

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 Fees and Charges such that the details of the following fees charged by third parties will be referenced separately on our website and/or in the Mox app:

- settlement fee, stamp duty, trading fee, SFC transaction levy and AFRC transaction levy in relation to trade-related services for stocks and other Securities listed in Hong Kong; and
- SEC transaction fee and FINRA trading activity fee in relation to trade-related services for stocks and other Securities listed in U.S.

We have also clarified and updated the notes of the Mox Invest section. The changes to our Fees and Charges will come into effect on 30 June 2025 ("**Effective Date**").

We also wish to let you know that currently, the settlement fee in relation to trade-related services for stocks and other Securities listed in Hong Kong is 0.002% of transaction amount. The minimum fee is HKD2 per transaction, and the maximum HKD100 per transaction. From 30 June 2025 onwards, a new stock settlement fee structure announced by the Hong Kong Securities Clearing Company Limited will come into effect. Under the new stock settlement fee structure, the settlement fee will be 0.0042% of the transaction amount, with no minimum or maximum fee.

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

The key changes to our Fees and Charges are summarised in the table below.

You can download the PDF version of our Fees and Charges, as amended by the changes via the link below:

- [Fees and Charges](#)

You can also find the amended Fees and Charges on the 'About us' page in the Mox app and the 'Legal Documents' section of our website on and from the Effective Date.

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 Fees and Charges referred to above, as amended by the changes, will apply to you when you use Mox Invest on and from the Effective Date.

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.

Mox Bank Limited

Summary of changes¹

The table below provides a summary of the key changes we are making to our terms and conditions.

Please note the below is a summary only. Please refer to the relevant terms and conditions for full details.

Subject matter	Summary of change
Fees and Charges	
Mox Invest	1. We have updated this section to let you know that the following third party fees with respect to trade related (stocks and other listed Securities) services for the Hong Kong market and U.S. market are subject to the latest applicable rules and charges of the relevant third parties, and that you can refer to the FAQs regarding Mox Invest on our website and/or through the Help Centre in the Mox app for more details of such fees: (a) settlement fee; (b) stamp duty; (c) trading fee; (d) SFC transaction levy; (e) AFRC transaction levy; (f) SEC transaction fee; and (g) FINRA trading activity fee. 2. We have clarified and updated the notes of this section to offer more detailed explanations of time zones and reset times of the criteria associated with the tiered pricing structure.

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

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)	All settlements will be made in Hong Kong dollars. 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.
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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)	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. The cross-border access fee will also be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The cross-border access fee and the foreign exchange handling fee will not be imposed on the same transaction. The cross-border access fee will apply if you are offered the option to, and choose to, settle a Foreign Currency transaction in Hong Kong dollars at a point of sale overseas. Please note that such an option is a direct arrangement offered by the overseas merchant and not Mox. You should ask the overseas merchant for details about the exchange rate and any applicable fees before you enter into the transaction
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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	The higher of: - up to 2% of the actual selling amount² (the percentage will vary depending on the currency pair); and - the smallest denomination of the selling currency (e.g. 1 cent, 1 pence etc.) or USD0.01 or its equivalent in the selling currency, whichever is higher. Mox will deduct the applicable currency exchange fee from the amount of currency you have requested to sell prior to carrying out the currency exchange.
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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	If you make a transfer: - 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 - 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:
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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)	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. 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: 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; and 2. 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)	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.

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	(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). (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). 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.
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		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. 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.



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	HKD50, charged to your Mox Credit, each time you switch your Spending Rewards Scheme in the Mox app. We will waive this fee, if you: - switch your Spending Rewards Scheme from 'CashBack' to another Spending Rewards Scheme for a different Mox Card Reward for the first time and during the period beginning on and from the day you complete the Mox Credit application process and the following 7 days (you will have 'completed' the Mox Credit application process once you have received a Mox Credit approval notification from Mox); or - 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.

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><tr><th>If you are tier^</th><th>Commission rate (% of transaction amount)</th><th>Minimum trading commission per order</th></tr><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></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	(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.	Mox															
		(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:																
		<table><tr><th>If you are tier^</th><th>Trading commission per share</th><th>Minimum trading commission per order</th></tr><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></table>	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	
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.																
	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):

1. 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%

2. 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 depositary bank of the ADRs. Mox will not notify you of any change of ADR fees in advance.		DTC
Scrip handling and settlement related services					
Hong Kong	Stock transfer out		HKD500 per Hong Kong stock per instruction.		Mox
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:					
Mox Invest fees and charges listed above may be subject to change at any time. Please check this document regularly, including before you trade.					
Out of pocket expenses are to be paid by Mox Invest customers.					
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.					
^ We will determine your tier based on your Monthly Aggregate Transaction Volume or Holding Value of Funds, in accordance with the below:					

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

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，我們將修改我們的收費及手續費，以下由第三方收取的費用的詳情將在我們的網站及 / 或 Mox app 中分別提及：

- 關於香港上市股票及其他香港上市證券的交易服務相關的費用，包括股票交收費、股票印花稅、交易費、證監會交易徵費及會計及財務匯報局交易徵費；及
- 關於美國上市股票及其他美國上市證券的交易服務相關的費用，包括美國證券交易委員會（SEC）交易費用及美國金融業監管局（FINRA）交易活動費用。

我們亦釐清及更新了 Mox Invest 部分的備註。我們的收費及手續費之修改將於 2025 年 6 月 30 日（「生效日期」）起生效。

我們還希望讓您知道，目前香港上市股票及其他香港上市證券的交易服務相關股票交收費為成交金額的 0.002%。每筆交易的最低費用為 HKD2，最高費用為 HKD100。自 2025 年 6 月 30 日起，香港中央結算有限公司宣布的新的股份交收費用結構將生效。在新的股份交收費用結構下，股票交收費將為成交金額的 0.0042%，不設最低或最高費用。

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收費及手續費之主要修訂。

您可以透過以下連結下載經修訂後的收費及手續費的 PDF 版本：

- [收費及手續費](#)

您可由生效日期起，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。

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，而上述已修改的收費及手續費將在生效日期起於您使用 Mox Invest 時適用於您。

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



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

Mox Bank Limited

修訂的概要¹

以下列表概述了我們對條款及細則之主要修訂。

請注意，以下僅為概要。詳情請參閱相關條款及細則原文。

題目	修訂概要
收費及手續費	
Mox Invest	- 我們已更新了本部分以讓您知悉，以下與香港市場及美國市場交易相關（股票及其他上市證券）服務而由第三方收取的費用均按最新適用的第三方規則及費率收取。您可於我們網站及 / 或 Mox app 內的幫助中心查閱關於 Mox Invest 的常見問題以了解相關詳情： - 股票交收費； - 股票印花稅； - 交易費； - 證監會交易徵費； - 會計及財務匯報局交易徵費； - SEC 交易費用；及 - FINRA 交易活動費用。 - 我們已經釐清及更新了本部分的備註，為分等級收費型式相關準則的時區及重置時間提供了更詳細的解釋。

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。



收費及手續費

以下的收費及手續費適用於您使用我們下列的產品及服務。

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

自動櫃員機現金提款

本地自動櫃員機現金提款

銀通網絡	免費
萬事達卡網絡	每宗交易收取 HKD20

海外自動櫃員機現金提款¹

銀通網絡（香港以外的銀通自動櫃員機）	每宗交易收取 HKD30	不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兌換為港元。於 Mox app 及您的月結單中顯示的匯率是由我們計算的，僅供你參考。



萬事達卡網絡（由海外的銀行所提
供的自動櫃員機）

每宗交易收取 HKD30
我們將收取下述之外幣兌換手續費。

外幣將按萬事達卡公司提供的匯率兌換為港元。於 Mox app 及您的月結單
中顯示的匯率是由我們計算的，僅供你參考。

¹ 於海外提取現金時，提供海外自動櫃員機服務的銀行可能會向您收取費用。於海外提款時請注意收費及手續費。

使用 Mox Card 進行外幣交易的相關費用

外幣兌換手續費

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

所有交易賬項均以港元支付。

所有以 Mox Card 進行的外幣交易的賬項（包括任何外幣交易退款），將
被徵收外幣兌換手續費。外幣金額將按萬事達卡提供的外匯匯率兌換為港
元。於 Mox app 及您的月結單中顯示的匯率是由 Mox 計算的，僅供你參
考。。



使用 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

跨境港幣交易手續費	1.95% (包括萬事達卡收取 1% 費用及 Mox 收取 0.95% 費用)	如果您使用您的 Mox Card 進行港元交易 (包括退款), 不論是在香港還是海外, 而該交易因商戶或收單機構是在海外 (即香港以外的地方) 註冊而被視為在海外處理, 我們會就該交易收取跨境港幣交易手續費。 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徵收跨境港幣交易手續費及外幣兌換手續費。如果您可以選擇在海外商戶以港元結算外幣交易, 跨境港幣交易手續費將適用於此選項。請注意, 此選項屬海外商戶的直接安排, 而非由 Mox 提供。您應在進行交易前向海外商戶查詢有關匯率及任何適用費用的詳情, 因為以港元支付外幣交易可能會涉及跨境港幣交易手續費以外由商戶徵收的費用 (並且可能會涉及高於外幣兌換手續費的費用 – 見上文)。
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發卡及相關服務

Mox Card 更換費	每張 HKD50
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金屬 Mox 卡更換費	每張 HKD350
交易爭議處理費用	每宗交易 HKD150

(適用於 2025 年 7 月 15 日之前) 月結單

郵寄月結單	每張月結單 HKD50, 計入您的 Mox 戶口。
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(適用於 2025 年 7 月 15 日及之後) 月結單及通知書

郵寄銀行月結單	每份月結單 HKD50, 計入您的 Mox 戶口。
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。
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。
紙本定期存款通知書	每份紙本 HKD50, 計入您的 Mox 戶口。



紙本 Mox Credit 月結單	每份紙本 HKD50, 計入您的 Mox 戶口。
紙本貸款還款表	每份紙本 HKD50, 計入您的 Mox 戶口。每份紙本貸款還款表僅記載一個貸款的詳情。
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。
紙本 Mox Invest 月結單	每份紙本月結單或成交單據 ¹⁹ 收取 HKD100, 計入您的 Mox 戶口。

(適用於 2025 年 7 月 15 日及之後) 戶口負結餘

負結餘額費用	每月 HKD120	如果您的 Mox 戶口結餘出現超過 HKD5,000 的透支, 我們將從您的 Mox 戶口收取此費用。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, 直至您償還透支金額, 使其不超過 HKD5,000 為止。
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提取結餘

提取結餘費用

HKD50

如 Mox 須為客戶提取結餘，Mox 將直接從有關結餘中扣除此費用，即客戶或申請人將獲得扣除費用後的餘額。

貨幣兌換相關費用

貨幣兌換費

以下較高者：

- 1 不多於實際賣出金額²的 2%（適用的百分比因貨幣對而異）；及
- 2 賣出貨幣的最小面額（例如 1 仙、1 便士等）或 0.01 美元或等值的賣出貨幣之較高者。

在進行貨幣兌換前，Mox 將於您要求賣出的貨幣金額中扣除適用的貨幣兌換費。

² 實際賣出金額是指您要求賣出的貨幣金額扣除以上所述所適用的貨幣兌換費。

（適用於 2025 年 7 月 15 日前）即時匯相關費用

外匯費

如果您：



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

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

（適用於 2025 年 7 月 15 日及之後）轉賬相關費用³

外匯費

如果您：

- 1 以您的 Mox 戶口中已有的外幣進行匯款，我們將收取至少為該外幣的 1 個單位（例如 1 美元、1 英鎊、1 新加坡元等）的外匯費；及

	2 以您的 Mox 戶口中的港元存款進行匯款（包括當您希望轉賬戶口及卡管理附表第 7(c)條所述的外幣），我們將以港元收取： (a) 該貨幣兌換的貨幣兌換費（如上述）；及 (b) 至少為您希望匯出的外幣的 1 個單位（例如 1 美元、1 英鎊、1 新加坡元等）的外匯費。 Mox 將於進行該貨幣兌換（如適用）及匯款之前從您要求匯出的金額扣除外匯費。
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。
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。
要求取消透過「轉數快」進行的轉賬	每次要求 HKD100，適用於港元轉賬，計入您的 Mox 戶口。 每次要求 CNY100，適用於人民幣轉賬，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。



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。
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）	透過「轉數快」進行的港元轉賬款項退回，每次要求收取 HKD100，我們會從退回金額中扣除此費用，然後退回給發送方。 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，我們會從退回金額中扣除此費用，然後退回給發送方。 透過「轉數快」進行的人民幣轉賬款項退回，每次要求收取 CNY100，我們會從退回金額中扣除此費用，然後退回給發送方。 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，我們會從退回金額中扣除此費用，然後退回給發送方。 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。

³ 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。

Mox Credit⁴



零售消費簽賬實際年利率⁵

35.99% (日息為 0.0907%)

這是您的 Mox Credit 獲批時適用於零售消費簽賬的利率，而我們會不時作出檢討。

如您在每月到期繳款日或之前全數支付您的 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：

- 1 您的結單結餘中未付本金金額，由上一 Mox Credit 月結單日期起按日計息，直至全數支付；及
- 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。

現金透支的實際年利率⁴

35.91% (日息為 0.0871%)

這是您的 Mox Credit 獲批時適用於現金透支的利率，而我們會不時作出檢討。

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。

此代表現金透支利息會從您的現金透支的結算日期起開始並一直累計，無論是於誌入您現金透支詳情的月結單發出日前或後發生，現金透支利息會繼續累計直至您全數付清所有現金透支結欠。

請儘快付清所有現金透支結欠以減低您的利息支出。如您對如何付清您的現金透支結欠有任何問題，您可聯絡我們以提供協助。

最低還款額⁶

(適用於 2025 年 6 月 25 日前) 如您的月結單結餘低於 HKD220，最低還款額將為總結單結餘。

否則，最低還款額將為以下兩個金額中的較高者：

- 1 (a) 利息、費用及收費的 100%；另加
- (b) 未償還本金的 1%；另加
- (c) 以下較高者：
 - (i) 超逾您的信用限額的任何金額（不包括以上第 1 (a) 條項下的利息、費用及收費）；及
 - (ii) 任何逾期金額（如適用，例如任何逾期最低還款額）；或
- 2 HKD220。

(適用於 2025 年 6 月 25 日及之後) 如您的月結單結餘低於 HKD220，最低還款額將為總結單結餘。

除非您：

3. 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 3(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 3(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
4. 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
 - (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 4(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。
現金透支費用	HKD100	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）。
「簽賬分期」 ⁷	一次性收費	當您申請「簽賬分期」時會在 Mox app 中顯示。
	月費	當您申請「簽賬分期」時會在 Mox app 中顯示。
	提前還款費	（在提前還款時的）所餘簽賬分期本金部分之 2%。
「即時借」 ⁸	一次性收費	當您申請「即時借」時會在 Mox app 中顯示。
	月費	當您申請「即時借」時會在 Mox app 中顯示。
	提前還款費	（適用於 2025 年 6 月 25 日之前）（在提前還款時的）所餘「即時借」本金部分之 2%。

		(適用於 2025 年 6 月 25 日及之後) 除非您在冷靜期間要求償還一項「即時借」, 此費用為 (在提前還款時的) 所餘該項「即時借」本金部分之 2%。 若您在冷靜期期間要求償還一項「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」 ⁹	一次性收費	當您申請卡數「即時清」時會在 Mox app 中顯示。
	月費	當您申請卡數「即時清」時會在 Mox app 中顯示。
	提前還款費	(適用於在 2025 年 6 月 25 日之前設立的卡數「即時清」) (在提前還款時的) 所餘卡數「即時清」本金部分之 2%。 (適用於 2025 年 6 月 25 日及之後設立的卡數「即時清」) 除非您在冷靜期間要求償還您一項卡數「即時清」金額, 此費用為所餘該項卡數「即時清」本金部分之 2% (在提前還款時的) 。 若您在冷靜期期間要求償還您的若您的卡數「即時清」金額, 則提前還款費用可以被豁免。

「商戶 0 息分期」 ¹⁰	提前還款費 (在提前還款時的) 所餘下未償還「商戶 0 息分期」的還款金額之 2%。
超出轉賬限額手續費	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 3.5%)。 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。
自動簽賬切換	於當月完成一筆或以上的「自動簽賬切換」交易, 該月將收取 HKD25, 並將於首筆交易完成後計入您的 Mox Credit。
消費獎賞轉換費	我們將按您每次於 Mox app 轉換消費獎賞計劃時向您收取 HKD50, 計入您的 Mox Credit。 我們將會豁免此費用, 如果您: 1 完成 Mox Credit 申請程序 (當您收到 Mox 向您發出的 Mox Credit 申請成功批核通知時, 即代表您的 Mox Credit 申請程序已「完成」) 的其後 7 天的期間內, 首次將消費獎賞計劃由「CashBack」轉換至其他消費獎賞計劃; 或 2 持有卡獎賞的合資格結餘達至少 HKD250,000 (於轉換消費獎賞計劃時)。



⁴只適用於 Mox Credit 用戶。

⁵實際年利率是根據《銀行營運守則》所載的指引計算，並且僅供參考。

⁶有關最低還款額的詳情，請查閱我們的 Mox Credit 附表。

⁷適用於「簽賬分期」的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox app 中查看。另外，請您也參閱「簽賬分期」產品資料概要。

⁸適用於「即時借」的費用可以在 Mox app 中查看。另外，請您也參閱「即時借」產品資料概要。

⁹適用於卡數「即時清」的費用是專為合資格的卡數「即時清」特設，並可以在 Mox app 中查看。另外，請您也參閱卡數「即時清」計劃產品資料概要。

¹⁰適用於「商戶 0 息分期」的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox app 中查看。另外，請您也參閱「商戶 0 息分期」產品資料概要。

Mox Invest ¹¹			
市場	收費項目	收費	收費方
交易相關（股票及其他上市證券）			
香港	交易佣金	（適用於 2025 年 7 月 1 日之前）成交金額的 0.12%，每個指令最低 HKD30。碎股交易免交易佣金。 （適用於 2025 年 7 月 1 日及之後）交易佣金將按以下收費：	Mox

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。

股票交收費	成交金額的 0.002%，每單成交最低 HKD2，每單成交最多 HKD100。	港交所
股票印花稅 ¹²	成交金額的 0.1%，不足一元亦作一元計。	香港政府
交易費	成交金額的 0.00565%，每單成交最低 HKD0.01。	港交所
證監會交易徵費	成交金額的 0.0027%，每單成交最低 HKD0.01。	證監會

會計及財務匯報局交易徵費 成交金額的 0.00015%，每單成交最低 HKD0.01。

會財局

美國

交易佣金

(適用於 2025 年 7 月 1 日之前) 每股 USD0.01，每單成交股數一股 Mox 或以上最低為 USD5，成交股數少於一股的定額佣金 USD1。

(適用於 2025 年 7 月 1 日及之後) 成交股數一股或以上之交易佣金將按以下收費：

如您的等級是^	每股交易佣金	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。

SEC 交易費用 ¹³

按最新美國證券交易委員會規則及費率收取。

SEC

FINRA 交易活動費用 ¹³

按最新美國金融業監管局規則及費率收取。

FINRA

(適用於 2025 年 7 月 1 日及之後) 交易相關 (基金, 不包括核心投資組合服務)

基金認購費

基金認購費將按以下收費 (當 Mox Invest 提供相關基金交易服務) : Mox

1 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%
Advanced	0.70%
Pro	0.60%
Elite	0.50%

2 安聯收益增值基金

如您的等級是^	收費利率 (按投資金額的百分比)
所有等級	0%

核心投資組合服務

投顧費

(適用於 2025 年 7 月 1 日之前) 投資組合每日持有價值的 1% 年利率 Mox¹⁴

(適用於 2025 年 7 月 1 日及之後) 投顧費¹⁴ 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 (%) ¹⁴
Basic	1.00%
Advanced	0.85%
Pro	0.70%
Elite	0.50%

代理人服務及公司行動服務			
香港	代收股息費用 ¹⁵	股息或現金分派金額的 0.2% ¹⁶ ，每次代收最低 HKD30。	Mox
	代收股權費用 ¹⁷	每手 HKD1，每次代收最低 HKD30，每次代收最高 HKD2,000。	Mox
	代處理公司行動費用 ¹⁸	每手 HKD1，每次代收最低 HKD30，每次代收最高 HKD2,000。	Mox
美國	美國預託證券（ADR）託管費	一般 ADR 託管費由每股 USD0.01 至 USD0.05 不等。詳情請向各美國預託證券的託管銀行查詢。Mox 將不會就任何美國預託證券託管費的變更提前通知您。	DTC
處理實物股票及交收服務			
香港	股票轉出	每項港股訂單指示收取 HKD500。	Mox
美國	股票轉出	每項美股訂單指示每次收取 USD150。	Mox
戶口服務			



香港及美國	紙本 Mox Invest 結單	每份紙本結單或成交單據 ¹⁹ 收取 HKD100。	Mox
	託管費	豁免。	-
資訊服務			
香港	基本報價服務	豁免。	-
美國	Nasdaq Basic	豁免。	-
其他服務			
香港及美國	稅務	按個別證券指定要求收取。	-
備註： Mox Invest 收費和手續費可能會隨時更新，請定時（包括在您交易前）查閱此文件。 自付費用由 Mox Invest 客戶承擔。			

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。

^我們將根據您的每月總交易金額或資金持有值來決定您的等級，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

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）。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。

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。

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。

您可以在 Mox app 中查看您當前的等級。

就此備註而言：

「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。

「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。

¹¹ 只適用於 Mox Invest 用戶。

¹² 不適用於認股證、牛熊證及交易所買賣基金。

¹³ 只適用於出售指令。

¹⁴ 由您開始投資於核心投資組合當日起每日計算及累計，但不包括出售您的投資組合的指令之執行日期。投顧費按月收取，並一般會從您的 Mox Invest 美元投資現金戶口中扣除。如您沒有足夠的餘額來支付費用，我們可以（按我們的酌情權）容許其累計。我們會從您的 Mox Invest 美元投資現金戶口中的可用餘額，或從您賣出您的投資組合或其他投資中獲得的任何收益中扣除累計之金額。但請注意，未付的投顧費是到期欠款，我們可根據一般條款及細則隨時從您於 Mox 的戶口中扣除相關金額，而恕不會另行通知。儘管您不再符合使用核心投資組合服務的資格，就您持有的投資組合而言，相關費用將繼續累計。



¹⁵ 若股息金額少於 HKD30，Mox 將會收取（及預扣）該股息金額作為服務費用。

¹⁶ 股息包括現金股息和（包括由股息選擇衍生的）以股代息的股票價值。現金分派金額包括但不限於由公司收購、公司合併及私有化派發的金額。

¹⁷ 代收股權包括但不限於行使供股權、公開招股、紅股、公司分拆、公司合併及投標要約。

¹⁸ 代處理公司行動包括但不限於供股權、公開招股及投標要約。

¹⁹ 郵寄紙本結單只適用於香港地區範圍內。

最近更新日期：2025 年 5 月 23 日