

## Key Facts Statement (KFS) for Credit Card

Mox Bank Limited

Mox Credit

Last updated: 23 May 2025

<p><b>This product is a credit card.</b></p> <p><b>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Mox Credit Schedule and the Major Terms and Conditions for Mox Credit for details.</b></p> <p><b>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</b></p>	
<b>Interest rates and interest charges</b>	
<b>Interest rate for retail purchases</b>	<p><b>33.10% p.a.</b> (0.0907% per day) when you are approved for Mox Credit. This interest rate is the basic per annum interest rate. It will be reviewed 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"> <li>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; and</li> <li>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.</li> </ol>
<b>Interest rate for cash advances</b>	<p><b>31.80% p.a.</b> (0.0871% per day) when you are approved for Mox Credit. This interest rate is the basic per annum interest rate. It will be reviewed from time to time.</p> <p>Interest will be charged on any unpaid amount of each cash advance (excluding any cash advance fee) from the settlement date of the cash advance on a daily basis until it is repaid in full.</p>
<b>Annualised Percentage Rate (APR)<sup>1</sup> for retail purchases<sup>1</sup></b>	<p><b>35.99%</b> when you are approved for Mox Credit. It will be reviewed 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"> <li>the unpaid principal in your Mox Credit statement balance, from the date of the previous statement on a daily basis until payment in full; and</li> <li>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.</li> </ol>
<b>APR<sup>1</sup> for cash advances</b>	<p><b>35.91%</b> when you are approved for Mox Credit. It will be reviewed from time to time.</p> <p>Interest will be charged on any unpaid amount of each cash advance (excluding any cash advance fee) from the settlement date of the cash advance on a daily basis until it is repaid in full.</p>
<b>Delinquent APR</b>	Not applicable.
<b>Interest free period</b>	<p>Up to <b>56</b> days.</p> <p>Interest free period refers to the period of time during which we will not charge you interest for certain transactions you make on your Mox Credit, so long as you pay the statement balance in full on or before the payment due date.</p> <p>The length of the interest free period depends on when you make the transaction on your Mox Credit during the statement cycle.</p>
<b>Minimum amount due<sup>2</sup></b>	<p>(Applicable prior to 25 June 2025) If your statement balance is less than <b>HKD220</b>, the minimum amount due will be the total statement balance.</p> <p>Otherwise, the minimum amount due will be the highest of the following two amounts:</p> <ol style="list-style-type: none"> <li> <ol style="list-style-type: none"> <li><b>100%</b> of interest, fees and charges; plus</li> <li><b>1%</b> of outstanding principal; plus;</li> <li>the higher of: <ol style="list-style-type: none"> <li>any statement balance exceeding your credit limit (excluding interest, fees and</li> </ol> </li> </ol> </li> </ol>

	<p>charges under paragraph 1(a) above); and</p> <p>(ii) any overdue amount (as applicable, such as any overdue minimum amount due); or</p> <p>2. <b>HKD220.</b></p> <p>(Applicable on and from 25 June 2025) If your Mox Credit statement balance is less than <b>HKD220</b>, the minimum amount due will be the total Mox Credit statement balance.</p> <p>Otherwise, if you:</p> <p>3. have an outstanding Additional Credit Instant Loan, the minimum amount due will be the higher of:</p> <p>(a) (i) <b>100%</b> of interest, fees and charges; plus</p> <p>(ii) <b>100%</b> of the monthly instalment for your Additional Credit Instant Loan; plus</p> <p>(iii) <b>1%</b> of outstanding principal (excluding the amount set out in paragraph 3(a)(ii) above); plus</p> <p>(iv) the higher of:</p> <p>(A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 3(a)(i) above); and</p> <p>(B) any overdue amount (as applicable, such as any overdue minimum amounts due); and</p> <p>(b) <b>HKD220</b>; and</p> <p>4. do not have an outstanding Additional Credit Instant Loan, the minimum amount due will be the higher of:</p>
--	--

	<p>(a) (i) <b>100%</b> of interest, fees and charges; plus</p> <p>(ii) <b>1%</b> of outstanding principal; plus</p> <p>(iii) the higher of:</p> <p>(A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 4(a)(i) above); and</p> <p>(B) any overdue amount (as applicable, such as any overdue minimum amount due); and</p> <p>(b) <b>HKD220.</b></p>
<b>Fees</b>	
<b>Annual membership fee</b>	<b>HKD0.</b>
<b>Cash advance fee</b>	For each cash advance (including those via the JETCO or Mastercard ATM networks): <b>HKD100.</b>
<b>Fees relating to foreign currency transactions on your Mox Card</b>	<b>1.95%</b> of every transaction (including refunds) effected in a currency other than Hong Kong dollars, comprising a <b>1%</b> fee imposed by Mastercard plus a <b>0.95%</b> fee imposed by Mox. We call this the 'foreign exchange handling fee'.
<b>Fees relating to settling foreign currency transactions in Hong Kong dollars and transactions processed overseas on your Mox Card</b>	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), a <b>1.95%</b> cross-border access fee will be imposed (comprising of a <b>1%</b> fee imposed by Mastercard plus a <b>0.95%</b> fee imposed by us). It will be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The cross-border access fee and foreign exchange handling fee will not be imposed on the same transaction.

	<p>Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.</p>
<b>Late payment fee</b>	<b>HK0.</b>
<b>Over-the-limit fee</b>	<b>HK0.</b>
<b>Cash withdrawal fee</b>	<p><b>HKD0</b> per cash withdrawal using an approved JETCO ATM in Hong Kong.</p> <p><b>HKD20</b> per cash withdrawal using an approved Mastercard ATM in Hong Kong.</p> <p><b>HKD30</b> per cash withdrawal using an approved ATM outside Hong Kong. For overseas ATM withdrawals using the JETCO Network, no foreign exchange handling fees will be charged by Mox. The Foreign Currency will be converted into Hong Kong dollars by the exchange rate provided by JETCO. For overseas ATM withdrawals using the Mastercard Network, a <b>1.95%</b> foreign exchange handling fee will be charged by Mox (comprising of a <b>1%</b> fee imposed by Mastercard plus a <b>0.95%</b> fee imposed by Mox). The Foreign Currency will be converted into Hong Kong dollars by the exchange rate provided by Mastercard.</p>
<b>Returned payment fee</b>	<b>HK0.</b>
<b>Excess fund transfer handling fee</b>	<p>Up to <b>3.5%</b> 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</p>

	<p>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>
<b>Fees relating to Spend Auto-Switch</b>	<p><b>HKD25</b> 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.</p>
<b>Spending rewards switching fee</b>	<p><b>HKD50</b>, 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"> <li>switch your Spending Rewards Scheme in the Mox app 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 your Mox Credit application process and the following 7 days (you will have 'completed' your Mox Credit application process once you have received a Mox Credit approval notification from Mox); or</li> <li>have an Eligible Balance for Card Rewards of HKD250,000 or more at the time you switch your Spending Rewards Scheme in the Mox app.</li> </ol>
<b>Paper Mox Credit statement retrieval fee</b>	<p><b>HKD50</b> per copy of paper statement, charged to your Mox Account.</p>

<sup>1</sup> APR is calculated based on the guideline as set out in the Code of Banking Practice and a 365-day year (or a 366-day year for leap years) and is for reference only.

<sup>2</sup> Please refer to the Mox Credit Schedule for more information on your minimum amount due.

### Illustrative Example

An illustrative example of the interest that you may be required to pay on your Mox Credit is set out below, based on the assumptions that:

- you have used your Mox Credit during the last Mox Credit statement period and to make retail purchases, only;
- as at your latest Mox Credit statement date, you have an outstanding balance on your Mox Credit of HKD20,000;
- there are no new transactions on your Mox Credit after the above statement date (including any transaction relating to fees and charges);
- you make each repayment of the below amounts on or before the relevant payment due date;
- the interest rate is 0.0907% per day (equivalent to the APR of 35.99%); and
- interest accrues on a monthly basis on the principal amount outstanding.

Each month, if you repay...	you will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying...
only the minimum amount due	173 months	a total of HKD63,951.34 (HKD43,951.34 of that being interest)
HKD883.43 (which is more than the minimum amount due)	36 months	a total of HKD31,803.61 (HKD11,803.61 of that being interest)
<b>The amount you would save by paying \$883.43: HKD32,147.73</b>		

**Remark:** To calculate the interest applicable to your specific case, please use our repayment calculator accessible from 'Mox Credit' page in the Mox app and/or our [website](#).



Notes:

- Unless the context requires otherwise, capitalised terms used in this KFS shall have the meanings in our General Terms and Conditions.
- We can make changes to this KFS 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.



## 信用卡產品資料概要

Mox Bank Limited

Mox Credit

最後更新日期：2025 年 5 月 23 日

此乃信用卡產品。	
<p>此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的Mox Credit附表及Mox Credit的主要條款及細則以了解詳情。</p> <p>在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。</p>	
利率及利息支出	
零售消費利率	<p>當您的 Mox Credit 獲批時為 <b>33.10%</b>（每日 0.0907%）。此利率為基本年利率。我們會不時作出檢討。</p> <p>如您在每月到期繳款日或之前全數支付您的 Mox Credit 月結單結餘，我們不會向您收取利息。否則，以下各項將被收取利息：</p> <ol style="list-style-type: none"> <li>1 您的 Mox Credit 月結單結餘中未付本金金額，由上一月結單日期起按日計息，直至全數支付；及</li> <li>2 每項新交易金額（自上一 Mox Credit 月結單日期起計），由該項新交易的結算日期起按日計息，直至全數支付。</li> </ol>
現金透支利率	<p>當您的 Mox Credit 獲批時為 <b>31.80%</b>（每日 0.0871%）。此利率為基本年利率。我們會不時作出檢討。</p> <p>利息將以每筆現金透支的任何未付金額（不包括任何現金透支費用）由結算日期起計按日計息，直至款項全部清還為止。</p>

零售消費的實際年利率 <sup>1</sup>	<p>當您的 Mox Credit 獲批時為 <b>35.99%</b>。我們會不時作出檢討。</p> <p>如您在每月到期繳款日或之前全數支付您的 Mox Credit 月結單結餘，我們不會向您收取利息。否則，以下各項將被收取利息：</p> <ol style="list-style-type: none"> <li>1. 您的 Mox Credit 月結單結餘中未付本金金額，由上一月結單日期起按日計息，直至全數支付；及</li> <li>2. 每項新交易金額（自上一 Mox Credit 月結單日期起計），由該項新交易的結算日期起按日計息，直至全數支付。</li> </ol>
現金透支的實際年利率 <sup>1</sup>	<p>當您的 Mox Credit 獲批時為 <b>35.91%</b>。我們會不時作出檢討。</p> <p>利息將以每筆現金透支的任何未付金額（不包括任何現金透支費用）由結算日期起計按日計息，直至款項全部清還為止</p>
逾期還款實際年利率	不適用。
免息期	<p>長達 <b>56</b> 日。</p> <p>免息期是指在您於 Mox Credit 上進行特定交易期間，我們不會向您收取利息，前提是您必須在到期還款日期或之前繳清月結單結餘。</p> <p>免息期的長度取決於您在月結單週期內於 Mox Credit 上進行交易的時間。</p>
最低還款額 <sup>2</sup>	<p>（適用於 2025 年 6 月 25 日之前）如您的月結單結餘低於 <b>HKD220</b>，最低還款額將為總結單結餘。</p> <p>否則，最低還款額將為以下兩個金額中的較高者：</p> <ol style="list-style-type: none"> <li>1. (a) 利息、費用及收費的 <b>100%</b>；另加</li> </ol>

	<p>(b) 未償還本金的 <b>1%</b>；另加</p> <p>(c) 以下較高者：</p> <p>(i) 任何超逾您的信用限額的月結單結餘（不包括以上第 1(a)條項下的利息、費用及收費）；及</p> <p>(ii) 任何逾期金額（如適用，例如任何逾期最低還款額）；或</p> <p>2. <b>HKD220.</b></p> <p>（適用於 2025 年 6 月 25 日及之後）如您的 Mox Credit 月結單結餘低於 <b>HKD220</b>，最低還款額將為總 Mox Credit 月結單結餘。</p> <p>除非您：</p> <p>3. 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：</p> <p>(a) (i) 利息、費用及收費的 <b>100%</b>；另加</p> <p>(ii) 額外貸款限額「即時借」的每月還款的 <b>100%</b>；另加</p> <p>(iii) 未償還本金的 <b>1%</b>（不包括以上第 3(a)(ii)條項下的款項）；另加</p> <p>(iv) 以下較高者：</p> <p>(A) 任何超逾您的信用限額（不包括以上第 3(a)(i)條項下的利息、費用及收費）；及</p>
--	---

	<p>(B) 任何逾期金額（如適用，例如任何逾期最低還款額）；及</p> <p>(b) <b>HKD220</b>；及</p> <p>4. 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：</p> <p>(a) (i) 利息、費用及收費的 <b>100%</b>；另加</p> <p>(ii) 未償還本金的 <b>1%</b>；另加</p> <p>(iii) 以下較高者：</p> <p>(A) 任何超逾您的信用限額（不包括以上第 4(a)(i)條項下的利息、費用及收費）；及</p> <p>(B) 任何逾期金額（如適用，例如任何逾期最低還款額）；及</p> <p>(b) <b>HKD220</b>。</p>
<b>費用</b>	
<b>年費</b>	<b>HKD0</b> 。
<b>現金透支費用</b>	就每筆現金透支（包括透過銀通或萬事達卡自動櫃員機網絡提取現金）： <b>HKD100</b> 。
<b>使用您的 Mox Card 進行外幣交易的相關費用</b>	每項以港元以外的貨幣進行的交易之交易金額（包括退款）的 <b>1.95%</b> （包括萬事達卡收取的 <b>1%</b> 費用，Mox 則收取 <b>0.95%</b> 費用）。我們稱之為「外幣兌換手續費」。

<p><b>使用您的 Mox Card 以港元支付外幣簽賬及在海外處理的交易的相關費用</b></p>	<p>如果您使用您的 Mox Card 進行港幣交易（包括退款），不論是在香港還是海外，而該交易因商戶或收單機構是在海外（即香港以外的地方）註冊而被視為在海外處理，萬事達卡會就該交易收取 <b>1.95%</b> 跨境港幣交易手續費（包括萬事達卡收取的 <b>1%</b> 費用，Mox 則收取 <b>0.95%</b> 費用）。跨境港幣交易手續費將會在海外商戶或收單機構已將交易兌換成港元，或在您要求兌換的情況下被徵收。同一筆交易中不會同時被收取跨境港幣交易手續費及外幣兌換手續費。</p> <p>您在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。您應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。</p>
<p><b>逾期付款費用</b></p>	<p><b>HKD0。</b></p>
<p><b>超出信用限額手續費</b></p>	<p><b>HKD0。</b></p>
<p><b>現金提款費用</b></p>	<p>每次使用在香港的認可銀通自動櫃員機進行現金提款的現金提款費用為 <b>HKD0。</b></p> <p>每次使用在香港的認可萬事達卡自動櫃員機進行現金提款的現金提款費用為 <b>HKD20。</b></p> <p>每次使用在香港境外的認可自動櫃員機進行現金提款的現金提款費用為 <b>HKD30。</b> Mox 不就使用香港境外的銀通網絡自動櫃員機進行現金提款收取外幣兌換手續費。外幣將按由銀聯通寶有限公司提供的匯率，換算為港幣。就使用香港境外的萬事達卡網絡自動櫃員機進行現金提款，Mox 將收取 <b>1.95%</b> 的外幣兌換手續費（包括萬事達卡收取的 <b>1%</b> 費用，Mox 則</p>

	收取 <b>0.95%</b> 費用)。外幣將按由萬事達卡公司提供的匯率，換算為港幣。
<b>退回手續費</b>	<b>HKD0。</b>
<b>超出轉賬限額手續費</b>	<p>如果您從 Mox Credit 進行轉賬累積超過每曆月限額（即由我們不時釐定並在您的 Mox app 中顯示）我們將收取超額部分或當中的任何部分之超出轉賬限額手續費（最高可達 <b>3.5%</b>）。</p> <p>當您使用 Mox Credit 進行轉賬，而該金額超過適用的每曆月限額，Mox app 會提示並讓您確認有關的超出轉賬限額手續費。當您設立的自動還款或定期轉賬是從 Mox Credit 轉賬，Mox app 會提示並讓您確認進行交易可能會產生超出轉賬限額手續費。當您確認並使用 Mox Credit 進行轉賬，您將被視作接受適用之手續費。</p>
<b>「自動簽賬切換」的相關費用</b>	於當月完成一筆或以上的「自動簽賬切換」交易，該月將收取 <b>HKD25</b> ，並將於首筆交易完成後計入您的 Mox Credit。
<b>消費獎賞轉換費</b>	<p>我們將按您每次於 Mox app 轉換消費獎賞計劃時向您收取 <b>HKD50</b>，計入您的 Mox Credit。</p> <p>我們將會豁免此費用，如果您：</p> <ol style="list-style-type: none"> <li>1. 完成 Mox Credit 申請程序（當您收到 Mox 向您發出的 Mox Credit 申請成功批核通知時，即代表您的 Mox Credit 申請程序已「完成」）的其後 7 天的期間內，首次將消費獎賞計劃由您「CashBack」轉換至其他消費獎賞計劃；或</li> <li>2. 持有卡獎賞的合資格結餘達至少 HKD250,000（於轉換消費獎賞計劃時）。</li> </ol>
<b>紙本 Mox Credit 月結單費用</b>	每份紙本 <b>HKD50</b> ，計入您的 Mox 戶口。



<sup>1</sup> 實際年利率是根據《銀行營運守則》所載的指引及一年 365 日（或閏年則一年 366 日）計算，並且僅供參考。

<sup>2</sup> 有關您的最低還款額，詳情請參閱 Mox Credit 附表。

## 例子

以下為您可能須為您的 Mox Credit 支付的利息的說明示例，其基於以下假設：

- 您在上一個 Mox Credit 月結單周期期間使用過您的 Mox Credit，且只進行過零售消費；
- 截至最近 Mox Credit 月結單日，您的 Mox Credit 結餘為 HKD20,000；
- 在上述對月結單日期之後，您沒有新的 Mox Credit 交易（包括任何與費用及收費相關的交易所）；
- 您於有關到期繳款日或之前償還以下款項；
- 每日利率為 0.0907%（相等於實際年利率 35.99%）；及
- 未償還本金會按月累計利息。

每個月，如果您還款...	您須償還 HKD20,000 的未償還結餘所需的大約時間為...	及您將最終支付...
只還最低還款額	173 個月	總 共 HKD63,951.34 (HKD43,951.34 為利息)
HKD883.43（即高於最低還款額）	36 個月	總 共 HKD31,803.61 (HKD11,803.61 為利息)
<b>您可以節省的金額為 HKD883.43：HKD32,147.73</b>		

**備註：**如要計算適用於您的特定情況的利息，您可透過 Mox app 及 / 或我們[網站](#)的「Mox Credit」頁面使用我們的還款計算機。



附註：

- 除非本產品資料概要另有所指，否則本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。
- 我們可因任何理由更改本產品資料概要，但我們會就任何更改通知您。
- 如英文與中文版本有任何不一致，概以英文版本為準。