

Notice of amendments to our terms

Changes to our terms and conditions

What is this notice for?

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

- introduce some new fees and/or clarify the terms and conditions to some of our existing fees in the Fees and Charges;
- allow you to send United States dollars to a non-U.S. country or region;
- allow you to receive funds from a bank or other financial institution that is located overseas through international telegraphic transfers;
- allow you to send Renminbi to a bank or other financial institution in Mainland China through Payment Connect;
- cater for the upcoming launch of Systematic Investment Plan for U.S. stocks for Mox Invest; and
- clarify and/or update some existing clauses and definitions for Mox Invest.

We will also be changing the Website terms and conditions and Terms and conditions for use of the Mox app to include an 'asymmetric jurisdiction clause', with effect on and from 6 October 2025, pursuant to which:

- **you may only commence proceedings against us in Hong Kong courts; and**
- **we may commence proceedings against you in any jurisdiction.**

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

The key changes to our terms and conditions are summarised in the table below.

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

- [Definitions Schedule](#);
- [Payments and Transfers Schedule](#);
- [Mox Invest Schedule](#);
- [Fees and Charges](#);
- [Website terms and conditions](#); and
- [Terms and conditions for use of the Mox app](#).

The changes to the Definitions Schedule, Payments and Transfers Schedule, Mox Invest Schedule and Fees and Charges will come into effect on 11 August 2025 (“**August Effective Date**”). Please note that, while the changes to these terms and conditions will come into effect on the August Effective Date, some of the features will be made available, and the associated fees will be changed, on and from a later date. Please see the relevant terms and conditions for further details.

The changes to the Website terms and conditions and Terms and conditions for use of the Mox app will come into effect on 6 October 2025 (“**October Effective Date**”).

On and from:

- the August Effective Date, you can find the amended Definitions Schedule, Payments and Transfers Schedule, Mox Invest Schedule and Fees and Charges on the ‘About us’ page in the Mox app and the ‘Legal documents’ section of our website; and
- the October Effective Date, you can find the amended Website terms and conditions and Terms and conditions for use of the Mox app, on the ‘About us’ page in the Mox app and the ‘Legal documents’ section of our website.

On and from:

- the August Effective Date, references to the Definitions Schedule, Payments and Transfers Schedule, Mox Invest Schedule and Fees and Charges in the Mox app and on our website will be taken as references to Definitions Schedule, Payments and Transfers Schedule, Mox Invest Schedule and Fees and Charges, each as amended by the changes; and
- the October Effective Date, references to the Website terms and conditions and Terms and conditions for use of the Mox app in the Mox app and on our website will be taken as references to the Website terms and conditions and Terms and conditions for use of the Mox app, each as amended by the changes.

What do you need to do?

If you agree with the changes, you don’t need to do anything. You can simply continue to use the Mox app and our products and services, and the terms and conditions referred to above, each as amended by the changes, will apply to you on and from the respective effective dates. But the changes with respect to Mox Invest will only apply to you from when you apply for and/or use Mox Invest service.

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
Definitions Schedule	
Defined terms	We have added new defined terms as follows: • “Express Remit”; • “HKMA”; and • “Trading Day”. We have amended existing defined terms as follows: • “Remit Fee” has the meaning given in the Fees and Charges. We have renamed the following existing defined terms: • “Portfolio” to “Core Portfolio”, and “Core Portfolio” has the meaning given in clause 59(d) of the Mox Invest Schedule and • “Core Portfolios” to “model portfolios”. “model portfolios” has the meaning given in clause 59(d) of the Mox Invest Schedule.
Payments and Transfers Schedule	
Payments from your Mox Account	We have amended clause 1.2(a)(i) to let you know that Express Remit is our outward remittance feature that uses the payment service provided by Wise Payments Ltd. We have amended clause 1.2(a)(ii) to notify you that you can transfer money in United States dollars using Express Remit to a non-U.S. country or region. We have combined the clauses about Express Remit fees and charges from clause 1.2(a)(iii) of Payments and Transfer Schedule to the new sections on the fee for ‘transferring United States dollars to

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

a non-U.S. country or region' and 'receipt of international telegraphic transfers' in Fees and Charges.

We have amended clause 1.2(a)(iv) to clarify that, if you need to exchange money in your Mox Account to a different currency for the purposes of a transfer using Express Remit, you must have enough money to cover any fees and charges that we may charge you.

We have simplified clause 1.2(a)(vii) to clarify that when we transfer a Foreign Currency to another country or region using Express Remit on your behalf, we will:

- firstly, deduct the amount you have requested to transfer, from the deposits in the currency you have chosen in your Mox Account; and
- after deducting any applicable fees and charges, carry out a currency exchange in accordance with clause 7 of the Accounts and Cards Schedule, and transfer the relevant amount of Foreign Currency to the recipient of the transfer.

Without limiting clause 1.2(a)(iv) and 1.2(a)(v) of the Payments and Transfers Schedule, if you do not have enough deposits in the currency you have chosen in your Mox Account, we will not make the transfer.

We have added a new clause 1.2(b) to let you know that, on and from 11 August 2025, unless we let you know otherwise, you can make payments from your Mox Account in Renminbi to a bank or other financial institution in Mainland China via Payment Connect, using a bank account number or a Mainland China mobile number.

We may impose minimum amounts that you can transfer using Payment Connect, from time to time.

Payments into your Mox Account

We have consolidated the original clause 3(a)(iv) and clause (3)(b)(iv) into the new clause 3.2(c).

We have inserted a new clause 3.2(a) to let you know that, on and from 1 September 2025, you can receive payments from a bank or other financial institution that is located overseas via international telegraphic transfer. Further, if you are sent a currency that you:

- can keep with Mox from a bank or other financial institution that is located overseas via international telegraphic transfer, you should, generally, receive the payment in that currency. However, in some situations, the proceeds may be exchanged into Hong Kong dollars, before we deposit the proceeds into your account. Please note that we do not

	conduct such currency exchange, nor do we have any control over whether such currency exchange occurs; and cannot keep with Mox from a bank or other financial institution that is located overseas via international telegraphic transfer, such currency will be exchanged into Hong Kong dollars at the prevailing exchange rate, before we deposit the proceeds into your account. We will charge you a fee when you receive a payment from a bank or other financial institution that is located overseas via international telegraphic transfer. You can see details of the fee in the Mox app and/or on our website.
Mox Invest Schedule	
Change of the references	We have updated references to: - Accounts and Cards Schedule (otherwise referred to as Schedule 1 to the General Terms and Conditions) to 'Accounts and Cards Schedule'; and 'Terms and conditions for use of the Mox app' and 'PART C: Terms for one-time password for online payments' of Accounts and Cards Schedule (otherwise referred to as Schedule 1 to the General Terms and Conditions)" to 'Terms and conditions for use of the Mox app' and 'PART C: Terms for One-Time Password for Online Payments' of Accounts and Cards Schedule).
Change of names of different parts	We have changed the names of the following parts of Mox Invest Schedule: 'Part A: Terms and Conditions applicable to Securities Trading' to 'Part A: General Terms and Conditions applicable to Mox Invest'; 'Part B: Terms and Conditions applicable to Funds' to 'Part B: Additional Terms and Conditions applicable to Funds'; and 'Part C: Terms and Conditions applicable to Core Portfolio Service' to "Part C: Additional Terms and Conditions applicable to Core Portfolio Service'.
Definitions	We have updated the definition in clause 1 to clarify that 'Broker' means any one or more person(s) appointed by us to accept, execute, clear and/or settle Securities Trading Mox Invest Transactions and provide services related or incidental to such brokerage services; and

	We have added the following defined terms: • “HKMA” means the Hong Kong Monetary Authority; • “Takeovers Code” means the Codes on Takeovers and Mergers and Share Repurchases issued by the SFC (as may be amended from time to time); and • “Trading Day” means a day on which the relevant market(s) is open for trading including SEHK or Relevant Overseas Market, as the context requires.
Mox Invest terms	We have updated clause 2(a) to clarify that we may allow you to use Mox Invest (or any part of it) in our absolute discretion. We have updated clause 2(b) to clarify that, as well as our General Terms and Conditions and all the schedules thereto, you agree that you are also bound by this Mox Invest Schedule when you apply to use Mox Invest and each time you use Mox Invest, and that you have read and understood the Risk Disclosure Statements in clauses 51, 52, 58 and 67 below and accept the risks associated with Securities Trading and using Mox Invest. For the purposes of Mox Invest, the terms in this Schedule will take priority in the event of any inconsistency with any terms in the General Terms and Conditions or its other schedules.
Your Mox Invest Account	We have updated clause 3(a) to clarify and align with our General Terms and Conditions that, subject to any conditions that we may impose to comply with any applicable laws and regulations or otherwise at our sole discretion from time to time, you may then use the Mox app to transfer funds from your Mox Account or any Goal account or other account(s) with Mox (as we permit) to your Mox Invest Account (and vice versa) and where applicable, start Securities Trading using Mox Invest.
Suitability	We have updated clause 4(c) to clarify that merely providing market insights, marketing or promotional materials or factual information relating to Mox Invest for general information purposes on the Mox app, our website or otherwise does not constitute an offer, recommendation or solicitation to purchase or sell Securities and should not be interpreted as such.
You instruction	We have updated clause 5(a)(i) to clarify that purchase and sell Securities for you and otherwise deal with Securities, any amount received in connection with Securities and the funds held in your Mox Invest Account on your behalf in accordance with instructions given by you in accordance with this Schedule.

Securities Trading other than Funds	We have added this clause 6 to Mox Invest Schedule with respect to the Systematic Investment Plan for Securities Trading other than Fund.
Funding of purchases	We have updated clause 8(b) to clarify that: • you undertake and warrant that, (i) unless we have otherwise agreed, there will be sufficient funds available in the relevant currency in your Mox Invest Account at all times to satisfy all payments due in respect of any instructions given by you and (ii) that your depositing and use of the funds in your Mox Invest Account complies with all applicable laws and regulations (including exchange control laws and regulations) ; and • where we permit, the funds from an unsettled Securities Trading Mox Invest Transaction that is a sell transaction can be used to fund any new Securities purchase order in real time, except in the case of a Mox Invest Transaction that is a sell transaction of a Fund (for which only settled funds can be used to fund any new Securities purchase). We have updated clause 8(d) to clarify that you agree that if we fail to receive payment for all or any part of any amount due to be paid to you for any sale of Securities on the due date for payment, we will only be obliged to pay you the amount actually received by us and that we have no duty to ascertain, and are not responsible for, the adequacy of the amount you receive. We have inserted a new clause 8(e) to clarify that we may take any Securities or funds out of your Mox Invest Account that were wrongly put in your Mox Invest Account and otherwise adjust your Mox Invest Account to correct any error. This clause was originally included in clause 8(d).
Default in fundings	We have updated clause 9(a)(i) to clarify that unless otherwise agreed between you and Mox, you agree that if in our reasonable opinion there are or will be insufficient funds in the required currency, or insufficient Securities, available in your Mox Invest Account to settle a Securities Trading Mox Invest Transaction, we are authorised (but not obliged) in the case of a Mox Invest Transaction involving: • a purchase of Securities, to transfer or sell such purchased Securities, convert funds (at our prevailing exchange rate at the time of the exchange) held in any other currency in your Mox Invest Account and/or transfer funds from any of your other Mox accounts (and, if necessary, convert such funds (at our prevailing exchange rate at the time of the exchange) held in any other currency), without further instructions to satisfy your liabilities and obligations to us, and we are not liable for any loss or cost suffered or incurred by you, and

	you agree to indemnify us in respect of any loss we reasonably incur, as a result of us doing so; and a sale of Securities, to borrow and/or purchase such sold Securities on your behalf without further Instructions to satisfy your liabilities and obligations to us, and we are not liable for any loss or cost suffered or incurred by you, and you agree to indemnify us in respect of any loss we reasonably incur, as a result of us doing so.
	We have updated clause 9(b) to clarify that you agree to indemnify us against any loss or liability that we may incur or suffer as a result of your failure to meet your obligations by the settlement dates for your Securities Trading Mox Invest Transactions as required.
Execution of Securities Trading Mox Invest Transactions	We have updated the title of clause 16 to Execution of Securities Trading Mox Invest Transactions. We have updated clause 16(c) to clarify that we may aggregate your Securities Trading order with other orders of similar nature, including our own orders and orders for other customers, provided this will not result in your order being executed at a less favourable price than if it had been executed individually. We will ensure that aggregated orders are allocated fairly. To the extent permitted by applicable law, Mox and the Broker may reasonably determine the priority of execution of your orders, and you have no claim of priority to any other customer of Mox or the Broker. We have updated clause 16(i) to clarify that you acknowledge that we may not be able to cancel or modify an order upon your request (and such cases we are obliged to give you a reason for this).
Expenses and fees	We have updated clause 23(a) to clarify that, in addition to the terms in clause 6 of the General Terms and Conditions, we are authorised to take funds out of your Mox Invest Account (or such other account(s) as we may designate) to pay on your behalf: - all fees, charges and commissions payable by you to us in connection with your Mox Invest Account, your Mox Invest Transactions, any other dealings in Securities on instructions given by you or the holding of Securities on your behalf under these terms. You can see details of these fees and charges in the Mox app and/or on our website; and - all commissions, stamp duties, taxes, bank charges, transfer fees, registration fees, levies (including all transaction levies imposed by SEHK and any Relevant Overseas Market), interest and other expenses incurred or to be incurred in connection with your Mox Invest Account, your Mox Invest Transactions, any dealings in Securities on instructions

		given by you or the holding of Securities on your behalf under these terms, payable to the Broker, any nominee or other agent as they may direct or to any other payee entitled to such payment.
Dividends, and Securities	distributions and Unsupported	We have updated clause 24(b)(ii) to clarify that if a distribution derived from Securities held by us on your behalf, including in relation to any corporate action (see clause 25 below), requires the allocation of a fractional share (fractions of shares rather than whole shares), you authorise us (though we are not compelled) to liquidate the relevant share(s) or Securities and credit to your Mox Invest Account an amount in cash which we calculate at our absolute discretion to be the value of the odd lot or fractional share or Unsupported Securities (as applicable), net of tax and other amounts as required to comply with legal or regulatory requirements, instead of allocating to you (or holding on your behalf) the odd lot or fractional share or Unsupported Securities.
Representations by you		We have inserted a new clause 32(a) that align with our General Terms and Conditions to clarify that by applying to use Mox Invest, and each time you use Mox Invest, you represent and warrant that in addition to the confirmations, undertakings, representations and warranties in clause 21 of the General Terms and Conditions to Mox, all information provided by you from time to time in connection with the establishment and operation of your Mox Invest Account, including information provided in your Application Documents for Mox Invest, are true, accurate, complete and up-to-date.
Applicable regulations	rules and	We have updated clause 33(a) clarify that every Securities Trading Mox Invest Transaction concluded through and recognised by SEHK or any Relevant Overseas Market is subject to, and you will be bound by, the relevant provisions of the constitutions, rules, regulations, by-laws, customs and usages of SEHK (including the SEHK Rules), the Relevant Overseas Market, Hong Kong Securities Clearing Company, the relevant overseas clearing agency and of the laws of Hong Kong and the jurisdiction in which the Relevant Overseas Market is located (as applicable). Mox and the Broker are not liable for any action or decision of SEHK, or any Relevant Overseas Market, dealer, clearing house or regulator. We have updated clause 33(b) clarify that you acknowledge that, where required by any regulatory authority (including but not limited to the HKMA and the SFC), SEHK, any Relevant Overseas Market, or any clearing house, we will provide all relevant information concerning your orders transmitted and/or executed by whatever means through Mox Invest. You acknowledge and agree that you will co-operate fully and promptly with all requests by us for the provision of any information in your possession, custody or control which we may be required to produce to any regulatory authority (including but

	not limited to the HKMA and the SFC), SEHK, any Relevant Overseas Market, or any clearing house.
Compliance with laws, etc.	We have updated clause 34(b) to clarify that you acknowledge that you are solely responsible for compliance with all applicable obligations of disclosure under the relevant provisions of Part XV of the SFO, the Takeovers Code, and any other applicable laws, rules or regulations relating to disclosure of interests in Securities in Hong Kong or elsewhere. We have no duty to advise you of any applicable regulatory or reporting requirement, foreign ownership or foreign exchange control restrictions in respect of the holding of any Securities. We have updated clause 34(e) to clarify that if you are outside of Hong Kong, we may not be authorised to offer or provide you with certain or any products and services in the country or region you are located or resident in.
Investor Compensation Fund for Securities Trading	We have updated renamed clause 35 to Investor Compensation Fund for Securities Trading and updated this clause to clarify that If you sustain loss in relation to Securities Trading as a result of a “default” (as defined in the Securities and Futures (Investor Compensation—Claims) Rules (“ Investor Compensation Rules ”)) by Mox or an “associated person” (as defined in the Investor Compensation Rules) of Mox, you may be entitled under the Investor Compensation Rules to make a claim for compensation against the Investor Compensation Fund established under the SFO.
Termination and suspension	We have updated clause 37(a) to clarify that upon termination of these terms or your use of Mox Invest, we will close your Mox Invest Account in accordance with clause 9 of the General Terms and Conditions and our standard procedures as maybe adopted by us from time to time. Unless we specify otherwise, you will be required to liquidate and/or transfer all your holdings in Securities within 30 days of us notifying you that your Mox Invest Account will be closed (or within any other period as we determine). We have updated clause 37(b) to clarify that in addition to the terms in clause 9 of the General Terms and Conditions, any closure of your Mox Invest Account or termination of these terms will not affect any right or liability in respect of your Mox Invest Account, any Mox Invest Transaction already effected by us for you, or any instruction given by you under this Schedule. These terms will continue to apply until all Securities have been liquidated and/or transferred from your Mox Invest Account, and all sums due to you and all of your obligations and liabilities to us have been fulfilled.
U.S. Person	We have updated clause 40(b) to clarify that if you become a U.S. Person, you agree to notify us in writing promptly. You understand that in such case we may be obliged to close your Mox Invest Account and/or orders, and sell your Securities, and you authorise us to do so

	without further instructions from you. You should liquidate and/or transfer all your holdings in Securities within 30 days of becoming a U.S. Person (or within any other period as we determine).
Risk Disclosure Statement	We have updated clause 51(a) to clarify that this Risk Disclosure Statement provides a brief summary of some (but not all) of the features and risks of Securities Trading using Mox Invest and Mox Invest Transactions. We have updated clause 51.6(c)(ii) to clarify that an ETF's estimated TER is stated in the prospectus. The estimated TER of an ETF does not necessarily represent the fund's tracking error because the fund's net asset value ("NAV") may be affected by other factors, e.g. dividends and other income from the portfolio, and in the case of a synthetic ETF, the indirect costs borne by the fund may only be reflected in the market value of the derivatives it holds.
Part B	We have updated the introductory paragraph of Part B to clarify that this Part B applies to any Mox Invest Transaction involving Funds (whether a one-time or recurring standing investment in a Fund or an investment in a portfolio of Funds, where we make such services available).
Mox Invest Transactions involving Funds	We have inserted a new clause 53(c)(viii) to clarify that unless we otherwise specify, after you have given us an instruction to purchase or redeem units in a Fund, or a portfolio of Funds, you may not be able to cancel or modify the order. We have the absolute discretion to refuse to cancel or modify your order and we are not obligated to give you any reason for the refusal.
Risk of payment of dividends out of capital and dividend policy	We have renamed clause 58.14 to 'Risk of payment of dividends out of capital and dividend policy' and updated this clause to let you know that distribution of dividends and the distribution rate or dividend yield of a Fund are not guaranteed.
Part C	We have updated this Part C to change the following defined terms (including all references) from: • 'Portfolio' to 'Core Portfolio'* and • 'Core Portfolios' to 'model portfolios'. <i>*To this end, on and from the August Effective Date, references to the 'Portfolio' in your Investment Agreement will be taken as references to the 'Core Portfolio'.</i>
Core Portfolio Service	We have updated clause 59(a) to clarify that our Core Portfolio Service recommends a reasonably suitable investment portfolio of Funds for you.

	We have updated clause 59(d) to clarify that the composition and weighting of the constituent Funds in a portfolio we recommend (or otherwise make available) to you are calculated by rules or methodologies determined by us (these portfolios are “model portfolios”) and applying your risk boundary. The model portfolio that you invest in is a “Core Portfolio”.
	We have updated clause 59(e) to clarify that you understand and acknowledge that the Core Portfolio Service is not discretionary in nature and is not an asset management service. We will not make investment decisions for you or on your behalf. If you do not agree with our recommendation, where we permit, you may instead choose to invest in another model portfolio(s), if any (we may elect to make such model portfolios available to you in our sole discretion), that is suitable for you having regard to your risk boundary. It is for you to make your own investment decisions and decide whether or not to invest in a Core Portfolio (where applicable, any Securities including in a Core Portfolio).
Eligibility for the Core Portfolio Service	We have updated clause 60 to clarify that you are only eligible for the Core Portfolio Service if (and where we make such service available): • you have opened and maintain a Mox Invest Account pursuant to this Schedule; • you complete our suitability assessment, resulting in our determination of a risk boundary for you that means you are eligible for our Core Portfolio Service, and you acknowledge that risk boundary. You will be deemed to have acknowledged and agreed your risk boundary if you subscribe for our Core Portfolio Service; and • you agree to the terms of this Schedule.
Suitability	We have updated clause 61(b) to clarify that as part of the portfolio-based approach, we will set out an investment agreement in the Mox app under the Core Portfolio Service page(s), or in any other channel that we deem appropriate, which you will be asked to accept before you invest in a Core Portfolio (including applying a Rebalancing recommendation as defined in clause 63 of these terms). This investment agreement sets out, amongst other things, the key elements of the Core Portfolio including the types and allocation of investments in the Core Portfolio, along with certain associated risks (“Investment Agreement”). We have updated clause 61(c) to clarify that you understand and acknowledge that the inclusion of a specific Fund in the Core Portfolio does not represent that an investment in such Fund, taken alone, is suitable for you.

	We have updated clause 61(e) clarify that if you provide us new information or change information previously provided to us that results in a change to your risk boundary, to the extent that you are still eligible for the Core Portfolio Service, we will check to see if there is a new model portfolio recommendation for you and, if so, we will suggest a Rebalancing (defined below), as further described in this Part C. We have updated clause 61(f) to clarify that we may (but are not obliged to) make other investment recommendations to you.
Model portfolios	We have updated clause 62(b) to clarify that each model portfolio targets an allocation of a different combination of asset classes ("Strategic Asset Allocation"), including equity and fixed income, and will correspond to a different risk boundary(s).
Rebalancing	We have updated clause 63(d)(i)(A) to clarify that you understand and agree that you have the right not to follow Mox's Rebalancing recommendations. Where you do not follow Mox's Rebalancing recommendation and do not give us a specific instruction to apply a Rebalancing recommendation, you acknowledge that the Core Portfolio may become no longer suitable for you and/or will no longer be held in accordance with our recommendations. We have updated clause 63(e) to clarify that subject to clause 4(a) of these terms and to the extent permitted under applicable laws, Mox accepts no liability for any loss or damage arising directly or indirectly from reliance on Mox's recommendations (including Rebalancing).
How you manage your Core Portfolio	We have updated clause 64(c)(i)(A) to clarify that we will initiate and execute the relevant purchase or redemption transactions and/or other Mox Invest Transactions on your behalf, either after we receive an instruction from you to make an initial investment in a Core Portfolio. We have updated clause 64(d) to clarify that we may prescribe a minimum or maximum investment threshold for any purchase or redemption instruction, or holding, in respect of an investment in a Core Portfolio. Unless we specify otherwise (or we elect in our sole and absolute discretion to accept an instruction for a lower amount), a minimum threshold of USD100 applies for subscriptions and USD20 for redemptions. We have updated clause 64(h) to clarify that before you place any instruction to purchase or increase the investment amount in a Core Portfolio, you must read all of the Funds Documents for each constituent Fund in the Core Portfolio. We have updated clause 64(l) to clarify that you acknowledge and agree that after the execution and completion of your instruction, the

	allocation of Funds and/or Fund units in your Core Portfolio may not be the same as the indicative number mentioned in the notification. We have inserted a new clause 64(m)(v) to clarify that without limiting anything else in this Schedule, you understand and agree that instructions for orders you place for your Core Portfolio (including those resulting from a Rebalancing recommendation) may be refused or cancelled by us at our sole discretion.
Standing instructions	We have updated clause 65(b) to clarify and let you know that you may complete a standing instruction via the Mox app, where available. If you continue to be eligible for Core Portfolio Service, the resulting periodic additional investments will follow the relevant model portfolio as recommended by us or selected by you having regard to your most recent risk boundary.
Core Portfolio Service Risk Disclosure Statement	We have updated the title of this clause 67 to Core Portfolio Service Risk Disclosure Statement.
Fees and Charges	
Remit Fee	For details on fees and charges relating to your use of Express Remit, you can now refer to the section on 'Remit Fee' in our Fees and Charges.
Fee for transferring United States dollars to a non-U.S. country or region	We have added a new fee for transferring United States dollars to a non-U.S. country or region. For details on fees and charges relating to your use of Express Remit, you can now refer to the section on 'Fee for transferring United States dollars to a non-U.S. country or region' in our Fees and Charges.
Receipt of international telegraphic transfers	We have added a new fee for receipt of international telegraphic transfers.
Request to change or cancel a transfer to another country or region via Express Remit	We have renamed the fee relating to 'Request to change or cancel a transfer to another country or region' to 'Request to change or cancel a transfer to another country or region via Express Remit'. We have also clarified that we will charge you this fee even if the attempt to carry out your request is ultimately unsuccessful.
Request to change or cancel a local transfer of United States dollars	We have clarified that we will charge you the fee relating to request to change or cancel a local transfer of United States dollars, even if the attempt to carry out your request is ultimately unsuccessful.

Request to cancel a bill payment	We have clarified that we will charge you the fee relating to request to cancel a bill payment, even if the attempt to carry out your request is ultimately unsuccessful.
Request to cancel a transfer made via FPS or Payment Connect	We have clarified that we will charge your Mox Account: • HKD100 per request, where the request relates to a transfer in Hong Kong dollars via FPS; or • CNY100 per request, where the request relates to a transfer in Renminbi via FPS; or • (on and from 11 August 2025) CNY100 per request, where the request relates to a transfer via Payment Connect, when we attempt to carry out your request, even if the attempt is ultimately unsuccessful.
Return of proceeds of a transfer to you as requested by the recipient	We have renamed the fee relating to ‘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.)’ to ‘Return of proceeds of a transfer to you as requested by the recipient’. On and from 11 August 2025, we will charge CNY100, for return of proceeds of a transfer that you made in Renminbi via Payment Connect, where such return was initiated by the recipient. We will deduct this fee from the amount returned, prior to us releasing the returned proceeds to you. We have also clarified that we will charge you the fee under this section where the return was initiated by the recipient.
Mox Invest	We have updated all references to ‘tier’ to ‘Invest tier’ and ‘Portfolio’ to ‘Core Portfolio’ in this section. We have updated this section to let you know that we are introducing Systematic Investment Plan for U.S. stock(s): • the minimum trading commission for a given stock purchased under a Systematic Investment Plan is USD1 for all Invest tier; and • the trading commission for transacted quantities of less than 1 share in a given U.S. stock under a Systematic Investment Plan is fixed at USD1. We have updated the part relating to ‘Subscription fee for Funds’ to clarify that, where the relevant Funds trading service is available on Mox Invest, subscription fee for Funds (other than Allianz Yield Plus Fund) will be charged according to the following:

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

We have updated the notes of this section to clarify that:

- Systematic Investment Plan refers to an instruction submitted by a customer to conduct recurring buy transactions via the Mox app;
- third party charges in addition to the fees and charges information set out in this Fees and Charges document, including transaction levy, trading fee, stamp duty and others, may vary and be announced by respective parties from time to time; and
- subscription fee rate for a transaction of Fund will be displayed in the Mox app.

Website terms and conditions	
General	We have clarified that you must read the terms together with our General Terms and Conditions (and the schedules thereto), Personal Information Collection Statement, Privacy Policy Statement and the Mox Cookie Policy (each of which can be found in the Mox app and/or on our website) and any other terms we may provide to you.
Our website maintained from Hong Kong	We have amended clause 2(a) to clarify that we maintain our website from Hong Kong and that our website is primarily directed at people in Hong Kong. <u>We have removed the ‘exclusive jurisdiction clause’ at clause 2(c) and have replaced it with an ‘asymmetric jurisdiction clause’ at clause 13.</u>
Our products and services	We have amended clause 3(a) to let you know that the material on our website does not constitute any offer, recommendation or solicitation to you to enter into any transaction or purchase or accept any of our products or services.
Third party contributions	We have added a new clause 5(d) to let you know that except to the extent expressly provided for in our terms and conditions for the

	relevant product or service, no materials, contributions or other content on our website is intended as, or should be interpreted as being, a recommendation or solicitation by us or any third party to purchase or sell any investment product.
Personal data	We have amended clause 9 to let you know that we will handle your personal data collected from our website in accordance with our Personal Information Collection Statement and our Privacy Policy Statement (each of which can be found in the Mox app and/or on our website). These documents may be amended or replaced from time to time – so we recommend that you check for any updates.
Governing law and jurisdiction	We have added a new clause 13 to let you know that in connection with the terms, you agree that: • <u>the courts of Hong Kong have exclusive jurisdiction for any proceedings you commence; and</u> • <u>we may commence proceedings in any jurisdiction.</u>
Other	We have added a new clause 14(a) to clarify that unless defined in the terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.
Terms and conditions for use of the Mox app	
The Mox app	We have amended clause 1(b) to clarify that we primarily provide products and services via the Mox app to persons in Hong Kong.
Suspending or cancelling access	We have amended clause 12 to let you know that unless required by law, we will not give you advance notice or disclose the reason for suspending or cancelling your access to the Mox app.
Governing law and jurisdiction	We have added a new clause 14 to let you know that in connection with the terms, you agree that: • <u>the courts of Hong Kong have exclusive jurisdiction for any proceedings you commence; and</u> • <u>we may commence proceedings in any jurisdiction.</u>
Other	We have added a new clause 15 to clarify that unless defined in the terms or the context requires otherwise, capitalised terms have the meanings given to them in our General Terms and Conditions.

Terms and Conditions for Use of the Mox app

By using the Mox app, you agree to these terms and conditions. You must read these terms and conditions along with our General Terms and Conditions (including the schedules thereto), Personal Information Collection Statement, Privacy Policy Statement (each of which can be found in the Mox app and/or on our website) and any other terms we may provide to you.

1. The Mox app

- (a) The Mox app is for your personal use and provides you with access to our products and services. Those products and services are available at our discretion and subject to separate legal terms we will provide to you.
- (b) We only provide products and services via the Mox app to persons who reside in Hong Kong. We do not intend to offer products and services to any persons, or for the Mox app to be used, in any country where it would breach Hong Kong law or any local law or regulations.
- (c) You can download the Mox app for free from the App Store or Google Play on one device owned by you which runs Apple's iOS or Google's Android operating system.
- (d) You will need an active internet connection to download and use the Mox app.
- (e) You are responsible for any fees charged by your internet or mobile service provider relating to your use of the Mox app. If you are going overseas, you should check if your internet or mobile service provider will charge you any additional fees for using the Mox app overseas.
- (f) We may use your mobile phone number and/or email address you registered with us to send you SMS codes and any information relevant to your use of or access to the Mox app.

2. Registering a Device

- (a) Your device will be registered with us as soon as you download the Mox app, even if you have not accepted our terms and conditions and we have not yet approved the products or services for your use.
- (b) You can login to the Mox app on your device by providing your Mox app authentication factor (including, if activated in the Mox app, by using any biometric authentication method provided by your device provider), which we will use to verify your identity (along with any other relevant information or documents you provide us).
- (c) You can change your login settings or your Mox app authentication factor at any time while signed in to the Mox app.

- (d) If you change your device, you will have to re-register your new device with us and your old device will be automatically de-registered.

3. Protecting Your Device and Your Mox app

- (a) You must protect your device and your Mox app and make sure that only you can use them. You must also notify us if your device and/or your Mox app has been lost, stolen or compromised. If you do not protect your device and your Mox app and you do not notify us that your device and/or your Mox app has been lost, stolen or compromised, we may not give you back any money another person takes out or uses from your accounts (including any credit card accounts) without your permission.
- (b) Please refer to clause 8 of the General Term and Conditions and the 'Security Tips' on our website for further details on how you should protect your device and your Mox app and what the consequences are if you do not protect your device and your Mox app and/or you do not let us know that your device and/or your Mox app has been lost, stolen or compromised.
- (c) For additional security, we recommend:
 - (i) protecting your device from malware by being wary of suspicious emails and hyperlinks and downloading only known or trusted software, setting strong passwords and keeping the operating system and software of your device up-to-date; and
 - (ii) enabling or installing remote wipe functionality (i.e. the ability to send a command to your device that will completely remove all the data stored on the device) on your device in case it is lost or stolen.

4. Mox app Updates

- (a) We may update the Mox app from time to time, including by making enhancements, adding new features or carrying out security updates.
- (b) Sometimes we may require you to update the Mox app before you continue using it.
- (c) You should:
 - (i) keep the operating system of your device up-to-date. We will notify you in advance before we stop supporting a version of an operating system and remind you to update your device's operating system; and
 - (ii) keep the Mox app up-to-date. Otherwise, certain features of the Mox app might not work as intended. If you can, we recommend turning on automatic app updates in your device settings.

5. Mox app Availability

- (a) The Mox app may be temporarily unavailable in certain circumstances, for example, when we are conducting essential maintenance or system upgrades. We will do our best to let you know when the Mox app will be unavailable and for how long (if at all). Furthermore, whilst the Mox app may be generally available, particular products and/or services may be unavailable in the Mox app in certain circumstances, for example, as provided for in the our terms and conditions or as we may otherwise notify.
- (b) The availability of the Mox app and the availability of specific products and services in the Mox app is dependent on the reliability and availability of third party service providers including software, network and other service providers that enable your access to the Mox app and the products and services within the Mox app.
- (c) If any third party service is required for your use of the Mox app, you will comply with the terms of use applicable to that third party. For example, the Mox app uses Google Maps features and content and your use of such Google Maps features and content in the Mox app is subject to the Google Maps/Google Earth Additional Terms of Service at https://maps.google.com/help/terms_maps.html (including the Google Privacy Policy at <https://www.google.com/policies/privacy/>).
- (d) Mox is not a party to any contractual arrangements entered into between you and a third party unless Mox expressly specifies or agrees otherwise.

6. Hyperlinks

- (a) The Mox app may contain hyperlinks to third party websites or mobile applications.
- (b) Mox does not maintain or control any third party website or mobile application hyperlinked on the Mox app and is not responsible for them – the hyperlinks appear for information purposes and are for your convenience only.
- (c) Your access to and use of any third party website or mobile application is at your own risk and subject to the terms of that third party website or mobile application.

7. Third Party Contributions

- (a) The Mox app may contain materials and other contributions from third parties (including merchants and individuals).
- (b) The display of any materials and other contributions from a third party on the Mox app do not:
 - (i) constitute an endorsement by Mox of such materials and contributions (including any opinions expressed by the third party) – any opinions expressed by the third party are those of the third party and do not necessarily reflect the opinions of Mox; or
 - (ii) assert or imply Mox's endorsement, recommendation, favouring, investigation, verification or monitoring of the third party or their products or services.

- (c) Please also note that all offers, products, services, presentations, classes, events or other related activities provided by a third party are subject to the Mox Disclaimer which can found in the Mox app and/or on our website.
- (d) Except to the extent expressly provided for in our terms and conditions for the relevant product or service, no materials, contributions or other content on the Mox app is intended as, or should be interpreted as being, a recommendation or solicitation by Mox or any third party to purchase or sell any investment product.

8. Using the Mox app Responsibly

- (a) The Mox app belongs to us and you must only use it for the purposes set out in these terms.
- (b) You are responsible for all content uploaded or otherwise made available by you on to the Mox app.
- (c) You must only install applications from the App Store, Google Play or trusted sources or app stores as we may specify, from time to time, on your device on which you install the Mox app and not override the device's operating system, e.g. by "jailbreaking" or "rooting" the device.
- (d) You must not install or launch the Mox app or digital wallet if your device contains any pirated, hacked, fake or unauthorised applications.
- (e) You must not act fraudulently or maliciously in relation to the Mox app or its features, including by reselling, copying, modifying, adversely effecting, reverse engineering or tampering with the Mox app in any way, or assist anyone else to do any of these things, unless you have been authorised to do so.
- (f) You must not use the Mox app in any unlawful manner or in contravention of any agreement with us.
- (g) Any information or document transmitted through the Mox app is subject to risks of delay, loss, diversion, alteration, corruption and other risks associated with hardware and software failure.

9. Switching on Certain Functions on Your Device

On the device you install the Mox app on, we may ask you to switch on certain functions, such as the camera function and location services, and to share your contacts list with us. This will allow you to use certain functions on the Mox app. If you agree to turn on these functions, we may use these functions, for example, to track your geolocation and IP address. For security reasons, taking screenshots and video recording will not be available on the Mox app.

10. If You Suffer any Loss

We will not be responsible for any loss you suffer from any use of or access to the Mox app, or as a consequence of:

- (a) not being able to use or access the Mox app or any products or services within the Mox app, unless your loss is caused by our negligence, fraud or wilful default;
- (b) issues with your device or network connection;
- (c) access or use of the Mox app by any other person who uses your authentication factor to access the Mox app on your device;
- (d) access or use of the Mox app by any other person because your device was left unattended while you were logged in to the Mox app;
- (e) any information, goods or services provided via a third party website or mobile application which the Mox app provides a hyperlink to;
- (f) any third party's fraudulent or negligent actions; or
- (g) you not complying with your obligations under these terms.

If any law requires us to be responsible for any of your loss, we will be responsible only to the extent of re-supplying the services via the Mox app or the cost of re-supplying those services.

11. If We Suffer any Loss

You will indemnify, hold harmless and defend us against any liabilities and/or costs suffered by us as a result of:

- (a) use of the Mox app; or
- (b) breach of these terms and conditions,

by you or any other person (where such person was able to use the Mox app using your logon credentials or your device was left unattended while you were logged in to the Mox app).

12. Suspending or Cancelling Access

We may suspend or cancel your access to the Mox app at our sole discretion, for example:

- (a) to protect our business;
- (b) to protect you or us from fraud or other loss;
- (c) if you have not used the Mox app in accordance with these terms and conditions; or
- (d) where we have reasonable grounds to believe that your use of the Mox app breaches the laws or regulations of Hong Kong or any other country.

If we do suspend or cancel your access, we will usually give you advance notice with reasons for our decision. However, we are not required to give you any such notice or reasons.

13. We Own All Intellectual Property

- (a) All rights (such as copyright) in relation to the contents (such as trademarks, text, graphics, images, links and sounds) in the Mox app are owned by or licensed to Standard Chartered PLC or one of its subsidiaries (including Mox). Unless we have specified otherwise, the contents of the Mox app may not be copied, modified, downloaded, distributed, published, reused, reposted, reverse engineered, decompiled or made any use of in any way without our prior written consent.
- (b) 'Mox', 'Standard Chartered', 'Mox by Standard Chartered', the Standard Chartered logo and all associated logos ("**Trade Marks**") are pending or registered trade marks of Standard Chartered PLC and are used under licence by Mox. You may not use any Trade Mark without prior written consent from Standard Chartered PLC or Mox.
- (c) You grant to Mox and our controlling entities a worldwide, royalty-free, perpetual, irrevocable, sub-licensable right and licence to use any information or materials which you submit to Mox using the Mox app for any purpose we deem appropriate, including, without limitation, the copying, modification, transmission, distribution and publication thereof, unless restricted by applicable law. You warrant and will ensure that any such information or material you submit to Mox does not infringe the rights of any third party.
- (d) Mox is not under any obligation of confidentiality to you regarding any such information or materials submitted to us while using the Mox app, unless required by law.

Last updated: 28 June 2024

我們的條款修訂通知

我們的條款及細則的修訂

為什麼發出此通知？

我們欲通知您，我們將修改我們的條款及細則以：

- 在收費及手續費中引入一些新費用及/或澄清我們的現有費用的一些條款及細則；
- 允許您將 USD 匯款至非美國國家或地區；
- 允許您透過國際電匯收取來自海外銀行或其他金融機構的資金；
- 允許您透過跨境支付通將人民幣匯款至中國內地的銀行或其他金融機構；
- 迎合 Mox Invest 即將推出的美股定期投資計劃；及
- 澄清及 / 或更新 Mox Invest 的一些現有條款及定義。

我們亦將修訂網站條款及細則以及 Mox app 使用條款及細則，加入“非對稱管轄條款”，該條款將於 2025 年 10 月 6 日起生效。根據該條款：

- 您僅可於香港法院對我們提起訴訟；及
- 我們可於任何司法管轄區對您提起訴訟。

將會修訂的條款及細則是什麼及您可在何處取得經修訂條款之完整副本？

本通知的列表概述了我們對現時的條款及細則之主要修訂。

您可以透過以下連結下載經修訂後的條款及細則的 PDF 版本：

- [定義附表](#)；
- [付款及轉賬附表](#)；
- [Mox Invest 附表](#)；
- [收費及手續費](#)；
- [網站條款及細則](#)；及

- [Mox app 使用條款及細則](#)。

定義附表、付款及轉賬附表、Mox Invest 附表及收費及手續費的修改將於 2025 年 8 月 11 日（「**8 月生效日期**」）起生效。請注意，雖然這些條款及細則的變更將於 8 月生效日期起生效，但部分功能將於稍後的日期生效，而相關費用亦將於該日期起作出更改。有關進一步詳情，請參閱相關的條款及細則。

網站條款及細則及 Mox app 使用條款及細則的修改將於 2025 年 10 月 6 日（「**10 月生效日期**」）起生效。

您可由：

- 8 月生效日期起，於 Mox app 中的「關於我們」部分及我們網站上的「條款及細則」頁面參閱已修改的定義附表、付款及轉賬附表、Mox Invest 附表及收費及手續費；及
- 10 月生效日期起，於 Mox app 中的「關於我們」部分及我們網站上的「條款及細則」頁面參閱已修改的網站條款及細則及 Mox app 使用條款及細則。

您亦可由：

- 8 月生效日期起，在 Mox app 中及我們的網站上對定義附表、付款及轉賬附表、Mox Invest 附表及收費及手續費的引用將被視為對其已修改的條款及細則的引用；及
- 10 月生效日期起，在 Mox app 中及我們的網站上對網站條款及細則及 Mox app 使用條款及細則的引用將被視為對其已修改的條款及細則的引用。

您需要作出什麼行動？

若您同意該修訂，您不用作出任何行動。您只需繼續使用 Mox app 以及我們的產品和服務，而上述已修改的條款及細則將在其生效日期起適用於您。但有關 Mox Invest 的修訂僅在您申請及 / 或使用 Mox Invest 服務時才適用於您。

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

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
定義附表	
定義	我們添加了新的定義，如下所示： • 「即時匯」； • 「香港金管局」；及 • 「交易日」。 我們已對現有的定義進行了如下修訂： • 「外匯費」具有費用及手續費所賦予的涵義。 我們重新命名了以下現有定義： • 「投資組合」至「核心投資組合」，而「核心投資組合」具有 Mox Invest 附表第 59 (d) 條所賦予的涵義；及 • 「核心投資組合」到「預設投資組合」。「預設投資組合」具有 Mox Invest 附表第 59 (d) 條所賦予的涵義。
付款及轉賬附表	
從您的 Mox 戶口付款	我們修訂了第 1.2(a)(i) 條，讓您知道即時匯是我們使用 Wise Payments Ltd 提供的支付服務的匯出匯款功能。 我們修訂了第 1.2(a)(ii) 條，通知您您可以使用即時匯以 USD 匯款到非美國國家或地區。

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。

我們將付款及轉賬附表第 1.2(a)(iii)條中有關即時匯費用及收費的條款合併至「將 USD 轉入非美國的國家或地區的費用」及「接收國際電匯」的收費及手續費的新部分。

我們修訂了第 1.2(a)(iv)條，以澄清如您需要將 Mox 戶口內的錢兌換成其他貨幣，以便使用即時匯進行匯款，您必須有足夠資金支付我們可能向您收取的任何費用。

我們簡化了第 1.2(a)(vii) 條，以澄清當我們代表您使用即時匯款，將外幣匯款至另一個國家或地區時，我們將：

- 首先，從您所選擇的 Mox 戶口內所選擇的貨幣存款中扣除您要求匯款的金額；及
- 在扣除任何適用的費用和手續費後，根據戶口及卡附表第 7 條進行貨幣兌換，並將相關金額的外幣匯款至收款人。

在不限制付款及轉賬附表第 1.2(a)(iv)及 1.2(a)(v)條的原則下，如您在 Mox 戶口內沒有足夠的存款以您所選擇的貨幣計算，我們不會進行匯款。

我們新增了第 1.2(b)條，通知您，自 2025 年 8 月 11 日起，除非我們另行通知您，否則您可透過跨進支付通從您的 Mox 戶口，透過中國內地銀行或手機號碼，以人民幣支付中國內地的銀行或其他金融機構。

我們可能會不時就您使用跨境支付通施加最低匯款金額。

付款至您的 Mox 戶口

我們已將原有的第 3(a)(iv)條和第 3(b)(iv)條合併為新的第 3.2(c)條。

我們插入了新的第 3.2(a) 條，讓您知道，自 2025 年 9 月 1 日起，您可以通過國際電匯從海外銀行或其他金融機構收取付款。此外，如果您收到的貨幣是：

- 可存入 Mox 戶口，一般情況下，您應以該貨幣收取款項。然而，在某些情況下，在收益存入您的戶口之前，可能會兌換成港元。請注意，我們不是進行此類貨幣兌換的一方，也無法控制此類貨幣兌換是否發生；及

- 無法存放入 Mox 戶口，該貨幣將按現行匯率兌換成港元，然後我們才將所得款項存入你的戶口。

當您通過國際電匯收到來自海外銀行或其他金融機構的付款時，我們將向您收取費用。您可於 Mox app 及/或網站查閱有關費用的詳情。

Mox Invest 附表

引用的修改

我們修改了以下引用：

- 「戶口及卡管理附表（也稱為《一般條款及細則》附表 1）」修改為「戶口及卡管理附表」；及
- 『戶口及卡管理附表（也稱為《一般條款及細則》附表 1）的「C 部：網上付款一次有效密碼條款」』修改為『戶口及卡管理附表的「C 部：網上付款一次有效密碼條款」』。

各部分名稱的修改

我們修改了 Mox Invest 附表中的以下部分的名稱：

- 「A 部分：適用於證券買賣的條款及細則」修改為「A 部分：適用於 Mox Invest 的一般條款及細則」；
- 「B 部分：適用於基金的條款及細則」修改為「B 部分：適用於基金的額外條款及細則」；及
- 「C 部分：適用於核心投資組合服務的條款及細則」修改為「C 部分：適用於核心投資組合服務的額外條款及細則」。

定義

我們更新了第 1 條中的定義以澄清「經紀」指任何一個或多個獲我們委任受理、執行、結算及 / 或交收 Mox Invest 證券買賣交易及提供與該等相關經紀服務或附帶的服務之任何人士；及

我們亦新增以下定義：

- 「香港金管局」指香港金融管理局；
- 「《收購守則》」指香港證監會發出（及其不時修訂）的《公司收購、合併及股份回購守則》；及

	「交易日」指相關市場（視乎情況，包括聯交所或有關境外市場）開放交易的日子。
Mox Invest 條款	我們更新了第 2(a)條以澄清我們有絕對酌情權決定是否准許您使用 Mox Invest（或其任何部分）。 我們更新了第 2(b)條以澄清，除我們的《一般條款及細則》及其所有附表外，您同意，當您申請使用 Mox Invest 及每次使用 Mox Invest 時，您亦接受本附表的條款及細則約束，並且您已細閱及明白下文第 51 條、第 52 條、第 58 條及第 67 條的風險披露聲明，亦接受與證券買賣及使用 Mox Invest 有關的風險。就 Mox Invest 而言，如本附表的條款與《一般條款及細則》或任何其附表的任何條款有任何不一致，概以本附表的條款為準。
您的 Mox Invest 戶口	我們更新了第 3(a)條以澄清並與我們的《一般條款及細則》保持一致，受限於我們為遵守任何適用法律及法規而可能不時施加的任何條件，或由我們全權酌情決定，您可使用 Mox app 將資金從您的 Mox 戶口或任何目標戶口或其他您於 Mox 的戶口（如我們准許）轉至您的 Mox Invest 戶口（反之亦然），（按適用）並可使用 Mox Invest 開始進行證券買賣。
合適性規定	我們更新了第 4(c)條以澄清，純粹在 Mox app、我們的網站上或其他渠道上提供以作一般信息參考的市場展望、與 Mox Invest 相關的營銷或宣傳材料或事實資料，並不構成購買或出售證券的要約、建議或招攬行為，亦不應被解釋為此。
您的指示	（修訂僅適用於英文版本）我們更新了第 5(a)(i)條以澄清，按照您根據本附表發出的指示，代您買賣證券，並以其他方式處理證券、就證券收取的任何款項及您的 Mox Invest 戶口中持有的資金。
證券買賣交易（非基金之交易）	我們在 Mox Invest 附表中新增了第 6 條，內容有關 Mox Invest 的新的非基金交易之定期投資計劃服務。
購買資金	我們更新了第 8(b)條以澄清： 您承諾及保證，(i)除非我們另行同意，您的 Mox Invest 戶口在任何時候均存有相關貨幣的足夠資金，可用作支付就您發出的任何指示應付的全部款項；及(ii)您存入及使用 Mox

Invest 戶口的資金符合所有適用法律和法規（包括外匯管制法律和法規）；及

- 由未結算的 Mox Invest 證券買賣交易而該交易為賣出證券交易所所得之款項可即時用作購買新證券的資金，但基金出售交易的 Mox Invest 交易除外（只可以已結算的資金購買任何新證券）。

我們更新了第 8(d)條以澄清您同意，如我們在付款到期日仍未收到就出售證券應向您支付的全部或任何部分款項，我們僅有責任向您支付我們實際收到的款項，及我們沒有義務確定您收到的金額是否充足，我們概不負責。

我們新增了第 8(e)條以澄清如有任何證券或資金被錯誤存入您的 Mox Invest 戶口，我們可將該等證券或資金從您的 Mox Invest 戶口扣除及調整您的 Mox Invest 戶口以更正任何錯誤。此條原本包含在第 8(d)條中。

資金不足

我們更新了第 9(a)(i)條以澄清，除您與 Mox 另有協議外，您同意，如我們合理地認為您的 Mox Invest 戶口中所需貨幣的資金或證券不足以進行某項 Mox Invest 證券買賣交易的結算，我們獲授權（但無責任），就屬涉及買入證券的 Mox Invest 交易而言：

- 將該買入的證券轉讓或出售、將您的 Mox Invest 戶口中持有的其他幣種資金進行兌換（按兌換時我們的匯率），及 / 或轉移您的其他 Mox 戶口的資金及必要時將該等其他幣種資金進行兌換（按兌換時我們的匯率），而無須得到您的進一步指示，以清償您對我們的任何債務及責任，及我們對您遭受或產生的任何損失或費用不承擔任何責任，您亦同意彌償我們因這樣做而遭受任何的合理損失；及
- 出售證券代表您借用及 / 或購入該等已出售的證券，而無須得到您的進一步指示，以清償您對我們的任何債務及責任，及我們對您遭受或產生的任何損失或費用不承擔任何責任，您亦同意彌償我們因這樣做而遭受任何的合理損失。

	我們更新了第 9(b)條以澄清，您同意，就因您未按規定在您的 Mox Invest 證券買賣交易結算日前履行您的義務而令我們可能招致或蒙受的任何損失或債務，您須向我們承擔彌償責任。
執行 Mox Invest 證券買賣交易	我們更新了第 16 條的標題至「執行 Mox Invest 證券買賣交易」。 我們更新了第 16(c)條以澄清，我們可將您的證券買賣指令與其他性質相似的指令（包括我們自己的指令及其他客戶的指令）合併，惟前提是合併交易條件均不得較您單獨執行指令時為差。我們將確保公平分配合併指令。在適用法律允許的範圍內，Mox 和經紀可合理決定執行您的指令的優先次序，而您無權要求優先於 Mox 或經紀的任何其他客戶。 我們更新了第 16(i)條以澄清，您確認，我們可能無法應您的要求取消或修改某項指令（且在此等情況下無須向您提供任何理由）。
開支及費用	我們更新了第 23(a)條以澄清，除《一般條款及細則》第 6 條的條款外，我們亦獲授權從您的 Mox Invest 戶口（或我們指定的其他戶口）提取資金，以代表您支付以下款項： - 就您的 Mox Invest 戶口、您的 Mox Invest 交易、根據您的指示進行的任何其他買賣證券行為或根據本條款代表您持有證券的行為而應向我們支付的所有費用、收費及佣金。您可於 Mox app 及 / 或我們的網站上查閱有關該等收費及費用的詳情；及 - 就您的 Mox Invest 戶口、您的 Mox Invest 交易、根據您的指示進行的任何買賣證券行為或根據本條款代表您持有證券的行為，已產生或將會產生並應按指示向經紀、任何代名人或其他代理支付的或向有權收取相關款項的任何其他收款人支付的所有佣金、印花稅、稅項、銀行收費、過戶費、登記費、徵費（包括聯交所和任何有關境外市場徵收的所有交易徵費）、利息及其他開支。
股息、分派及不支援的證券	（修訂僅適用於英文版）我們更新了第 24(b)(ii)條以澄清，若因我們代您持有的證券而產生的分派，包括與任何公司行動（見下文第 25 條）有關的分派，需要分配零碎股（非全數股的零碎股），則您授權我們（但我們不必）將相關股票或證券變現，並按我們絕對酌情權計

	算該等碎股、零碎股或不支援的證券（按適用）的相應現金價值，在扣除稅款和遵守法律或監管要求所需的其他金額後，將現金存入至您的 Mox Invest 戶口，而非將碎股、零碎股或不支援的證券配予您（或代表您持有）。
您的聲明	我們新增了第 32(a)條，而且該條與我們的《一般條款及細則》保持一致，以澄清，您申請使用 Mox Invest，以及您每次使用 Mox Invest 時，即表示您聲明及保證，除《一般條款及細則》第 21 條所載的確認、承諾、陳述及保證外，您不時提供的與開立及操作 Mox Invest 戶口有關的所有資料，包括在 Mox Invest 申請文件中提供的資料，均屬真實、準確、完整及最新。
適用規例及規則	我們更新了第 33(a)條以澄清，透過聯交所或任何有關境外市場完成並經其認可的每項 Mox Invest 證券買賣交易，均受聯交所（包括聯交所上市規則）、有關境外市場、香港中央結算有限公司及相關海外結算代理的章程、規例、規則、附例、慣例及用法的相關規定以及香港及有關境外市場所在司法管轄區（如適用）之法例規限，而您亦將受該等相關規定約束。Mox 及經紀對聯交所或任何有關境外市場、交易商、結算機構或監管機構的任何行動或決定概不負責。 我們更新了第 33(b)條以澄清，您確認，如任何監管機構（包括但不限於香港金管局及香港證監會）、聯交所、任何有關境外市場或任何結算機構，我們須提供所有有關透過 Mox Invest 以任何方式傳遞及 / 或執行的您的指令的資料。您確認並同意，如我們要求您提供任何由您持有、保管或控制的資料，以便我們可遞交任何監管機構（包括但不限於香港金管局及香港證監會）、聯交所、任何有關境外市場或任何結算機構，您將充分及即時合作。
遵守法律等	我們更新了第 34(b)條以澄清，您確認，您應全權負責履行《證券及期貨條例》第 XV 部、《收購守則》以及香港或其他地方有關證券權益披露的任何其他適用法律、規則或法規的相關規定項下的所有適用的披露責任。我們並無責任知會您涉及您持有的任何證券的任何適用的監管或申報要求、外資擁有權或外匯管制限制。 我們更新了第 34(e)條以澄清如果您在香港境外，我們可能無權在您所在或居住的國家或地區提供或向您提供某些或任何產品和服務。

證券買賣的投資者賠償基金	我們更新了第 35 條的標題至「證券買賣的投資者賠償基金」，及澄清如您因 Mox 或其「相聯者」（定義見《證券及期貨（投資者賠償-申索）規則》（「投資者賠償規則」））的「違責」（定義見《投資者賠償規則》）而蒙受證券買賣相關的損失，根據《投資者賠償規則》，您可能有權向根據《證券及期貨條例》設立的投資者賠償基金提出賠償申索。
終止及暫停	我們更新了第 37(a)條以澄清，本條款或您對 Mox Invest 的使用終止後，我們將根據《一般條款及細則》第 9 條及我們不時採用的標準程序結束您的 Mox Invest 戶口。除非我們另有規定，如您被通知您的 Mox Invest 戶口將被結束，我們會要求您在 30 日內（或我們決定的任何其他限期內）出售及 / 或轉移您持有的所有證券。 我們更新了第 37(b)條以澄清，除《一般條款及細則》第 9 條的條款外，如您的 Mox Invest 戶口結束或本條款終止，涉及您的 Mox Invest 戶口、我們已為您執行的任何 Mox Invest 交易或您在本附表項下發出的任何指示的任何權利或責任均不受影響。本條款將繼續適用，直至所有證券已從您 Mox Invest 戶口出售及 / 或轉移、您應付的所有款項已全數付清及您對我們的所有債務和責任均已履行為止。
美國人士	我們更新了第 40(b)條以澄清，如您成為美國人士，您同意及時以書面形式通知我們。您明白，在此情況下，我們可能有責任關閉您的 Mox Invest 戶口及 / 或指令，並出售您的證券，您亦授權我們無需您的進一步指示即可採取上述行動。您應在成為美國人士後 30 日內（或我們決定的任何其他限期內）出售及 / 或轉移您持有的所有證券。
風險披露聲明	我們更新了第 51(a)條以澄清，本風險披露聲明載列透過 Mox Invest 進行證券買賣及 Mox Invest 交易的部分（並非全部）特徵和風險。 我們更新了第 51.6(c)(ii)條以澄清，ETF 的預計總費用比率載於其發售章程，但個別 ETF 的總費用比率不一定等同該基金的追蹤誤差，因為基金的資產淨值（NAV）（「資產淨值」）可受其他因素影響，例如投資組合所帶來的股息及其他收益，另若屬合成 ETF，基金所承擔的間接費用或只能透過其所持衍生工具的市值反映出來。

B 部分	我們更新了 B 部分的引言段落以澄清，本 B 部分適用於任何涉及基金的 Mox Invest 交易（無論是對一基金還是對基金組合的一次性投資或重覆的常設投資，適用於當我們提供此等服務）。
涉及基金的 Mox Invest 交易	我們新增了第 53(c)(viii)條以澄清，除非我們另有規定，在您向我們發出購買或贖回基金單位或基金組合單位的指示後，您可能無法取消或修改該訂單。我們擁有絕對酌情權拒絕取消或修改您的訂單，且我們無義務向您提供任何拒絕理由。
從資本中支付股息及股息政策的風險	我們更新了第 58.14 條的標題至「從資本中支付股息及股息政策的風險」，及告知您股息的分配、分配率或股息率均不保證。
C 部分	我們更新了 C 部分中下列的定義詞（包括所有引用）： • 「投資組合」更新至「核心投資組合」*；或 • 「核心投資組合」更新至「預設投資組合」。 <i>*就此，自 8 月生效日期起，您的投資協議中對「投資組合」的引用將被視為對「核心投資組合」的引用。</i>
核心投資組合服務	我們更新了第 59(a)條以澄清，我們的核心投資組合服務為您推薦合理合適的基金投資組合。 我們更新了第 59(d)條以澄清我們向您推薦（或使之可提供）的基金投資組合中等成分基金之組成和比重是根據我們決定的演算規則或方法（此等基金投資組合稱為「預設投資組合」）和應用您的風險承受範圍而計算的。您所投資的預設投資組合為（「核心投資組合」）。 我們更新了第 59(e)條以澄清，您理解並確認，核心投資組合服務本質上並非全權委託，也不是資產管理服務。我們不會為您或代表您作出投資決定。如果您不同意我們的建議，在我們允許的情況下，您可根據您的風險承受範圍選擇適合您的其餘預設投資組合（如有）（我們可自行決定是否向您提供該等預設投資組合）。您應自行作出投資決定，並決定是否投資於核心投資組合（以及在適用情況下，任何包含在核心投資組合中的證券）。
核心投資組合服務的資格	我們更新了第 60 條以澄清，只有在以下情況下（以及在我們提供該服務的情況下），您才有資格投資核心投資組合服務：

	• 您已根據本附表開設了及持有 Mox Invest 戶口； • 您完成了我們的合適性評估，從而評定了您符合資格使用我們核心投資組合服務的風險承受範圍，並且您確認該風險承受範圍。如果您認購核心投資組合服務，您將被視為確認及同意您的風險承受範圍；及 • 您同意本附表的條款。
合適性規定	我們更新了第 61(b)條以澄清，作為以投資組合為本的方法的一部分，我們將在 Mox app 中的核心投資組合服務頁面內或於我們認為適當的任何其他渠道，列出一份投資協議，您須在投資於投資組合前接受該協議（包括應用本條款第 0 條中定義的調倉建議）。除其他事項外，本投資協議列出了核心投資組合的關鍵要素，包括核心投資組合中的投資類型和分配，以及某些相關風險（「投資協議」）。 我們更新了第 61(c)條以澄清，您明白並確認，核心投資組合中包括某一特定基金並不代表單獨投資於此基金適合您。 我們更新了第 61(e)條以澄清，如果您向我們提供的新資料或您的資料更新導致您的風險承受範圍發生變更，在您仍然符合使用核心投資組合服務的資格的情況下，我們將檢查是否有新的預設投資組合建議予您，如有，我們將按本 C 部分所詳述的內容般建議您進行調倉（定義見下文）。
	（修訂僅適用於英文版）我們更新了第 61(f)條以澄清，我們可能會（但沒有義務）向您提供其他投資建議。
預設投資組合	（修訂僅適用於英文版）我們更新了第 62(b)條以澄清，每個預設投資組合皆在按不同的風險承受範圍配置不同的資產類別組合（「策略性資產配置」），包括股票及固定收益產品。
調倉	我們更新了第 63(d)(i)(A)條以澄清，您明白並同意您有權不遵循 Mox 的調倉建議。如果您不遵循 Mox 的調倉建議，並且沒有向我們提供具體的指示來應用調倉建議，則您確認核心投資組合可能不再適合您，及 / 或其不再是遵循我們的建議而持有的。

	我們更新了第 63(e)條以澄清，受制於本條款第 4(a)條及在適用法律允許的情況下，Mox 對因依賴 Mox 的建議（包括的調倉建議）而直接或間接造成的任何損失或損害賠償不承擔任何責任。
您如何管理您的核心投資組合	我們更新了第 63(c)(i)(A)條以澄清當收到您要求進行核心投資組合中的初始投資的指示後，我們將代表您發起及執行相關的購買或贖回交易及 / 或其他 Mox Invest 交易。 我們更新了第 64(d)條以澄清我們可能會就與核心投資組合相關的任何購買或贖回指示或 持有量設定最低或最高投資門檻。除非我們另有說明（或我們全權及絕對酌情決定接受較低金額的指示），否則認購投資組合的最低投資門檻為 USD100，贖回的最低投資門檻為 USD20。 我們更新了第 64(h)條以澄清在您發出任何購買或增加核心投資組合投資金額的指示之前，您必須閱讀核心投資組合中每個成分基金的所有基金文件。 我們更新了第 64(l)條以澄清您確認及同意，在執行及完成您的指示後，您核心投資組合中的基金及 / 或基金單位的配置可能與通知中提及的指示性數量不相同。 我們新增了第 64(m)(v)條以澄清，在不限制本附表中任何其他內容的情況下，您理解並同意您為您的核心投資組合下達的指令的指示（包括由調倉建議產生的指令）可能由我們全權酌情決定拒絕或取消。
常設指示	我們更新了第 65(b)條以澄清及告知您，如適用，您可以在 Mox app 上完成設定常設指示。如您繼續符合使用核心投資組合服務的資格，由此產生的定期額外投資將遵循我們根據您最近的風險承受範圍所建議或您所選擇的相關預設投資組合。
核心投資組合服務風險披露聲明	我們更新了第 67 條的標題至「核心投資組合服務風險披露聲明」。
收費及手續費	
外匯費	有關外匯費的詳細資訊，您現在可以參閱費用及手續費「外匯費」的部分。

將 USD 轉至到非美國的國家或地區的費用	我們增加了關於將 USD 轉至非美國國家或地的費用。 有關使用即時匯的費用及手續費的詳細資訊，您現在可以參閱費用及手續費「將 USD 轉至到非美國的國家或地區的費用」的部分。
接收國際電匯	我們增加了關於接收國際電匯的費用。
要求變更或取消經即時匯轉賬至其他國家或地區	我們已將「要求變更或取消轉賬至其他國家或地區」的費用重命名為「要求變更或取消經即時匯轉賬至其他國家或地區」。 我們還讓您更清楚明白，即使嘗試執行您的請求最終失敗，我們也會向您收取這筆費用。
要求變更或取消本地 USD 轉賬	我們已澄清，我們將向您收取與要求變更或取消本地 USD 轉賬相關的費用，即使執行您的請求的嘗試最終沒有成功。
要求取消賬單支付	我們已澄清，我們將向您收取與要求取消賬單支付相關的費用，即使執行您的請求的嘗試最終沒有成功。
要求取消透過「轉數快」或跨境支付通進行的轉賬	我們已澄清，我們將從您的 Mox 戶口中扣除： • 每次申請 HKD100，如有關「轉數快」以港元轉賬；或 • 每次申請 CNY100，如該申請涉及通過「轉數快」以人民幣轉賬；或 • (2025 年 8 月 11 日起) 每次要求 CNY100，如該申請涉及通過跨境支付通轉賬， 當我們嘗試執行您的請求時，即使嘗試最終不成功。
收款方要求將款項退回給您	我們已將有關「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）」的費用重新命名為「收款方要求將款項退回給您」。 自 2025 年 8 月 11 日起，我們將收取 CNY100，以退還您通過跨境支付通進行的人民幣轉賬的收益，如果該退款要求是由收款人提出的。在我們退還給您之前，我們將從退還的金額中扣除這筆費用。

我們已澄清，如果退款要求是由收款方提出的要求，我們將根據本部分向您收取此費用。

Mox Invest

我們更新了所有「等級」的引用改至「投資等級」及「投資組合」引用改至「核心投資組合」。

我們更新了此部分以讓您知道我們即將推出美股之定期投資計劃：

- 定期投資計劃項下每隻股票的最低交易佣金為 USD1；及
- 定期投資計劃項下成交股數少於 1 股之美股的定額佣金為 USD1。

我們亦更新了「基金認購費」部分以澄清基金（安聯收益增值基金除外）將按以下收取認購費：

如您的投資等級是	收費利率（按投資金額的百分比）
Basic	最高 0.80%
Advanced	最高 0.70%
Pro	最高 0.60%
Elite	最高 0.50%

我們同時更新了此部分的備註以澄清：

- 定期投資計劃是指客戶透過 Mox app 設定之定期買入訂單指示；及
- 基金交易的認購費收費利率將在 Mox app 中顯示。

網站條款及細則

常規

我們已澄清，您必須閱讀這些條款以及我們的一般條款及細則（及其附表）、個人資料收集聲明、私隱政策聲明和 Mox 的 Cookie 政策（每一項都可以在 Mox app 和/或我們的網站上找到）以及我們可能向您提供的任何其他條款。

我們的網站於香港營運	我們修訂了第 2(a)條，以澄清我們在香港營運我們的網站，並且我們的網站主要針對香港人士。
	<u>我們刪除了第 2(c) 條中的「專屬管轄權條款」，並在第 13 條中以「不對稱管轄權條款」取代。</u>
我們的產品和服務	我們已修訂第 3(a) 條，讓您知道我們網站上的材料不構成對您進行任何交易或購買或接受我們的任何產品或服務的任何要約、推薦或招攬。
第三方貢獻	我們增加了新的第 5(d) 條，讓您知道，除非我們對相關產品或服務的條款及細則明確規定，否則我們網站上的任何材料、貢獻或其他內容均無意或不應被解釋為我們或任何第三方購買或出售任何投資產品的推薦或招攬。
個人資料	我們已修訂第 9 條，讓您知道我們將根據我們的個人資料收集聲明和私隱政策聲明（每一項均可在 Mox app 和/或我們的網站上找到）處理從我們網站收集的您的個人資料。這些檔可能會不時修改或替換，因此我們建議您檢查是否有任何更新。
適用法律和管轄權	我們添加了新的第 13 條，讓您知道，就這些條款而言，您同意： • <u>香港法院對您提起的任何法律程序擁有專屬管轄權；及</u> • <u>我們可以在任何司法管轄區啟動法律程序。</u>
其他	我們添加了新的第 14(a) 條，以澄清除非定義中另有定義或上下文另有要求，否則大寫定義具有我們的一般條款及細則中賦予它們的含義。
Mox app 使用條款及細則	
Mox app	我們修訂了第 1(b)條，以澄清我們主要透過 Mox app 向香港人士提供產品和服務。
暫停或取消取用權	我們已修訂第 12 條，讓您知道，除非法例另有規定，否則我們不會預先通知您或披露暫停或取消您使用 Mox app 的原因。
適用法律和管轄權	我們添加了新的第 14 條，讓您知道，就條款而言，您同意：

	• <u>香港法院對您提起的任何法律程序擁有專屬管轄權; 及</u> • <u>我們可以在任何司法管轄區啟動法律程序。</u>
其他	我們添加了新的第 15 條，以澄清除非定義中另有定義或上下文另有要求，否則大寫定義具有我們的一般條款及細則中賦予它們的含義。

Mox 應用程式使用條款及細則

當您使用 Mox 應用程式即代表代同意本條款及細則。您必須閱讀本條款及細則，並須一併閱讀我們的一般條款及細則（包括所有附表）、個人資料收集聲明、私隱政策聲明（分別可於 Mox 應用程式及/或我們的網站找到）及我們可能向您提供的任何其他條款。

1. Mox 應用程式

- (a) Mox 應用程式是供您個人使用，讓您可取用我們的產品及服務。我們可酌情決定是否提供這些產品及服務，而這些產品及服務受制於我們將另行向您提供的其他法律條款。
- (b) 我們只透過 Mox 應用程式向居於香港的人士提供產品及服務。我們不擬向任何國家的任何人士提供我們的產品及服務或提供使用 Mox 應用程式而根據香港法律或任何當地法律或法規是屬違法的。
- (c) 您可在應用程式商店（App Store）或 Google Play 免費下載 Mox 應用程式於一部由您擁有並使用 Apple 的 iOS 或 Google 的 Android 操作系統的裝置上。
- (d) 您需要有效地連線至互聯網以下載及使用 Mox 應用程式。
- (e) 您須承擔您的互聯網或流動服務供應商就您使用 Mox 應用程式收取的任何費用。如您前往海外，您應查核您的互聯網或流動服務服務供應商會否就您在海外使用 Mox 應用程式收取任何額外費用。
- (f) 我們可使用您向我們登記的流動電話號碼及 / 或電郵地址向您發送短訊密碼及有關您使用或取用 Mox 應用程式的任何資料。

2. 登記裝置

- (a) 儘管您尚未接受我們的條款及細則且我們尚未批准您使用產品或服務，Mox 應用程式一經下載，我們即會登記您的裝置。
- (b) 您可透過輸入您的認證因素（包括，使用您的裝置供應商提供的任何生物特徵識別方法（如已於 Mox 應用程式啟用））登入 Mox 應用程式，我們將藉此（連同您向我們提供的任何其他相關資料或文件）核實您的身分。
- (c) 登入應用程式後，您可隨時更改您的登入設定或您的 Mox 應用程式認證因素。

- (d) 如您更換您的裝置，您將需要向我們重新登記您的新裝置，而您的舊裝置將被自動取消登記。

3. 保護您的裝置及您的 Mox 應用程式

- (a) 您必須保護您的裝置及您的 Mox 應用程式及確保只有您使用您的裝置及 Mox 應用程式。如您的裝置及 / 或 Mox 應用程式已遺失、被盜取或已遭泄露，您必須通知我們。如果您不保護您的裝置及您的 Mox 應用程式及您沒有通知我們您的裝置及 / 或您的 Mox 應用程式已遺失、被盜取或已遭泄露，我們可能不會退還予您其他人未經您的許可從您的戶口（包括任何信用卡戶口）中提取或使用的任何款項。
- (b) 請參閱我們網站上的一般條款及細則第 8 條及「保安提示」的詳情以了解有關如何保護您的裝置和您的 Mox 應用程式的詳細信息，以及如果您不保護您的裝置和您的 Mox 應用程式及 / 或不通知我們您的裝置及 / 或您的 Mox 應用程式已遺失、被盜取或已遭泄露的後果。
- (c) 為提高保護安全性，我們建議：
 - (i) 您就可疑電郵和超連結保持警惕及僅下載已知或可信任軟件、設定高強度密碼以及保持裝置的作業系統和軟件更新至最新狀態，以保護您的裝置免受惡意軟體的侵害；及
 - (ii) 在您的裝置上啟用或安裝遠端清除功能（即向您的裝置發送命令以完全刪除裝置上儲存的所有資料的能力），以備在裝置遺失或被盜取時可使用。

4. 更新 Mox 應用程式

- (a) 我們可不時更新 Mox 應用程式，包括作出改善、增加新功能或進行保安套件更新。
- (b) 我們有時可能會要求您在繼續使用 Mox 應用程式前更新 Mox 應用程式。
- (c) 您應該：
 - (i) 保持您裝置的作業系統為最新版本。我們會在停止支援一個作業系統版本前預先通知您，並提醒您更新您裝置的作業系統；及
 - (ii) 保持 Mox 應用程式為最新版本，否則 Mox 應用程式的某些功能可能無法按預期運作。如可行，我們建議您開啟您裝置設定中的自動應用程式更新功能。

5. Mox 應用程式的可用性

- (a) 在某些情況下，例如當我們進行必要的維修或系統更新，Mox 應用程式可能暫時無法使用。當 Mox 應用程式暫時無法使用時，我們會盡力告知您並通知您相關的停用時間（如需停用）。此外，儘管 Mox 應用程式可供普遍可用，在某些情況下，例如我們的條款及細則中有所規定的或我們另行通知，Mox 應用程式中的某些產品及 / 或服務未必會可供使用。
- (b) Mox 應用程式及某些特定產品及服務是否可在 Mox 應用程式中可用視乎第三方服務供應商（包括讓您取用 Mox 應用程式及 Mox 應用程式中的產品及服務的軟件、網絡及其他服務供應商）的可靠性及可用性。
- (c) 如您使用 Mox 應用程式需要任何第三方服務，您須遵守適用於該第三方的使用條款。例如，Mox 應用程式使用 Google 地圖功能及內容，您在 Mox 應用程式使用該等 Google 地圖功能及內容便須遵守 Google 地圖/Google 地球附加服務條款，載於 https://maps.google.com/help/terms_maps.html（包括 Google 私隱權政策，載於 <https://www.google.com/policies/privacy/>）。
- (d) 除 Mox 明確指明或另行同意外，Mox 並非您與第三方訂立的任何合約安排的一方。

6. 超連結

- (a) Mox 應用程式可能包含至第三方網站或流動應用程式的超連結。
- (b) Mox 並無維持或控制在 Mox 應用程式上有超連結的任何第三方網站或流動應用程式，並且概不就此負責 – 超連結僅為方便您作參考用途而顯示。
- (c) 您接入及使用任何第三方網站或流動應用程式須自行承擔風險，並須遵守該第三方網站或流動應用程式的條款。

7. 第三方提供材料

- (a) Mox 應用程式可能載有第三方（包括商戶及個人）提供的材料及其他內容。
- (b) 在 Mox 應用程式上展示任何來自第三方的材料及其他內容並不：
 - (i) 構成 Mox 對該等材料及內容（包括該第三方表達的任何意見）的認可 – 該第三方表達的任何意見僅為該第三方的意見，不一定反映 Mox 的意見；或

- (ii) 聲稱或暗示 Mox 認可、推薦、同意、曾調查、核實或監控該第三方或其產品或服務。
- (c) 請同時注意，所有由第三方提供的要約、產品、服務、展示、課堂、公開活動或其他相關活動均受制於 Mox 免責聲明（可在 Mox 應用程式及 / 或我們的網站內找到）。
- (d) 除非我們在相關產品或服務的條款及細則中另有訂明，Mox 應用程式上的任何資料、材料或其他內容均不旨在或不應被解釋為 Mox 或任何第三方就購買或出售任何投資產品的建議或招攬。

8. 負責任地使用 Mox 應用程式

- (a) Mox 應用程式屬我們所有，您只能使用 Mox 應用程式作本條款所載的用途。
- (b) 您須就您於 Mox 應用程式上載或使之可供取閱的所有內容負上全部責任。
- (c) 在安裝 Mox 應用程式的裝置上，您只可安裝來自 App Store、Google Play 或我們不時指定的可信渠道或應用程式網上商店的應用程式，並不得改動裝置的操作系統，例如將裝置「越獄」或「破解」。
- (d) 如您的裝置包含任何盜版、破解版、假冒或未經授權的應用程式，您不得安裝或啟動 Mox 應用程式或電子錢包。
- (e) 您不得就 Mox 應用程式或其功能作出欺詐或惡意行為，包括轉售、複製、修改、不利地影響、還原或以任何方式篡改 Mox 應用程式，或協助他人作出上述任何事情，惟您已獲授權的情況則除外。
- (f) 您不得使用 Mox 應用程式作任何不合法或違反與我們之間的任何協議的用途。
- (g) 透過 Mox 應用程式傳送的任何資訊或文件附帶延誤、遺失、轉移、改動、損壞等風險，及與硬件及軟件故障相關的其他風險。

9. 開啟您裝置的某些功能

我們可能要求您開啟您安裝 Mox 應用程式的裝置上的某些功能，例如相機功能及定位服務，以及與我們分享您的通訊錄。此舉可讓您使用 Mox 應用程式的某些功能。如您同意開啟這些功能，我們可以使用此等功能，例如，用以追蹤您所在位置及 IP 地址。基於保安理由，Mox 應用程式不容許屏幕畫面截圖及錄像。

10. 如您蒙受任何損失

就您因任何使用或取用 Mox 應用程式或因以下事項而招致您蒙受的任何損失，我們概不負責：

- (a) 未能使用或取用 Mox 應用程式或 Mox 應用程式內的任何產品或服務，惟由我們的疏忽、欺詐行為或故意失責而造成您的損失則除外；
- (b) 您的裝置或網絡連線的問題；
- (c) 有任何其他人士使用您的認證因素取用或使用您裝置上的 Mox 應用程式；
- (d) 由於您已登入 Mox 應用程式時您的裝置無人看管，任何其他人存取或使用 Mox 應用程式；
- (e) 如透過 Mox 應用程式提供超連結至第三方網站或流動應用程式，這些網站或流動應用程式提供的任何資料、產品或服務；
- (f) 任何第三方的欺詐或疏忽行為；或
- (g) 您未有履行您在本條款項下的責任。

如任何法律規定我們須就您的任何損失負責，我們僅須負責透過 Mox 應用程式重新提供服務或重新提供這些服務的成本。

11. 如我們蒙受任何損失

就以下原因而引致我們蒙受任何責任及費用，您同意向我們作出彌償，使我們獲得彌償，並為我們作辯護：

- (a) 使用 Mox 應用程式；或
- (b) 違反本條款及細則，

而以上行為由您或任何其他人士（而這名人士能以您的登入憑證使用 Mox 應用程式或者當您已登入 Mox 應用程式時您的裝置無人看管）作出。

12. 暫停或取消取用權

我們可全權酌情決定暫停或取消您的 Mox 應用程式取用權，例如：

- (a) 以保護我們的業務；
- (b) 以保護您或我們免受欺詐或其他損失；
- (c) 如您並無根據本條款及細則使用 Mox 應用程式；或
- (d) 如我們有合理理由相信您使用 Mox 應用程式違反香港或任何其他國家的法律或法規。

如我們暫停或取消您的取用權，我們通常會給予您事先通知，並說明我們作此決定的理由。然而，我們並非必須給予您任何通知或理由。

13. 我們擁有所有知識產權

- (a) 與 Mox 應用程式內容（例如商標、文本、圖像、影像、連結及聲音）有關的所有權利（例如版權）均由 Standard Chartered PLC 或其一家附屬公司（包括 Mox）所有或獲授權特許使用。除非我們另行指明，否則未經我們事先書面同意，Mox 應用程式內容一概不得複製、修改、下載、分發、公佈、重複使用、重複發布、還原、解構或以任何方式作任何用途。
- (b) 「Mox」、「Standard Chartered」、「Mox by Standard Chartered」、「Standard Chartered」商標及所有關聯標誌（「商標」）均為 Standard Chartered PLC 的有待註冊或已註冊商標，並由 Mox 獲授權特許使用。未經 Standard Chartered PLC 或 Mox 事先書面同意，您不可使用任何商標。
- (c) 您授予 Mox 及我們的控權實體全球性、免版權使用費、永久、不可撤銷及可轉授的權利及特許使用權，以使用您透過使用 Mox 應用程式提交予 Mox 的任何資料或材料，作我們認為合適的任何用途，包括但不限於複製、修改、傳輸、分發及公佈，惟受適用法律限制則除外。您保證並會確保提交予 Mox 的任何資料或材料概無侵犯任何第三方的權利。
- (d) 您使用 Mox 應用程式而提交的任何有關資料或材料，Mox 對您概無任何保密責任，惟法律規定則除外。

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