月中的累計價值；

12. 我們刪除了以下定義詞（詳細定義請參閱定義附表）：

    (a) 「**ADR**」；

    (b) 「**會財局**」；

    (c) 「**DTC**」；

    (d) 「**FINRA**」；

    (e) 「**港交所**」；

    (f) 「**香港政府**」；

    (g) 「**SEC**」；及

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	(h) 「**證監會**」；及 13. 交易指在一交易所撮合的交易。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交易組合而成。如果一個指令分為多個交易於 2 天或以上完成，最低交易佣金將適用於每個交易成交日。
Mox Credit 產品資料概要	
零售消費利率	我們按照香港銀行公會發佈的貸款產品和信用卡的新修訂產品資料概要模板，新增了與使用 Mox Credit 作零售消費的基本年利率相關的資訊。
現金透支利率	我們按照香港銀行公會發佈的貸款產品和信用卡的新修訂產品資料概要模板，新增了與現金透支的基本年利率相關的資訊。
免息期	我們按照香港銀行公會發佈的貸款產品和信用卡的新修訂產品資料概要模板，新增了與免息期相關的資訊。
最低還款額	我們更新了此部份以通知您，由 2025 年 6 月 25 日起，如您的 Mox Credit 月結單結餘高於 HKD220；及： 1. 有未結的額外貸款限額「即時借」（見上述），則最低還款額將為以下金額中較高者為準： (a) (i) 利息、費用及收費的 100%；另加 (ii) 額外貸款限額「即時借」的每月還款的 100%；另加 (iii) 未償還本金的 1%（不包括以上第 1(a)(ii)條項下的款項）；另加 (iv) 以下較高者： (A) 任何超逾您的信用限額（不包括以上第 1(a)(i)條項下的利息、費用及收費）；及

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	(B) 任何逾期金額（如適用，例如任何逾期最低還款額）；及 (b) HKD220；及 2. 沒有未結的額外貸款限額「即時借」，則最低還款額將為以下金額中較高者為準： (a) (i) 利息、費用及收費的 100%；另加 (ii) 未償還本金的 1%；另加 (iii) 以下較高者： (A) 任何超逾您的信用限額（不包括以上第 2(a)(i)條項下的利息、費用及收費）；及 (B) 任何逾期金額（如適用，例如任何逾期最低還款額）；及 (b) HKD220。
「簽賬分期」產品資料概要	
利率	我們新增了「簽賬分期」特定貸款期的基本年利率，以及解釋計算這些利率的方法。
實際年利率	我們更新了「簽賬分期」的實際年利率。
還款	我們新增了「簽賬分期」特定貸款期的每月還款和總還款資訊。
提前還款 / 提前清償 / 贖回的收費	我們更新了此部份以通知您，若您提前償還一項「簽賬分期」的整筆金額，我們將從您的 Mox Credit 收取餘下您的未償還「簽賬分期」未償還的每月本金償還金額的總和的 2%。
紙本貸款還款表	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將就每張紙本貸款還款表收取 HKD50。 我們將把費用計入您的 Mox 戶口。

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其他有關貸款的信件（例如，現有貸款證明，還清貸款證明）	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將就您索取的每封有關貸款的信件收取 HKD50。 無論是電子版或紙本版的信件，我們都會收取此費用，並把費用計入您的 Mox 戶口。
附註 1	我們更新了此部份以說明，除非「簽賬分期」產品資料概要另有所指，否則「簽賬分期」產品資料概要中使用的定義與我們一般條款及細則的定義含義相同。
「即時借」產品資料概要	
利率	我們新增了「即時借」特定貸款期的基本年利率，以及解釋計算這些利率的方法。
還款	我們新增了「即時借」特定貸款期的每月還款和總還款資訊。
提前還款 / 提前清償 / 贖回的收費	我們更新了此部份以通知您，由 2025 年 6 月 25 日起，若您在冷靜期（見上述）期間要求償還您的「即時借」金額，則「即時借」的提前還款費用可以被豁免。
紙本貸款還款表	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將就每張紙本貸款還款表收取 HKD50。 我們將把費用計入您的 Mox 戶口。
其他有關貸款的信件（例如，現有貸款證明，還清貸款證明）	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將就您索取的每封有關貸款的信件收取 HKD50。 無論是電子版或紙本版的信件，我們都會收取此費用，並把費用計入您的 Mox 戶口。
「即時借」每月還款金額	我們更新了此部份以說明我們將收取一次性手續費（如適用）及計入 Mox Credit。一次性手續費的全額將包括在最低還款額內。
「即時借」每月還款金額	我們更新了此部份以通知您，由 2025 年 6 月 25 日起，如您的「即時借」： 1. 是額外貸款限額「即時借」（見上述），您 Mox Credit 月結單中的最低還款額將包括以下金額：

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	(a) （如適用）一次性手續費的 100%（每項「即時借」僅收取一次）； (b) 每月供款內月費部分的 100%（在每份 Mox Credit 月結單中的直至您的「即時借」全額償還）； (c) 每月供款內每月本金償還金額部分的 100%（在每份 Mox Credit 月結單中的直至您的「即時借」全額償還）；及 (d) （如適用）100%的提前還款費用（每項「即時借」僅收取一次）；及 2. 不是額外貸款限額「即時借」，您 Mox Credit 月結單中的最低還款額將包括以下金額： (a) （如適用）一次性手續費的 100%（每項「即時借」僅收取一次）； (b) 每月供款內月費部分的 100%（在每份 Mox Credit 月結單中的直至您的「即時借」全額償還）； (c) 每月供款內每月本金償還金額部分的 1%（在每份 Mox Credit 月結單中的直至您的「即時借」全額償還）；及 (d) （如適用）100%的提前還款費用（每項「即時借」僅收取一次）。
附註 1	我們更新了此部份以說明，除非「即時借」產品資料概要另有所指，否則「即時借」產品資料概要中使用的定義與我們一般條款及細則的定義含義相同。
卡數「即時清」產品資料概要	
利率	我們新增了卡數「即時清」特定貸款期的基本年利率，以及解釋計算這些利率的方法。
還款	我們新增了卡數「即時清」特定貸款期的每月還款和總還款資訊。

提前還款 / 提前清償 / 贖回的收費	我們更新了此部份以說明，若您提前償還一項卡數「即時清」，我們將從您的 Mox Credit 收取餘下您的卡數「即時清」未償還的金額的 2%。
提前還款 / 提前清償 / 贖回的收費	我們更新了此部份以通知您，由 2025 年 6 月 25 日起，若您在冷靜期（見上述）期間要求償還您的卡數「即時清」金額，則卡數「即時清」的提前還款費用可以被豁免。
紙本貸款還款表	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將就每張紙本貸款還款表收取 HKD50。 我們將把費用計入您的 Mox 戶口。
其他有關貸款的信件（例如，現有貸款證明，還清貸款證明）	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將就您索取的每封有關貸款的信件收取 HKD50。 無論是電子版或紙本版的信件，我們都會收取此費用，並把費用計入您的 Mox 戶口。
卡數「即時清」每月還款金額	我們更新了此部份以說明我們將收取一次性手續費（如適用）及計入 Mox Credit。一次性手續費的全額將包括在最低還款額內。
附註 1	我們更新了此部份以說明，除非卡數「即時清」產品資料概要另有所指，否則卡數「即時清」產品資料概要中使用的定義與我們一般條款及細則的定義含義相同。
「商戶 0 息分期」產品資料概要	
還款	我們新增了「商戶 0 息分期」特定貸款期的每月還款和總還款資訊。
提前還款 / 提前清償 / 贖回的收費	我們更新了此部份以說明，若您提前償還一項「商戶 0 息分期」，我們將從您的 Mox Credit 收取餘下您的「商戶 0 息分期」未償還的金額的 2%。
紙本貸款還款表	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將就每張紙本貸款還款表收取 HKD50。 我們將把費用計入您的 Mox 戶口。

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其他有關貸款的信件（例如，現有貸款證明，還清貸款證明）	我們更新了此部份以通知您，由 2025 年 7 月 15 日起，我們將就您索取的每封有關貸款的信件收取 HKD50。 無論是電子版或紙本版的信件，我們都會收取此費用，並把費用計入您的 Mox 戶口。
「商戶 0 息分期」的還款期	我們更新了此部份以通知您，我們為 0%商戶分期購買提供 3 至 60 個月的還款期。
「商戶 0 息分期」的每月付款金額	我們把此部分中的一些「Mox Credit」的引用改為「Mox 信用卡」。
附註 1	我們更新了此部份以說明，除非「商戶 0 息分期」產品資料概要另有所指，否則「商戶 0 息分期」產品資料概要中使用的定義與我們一般條款及細則的定義含義相同。

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分期貸款產品資料概要

Mox Bank Limited

簽賬分期產品資料概要

最後更新日期：2024 年 1 月 30 日

<table>
<tr><td colspan="2">此乃分期貸款產品。

本資料概要為您所提供的利息、費用及收費等資料僅供參考，分期貸款產品的最終條款以貸款確認書為準。</td></tr>
<tr><td colspan="2">利率及利息支出</td></tr>
<tr><td>實際年利率</td><td>就貸款金額港幣 100,000 元而言：
<table><tr><td>貸款年期</td><td>6 個月</td><td>12 個月</td><td>24 個月</td></tr><tr><td>實際年利率</td><td>5.28% - 24.86%</td><td>5.64% - 26.30%</td><td>6.28% - 25.08%</td></tr></table>實際年利率乃根據銀行營運守則載列的指引及一年 365 日（或閏年則一年 366 日）計算。實際年利率為一個參考利率，以年化利率展示出包括本產品的所有適用基本利率及其他費用及收費。</td></tr>
<tr><td>逾期還款年化利率 / 就違約貸款收取的年化利率</td><td>不適用。</td></tr>
<tr><td colspan="2">費用及收費</td></tr>
<tr><td>手續費</td><td>港幣 0 元。</td></tr>
<tr><td>逾期還款費用及收費</td><td>港幣 0 元。</td></tr>
<tr><td>提前還款 / 提前清償 / 贖回的收費</td><td>若您提前償還整筆簽賬分期金額，我們將自 Mox Credit 收取餘下。</td></tr>
</table>

Mox Bank Limited，於中華人民共和國香港特別行政區（「香港」）成立的有限公司（商業登記號碼：69746091），其註冊地址及主要營業地址為香港鰂魚涌英皇道979號太古坊濠豐大廈39樓。

	您未償還簽賬分期的每月本金償還金額的總和的 2%。我們稱之為提前還款費用。根據一般條款及細則附表 3，若您的簽賬分期被取消或暫停，我們亦可能將自 Mox Credit 收取提前還款費用。
退票 / 退回自動轉帳授權指示的收費	港幣 0 元。
其他資料	
合資格 Mox Credit 交易作簽賬分期申請的最低貸款金額	港幣 400 元。
合資格結單結餘作簽賬分期申請的最低貸款金額	港幣 2,000 元。
簽賬分期的每月付款金額	您的簽賬分期「**每月供款**」分為： (a) 「**月費**」，即您就簽賬分期將被收取並需要在每月付的利息金額（其計算參考適用的實際年利率）；及 (b) 「**每月本金償還金額**」，即一個月的「**每月供款**」和「**月費**」之差額，以反映需要在當月償還的合資格 Mox Credit 交易或合資格結單結餘的本金金額。 我們將就簽賬分期收取一次性收費及每月供款計入 Mox Credit。該等金額將於閣下的 Mox Credit 結單顯示。您的 Mox Credit 結單所載列的最低結欠金額將包括下列金額： (a) （如適用）一次性收費（每次分期購買僅收取一次）的 100%； (b) 每月供款內月費部分的 100%（在每份 Mox Credit 結單中的每月供款，直至您的簽賬分期全額償還）； (c) 每月供款內每月本金償還金額部分的 1%（在每份 Mox Credit 結單中的每月供款的每月本金償還金額部分，直至您的簽賬分期全額償還；及

Mox Bank Limited，於中華人民共和國香港特別行政區（「香港」）成立的有限公司（商業登記號碼：69746091），其註冊地址及主要營業地址為香港鰂魚涌英皇道979號太古坊濠豐大廈39樓。

	(d) （如適用）100% 的提前還款費用（每項提前償還的簽賬分期僅收取一次）， （見附註 1）。
若您未能全數支付您的簽賬分期的每月供款，請根據您本身的情況考慮是否有另一種更適合您的借貸方式，或與我們聯絡以取得詳細資料。 請注意，我們並無委任任何第三方向我們轉介簽賬分期申請，並且不會處理第三方在一項實益安排下向我們轉介的任何申請。若您對簽賬分期有任何疑問，請與我們聯絡。	

附註 1：

- 若您於 Mox Credit 結單到期付款日或之前未能全數支付 Mox Credit 結餘，或若您僅支付結單所顯示的最低結欠金額，我們將向您收取 Mox Credit 產品資料概要所載的利息（可於 Mox 應用程式及/或我們的網站找到）。
- 我們可基於任何理由對本簽賬分期產品資料概要作出更改，而我們將通知您任何更改。英文與中文版本如有任何不一致，概以英文版本為準。

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