



Fees and charges

The following fees and charges apply to your use 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 provided by JETCO. The exchange rate displayed in the Mox app and statements is calculated by Mox and is for your reference only.
Mastercard network (ATMs provided by banks outside Hong Kong)	HKD30 per transaction The foreign exchange handling fee referred to below will also be charged.	The Foreign Currency will be converted into Hong Kong dollars at the exchange rate provided by Mastercard. The exchange rate displayed in the Mox app and statements is calculated by Mox and is for your reference only.

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.

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 Foreign Currency amount will be converted into Hong Kong dollars at the exchange rate provided by Mastercard. The exchange rate displayed in the Mox app and statements is calculated by Mox and is for your reference only.</p>
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Fees relating to settling Foreign Currency transactions in Hong Kong dollars and transactions processed overseas on your Mox Card

Cross-border access fee	1.95% (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox)	<p>If you conduct a Hong Kong dollar transaction (including a refund) on your Mox Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e. in a place other than Hong Kong), the cross-border access fee will be imposed on that transaction.</p> <p>The cross-border access fee will also be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so.</p> <p>The cross-border access fee and the foreign exchange handling fee will not be imposed on the same transaction. The cross-border access fee will apply if you are offered the option to, and choose to, settle a Foreign Currency transaction in Hong Kong 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 exchange rate and any applicable fees before you enter into the transaction</p>
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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

(Applicable prior to 15 July 2025) Statements

Paper statement request	HKD50 per copy of paper statement, charged to your Mox Account.
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(Applicable on and from 15 July 2025) Statements and advices

Paper bank statement	HKD50 per copy of paper statement, charged to your Mox Account.
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.
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.



Paper time deposit advice	HKD50 per copy of paper advice, charged to your Mox Account.
Paper Mox Credit statement retrieval	HKD50 per copy of paper statement, charged your Mox Account.
Paper loan repayment schedule	HKD50 per copy of paper schedule, charged to your Mox Account. Each loan repayment schedule will contain details of one loan.
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.
Paper Mox Invest statement retrieval	HKD100 per copy of paper statement or contract note ¹⁹ , charged your Mox Account.

(Applicable on and from 15 July 2025) Negative balances in bank accounts

Negative balance fee	HKD120 for each month	If your Mox Account becomes overdrawn by more than HKD5,000, we will charge this fee to your Mox Account. 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.
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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	<p>The higher of:</p> <ol style="list-style-type: none">up to 2% of the actual selling amount² (the percentage will vary depending on the currency pair); andthe smallest denomination of the selling currency (e.g. 1 cent, 1 pence etc.) or USD0.01 or its equivalent in the selling currency, whichever is higher. <p>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.</p>
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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.

(Applicable prior to 15 July 2025) Fees relating to Express Remit

Remit Fee	<p>If you make a transfer:</p> <ol style="list-style-type: none">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.); andusing 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:
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- (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.

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.

(Applicable on and from 15 July 2025) Fees relating to transfers³

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.



	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.
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.
Request to change or cancel a local transfer of United States dollars	USD30 per request, charged to you Mox Account. We will charge this fee when we attempt to carry out your request, even if the attempt is unsuccessful.
Request to cancel a transfer made via FPS	HKD100 per request, where the request relates to a transfer in Hong Kong dollars, charged to your Mox Account. CNY100 per request, where the request relates to a transfer in Renminbi, charged to your Mox Account. We will charge these fees when we attempt to carry out your request, even if the attempt is unsuccessful.
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.
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 Hong Kong dollars via FPS, HKD100 per request, which we will deduct from the amount to be returned, prior to us releasing the returned proceeds to the sender. For return of proceeds of a transfer made in Hong Kong dollars via RTGS, HKD250 per request, which we will deduct from the amount to be returned, prior to us releasing the returned proceeds to the sender. For return of proceeds of a transfer made in Renminbi via FPS, CNY100 per request, which we will deduct from the amount to be returned, prior to us releasing the returned proceeds to the sender.



For return of proceeds of a transfer made in Renminbi via RTGS, CNY250 per request, which we will deduct from the amount to be returned, prior to us releasing the returned proceeds to the sender.

For return of proceeds of a transfer made in United States dollars via RTGS, USD30 per request, which we will deduct from the amount to be returned, prior to us releasing the returned proceeds to the sender.

³ In addition to the fees set out in this document, 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.

Mox Credit⁴

Annualised Percentage Rate (APR) ⁵ for retail purchases	35.99% (0.0907% per day)	<p>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> <p>We will not charge you interest if you pay your Mox Credit 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 Mox Credit statement balance, from the date of the previous Mox Credit statement on a daily basis until payment in full; and2. the amount of each new transaction (entered into since the previous Mox Credit statement date), from the settlement date of that new transaction on a daily basis until payment in full.
Annualised Percentage Rate (APR) ⁵ for cash advances	35.91% (0.0871% per day)	<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>

Interest will be charged on any unpaid amount of each cash advance (excluding any cash advance fee) from the settlement date of the cash advance on a daily basis until it is repaid in full.

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

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

Minimum amount due⁶ (Applicable prior to 25 June 2025) If your statement balance is less than HKD220, the minimum amount due will be the total statement balance.

Otherwise, the minimum amount due will be the highest of the following two amounts:

1. (a) 100% of interest, fees and charges; plus
 - (b) 1% of outstanding principal; plus
 - (c) the higher of:
 - (i) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 1(a) above); and
 - (ii) any overdue amount (as applicable, such as any overdue minimum amounts due); or
2. HKD220.

(Applicable 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:

3. 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 3(a)(ii) above); plus
 - (iv) the higher of:
 - (A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 3(a)(i) above); and
 - (B) any overdue amount (as applicable, such as any overdue minimum amounts due); or
 - (b) HKD220; and
4. 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 4(a)(i) above); and
		(B) any overdue amount (as applicable, such as any overdue minimum amounts due); or
	(b)	HKD220.
Cash advance fee	HKD100	For each cash advance (including those via the JETCO or Mastercard ATM networks).
Split Purchase ⁷	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 ⁸	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	(Applicable to Instant Loans approved prior to 25 June 2025) 2% of all remaining principal of the Instant Loan (at the time of early repayment). (Applicable to Instant Loans approved on or after 25 June 2025) Unless you request to repay an Instant Loan early during the Cooling-Off Period for the Instant Loan, 2% of all remaining principal of the Instant Loan (at the time of early repayment). If you request the repay an Instant Loan early during the Cooling-Off Period for the Instant Loan, we will waive the early repayment fee for the Instant Loan.

Instant Clear ⁹	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	<p>(Applicable to Instant Clears set up prior to 25 June 2025) 2% of all remaining principal of the Instant Clear (at the time of early repayment).</p> <p>(Applicable to Instant Clears set up on or after 25 June 2025) Unless you request to repay an Instant Clear early during the Cooling-Off Period for the Instant Clear, 2% of all remaining principal of the Instant Clear (at the time of early repayment).</p> <p>If you request the repay an Instant Clear early during the Cooling-Off Period for the Instant Clear, we will waive the early repayment fee for the Instant Clear.</p>
0% Merchant Split Purchase ¹⁰	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">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); orhave an Eligible Balance for Card Rewards of HKD250,000 or more at the time you switch your Spending Rewards Scheme in the Mox app.

⁴ Only applicable to Mox Credit customers.

⁵ Annualised Percentage Rate (APR) is calculated based on the guideline as set out in the Code of Banking Practice and is for reference only.

⁶ Please refer to the Mox Credit Schedule for more information on your minimum amount due.

⁷ 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.

⁸ Fees applicable to an Instant Loan can be viewed in the Mox app. Please also refer to the Instant Loan Key Facts Statement.

⁹ 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.

¹⁰ 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 Invest¹¹

Market	Type of fee	Fee rate	Charged by															
Trade related (stocks and other listed Securities)																		
Hong Kong	Trading commission	(Applicable prior to 1 July 2025) 0.12% of transaction amount, minimum HKD30 for per order. No trading commission for odd lot order.	Mox															
		(Applicable on and from 1 July 2025) The trading commission will be charged according to the following:																
		<table border="1"> <thead> <tr> <th>If you are tier^</th> <th>Commission rate (% of transaction amount)</th> <th>Minimum trading commission per order</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>0.15%</td> <td>HKD50</td> </tr> <tr> <td>Advanced</td> <td>0.12%</td> <td>HKD30</td> </tr> <tr> <td>Pro</td> <td>0.10%</td> <td>HKD30</td> </tr> <tr> <td>Elite</td> <td>0.088%</td> <td>HKD30</td> </tr> </tbody> </table>		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
		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 order.																		
Settlement fee	0.002% of transaction amount, minimum HKD2 per transaction, maximum HKD100 per transaction.	HKEX																
Stamp duty ¹²	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															
U.S.	Trading commission	<p>(Applicable prior to 1 July 2025) 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.</p> <p>(Applicable on and from 1 July 2025) Trading commission for a transacted quantity of equal to or more than 1 share will be charged according to the following:</p> <table border="1"> <thead> <tr> <th>If you are tier^</th> <th>Trading commission per share</th> <th>Minimum trading commission per order</th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>USD0.012</td> <td>USD6.8</td> </tr> <tr> <td>Advanced</td> <td>USD0.010</td> <td>USD5</td> </tr> <tr> <td>Pro</td> <td>USD0.0080</td> <td>USD5</td> </tr> <tr> <td>Elite</td> <td>USD0.0060</td> <td>USD5</td> </tr> </tbody> </table> <p>The trading commission for a transacted quantity of less than 1 share is fixed at USD1 per order.</p>	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	Mox
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																
	SEC transaction fee ¹³	Subject to latest SEC rules and charges.	SEC															
	FINRA trading activity fee ¹³	Subject to latest FINRA rules and charges.	FINRA															
(Applicable on and from 1 July 2025) Trade related (Funds, excluding Core Portfolio Service)																		

Subscription fee for Funds

Subscription fee for Funds will be charged 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%

Core Portfolio Service

Advisory fee

(Applicable prior to 1 July 2025) 1% p.a. of the daily holding value of your Mox Portfolio¹⁴.

(Applicable on and from 1 July 2025) The advisory fee¹⁴ will be charged according to the following:

		If you are tier^		Fee rate (%) of the daily holding value of your Portfolio ¹⁴	
		Basic		1.00%	p.a.
		Advanced		0.85%	p.a.
		Pro		0.70%	p.a.
		Elite		0.50%	p.a.
Nominee and corporate actions services					
Hong Kong	Cash and dividend collection fee ¹⁵		0.2%	of dividend or cash distribution amount ¹⁶ , minimum HKD30 per collection.	Mox
	Equity interest collection fee ¹⁷		HKD1	per board lot, minimum HKD30 per collection, maximum HKD2,000 per collection.	Mox
	Corporate action handling fee ¹⁸		HKD1	per board lot, minimum HKD30 per collection, maximum HKD2,000 per collection.	Mox
U.S.	ADR custody fees		The fees for general custody of ADRs range from USD0.01 – 0.05 per share. For details, please refer to the depository 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
U.S.	Stock transfer out		USD150 per U.S. stock per instruction.		Mox



Account maintenance					
Hong Kong and U.S.	Paper statement retrieval	Mox Invest		HKD100 per statement or contract note ¹⁹ .	
	Custodian fee			Waived	-
Information services					
Hong Kong	Basic Service	Market Prices		Waived	-
U.S.	Nasdaq Basic			Waived	-
Other services					
Hong Kong and U.S.	Tax			Subject to specific requirements of individual stock.	-
Notes:					
<i>Mox Invest fees and charges listed above may be subject to change at any time. Please check this document regularly, including before you trade.</i>					
<i>Out of pocket expenses are to be paid by Mox Invest customers.</i>					
<i>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.</i>					
<i>[^] We will determine your tier based on your Monthly Aggregate Transaction Volume or Holding Value of Funds, in accordance with the below:</i>					

Tier	Monthly Aggregate Transaction Volume	Holding Value of Funds
<i>Basic</i>	<i>less than or equal to HKD100,000</i>	<i>less than or equal to HKD50,000</i>
<i>Advanced</i>	<i>more than HKD100,000 and up to HKD500,000</i>	<i>more than HKD50,000 and up to HKD250,000</i>
<i>Pro</i>	<i>more than HKD500,000 and up to HKD1,500,000</i>	<i>more than HKD250,000 and up to HKD750,000</i>
<i>Elite</i>	<i>more than HKD1,500,000</i>	<i>more than HKD750,000</i>

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

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.

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.

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

For the purposes of this note:

“Holding Value of Funds” means the market value of all your holdings in Funds (including your Portfolio) held in your Mox Invest Account.



“Monthly Aggregate Transaction Volume” 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.

¹¹ Only applicable to Mox Invest customers.

¹² Not applicable to trading warrants, callable bull/bear contracts (CBBCs) and exchange traded funds (ETFs).

¹³ Applicable to sell orders only.

¹⁴ 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 Mox Invest 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.

¹⁵ If dividend amount is less than HKD30, Mox will charge (and withhold) the lesser dividend amount.

¹⁶ 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.

¹⁷ 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.

¹⁸ Corporate action events include but are not limited to right issues and open offers, and tender offers.

¹⁹ Mailing of physical statement is only available within Hong Kong.

Last updated: 23 May 2025