

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:

- clarify and/or update some existing clauses and fees and rates relating to our cards and payments products; and
- clarify and/or update some existing clauses and the subscription fee details for Mox Invest.

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

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

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

- [Payments and Transfers Schedule](#);
- [Mox Invest Schedule](#);
- [General Fees and Charges](#);
- [Mox Invest Fees and Charges](#); and
- [Mox Credit Key Facts Statement](#).

The changes to the Payments and Transfers Schedule and General Fees and Charges will come into effect on 6 October 2025 (“**October Effective Date**”). Please note that, while the changes to the General Fees and Charges will come into effect on the October Effective Date, some of the fees will apply, on and from a later date. Please see the relevant terms and conditions for further details.

The changes to the Mox Invest Schedule and Mox Invest Fees and Charges will also come into effect on the October Effective Date. Please note that Allianz Yield Plus Fund is categorised alongside ‘Funds’ in the subscription fee section in the Mox Invest Fees and Charges such that the subscription fee for Funds across different Invest Tiers is applicable to Allianz Yield Plus Fund. Despite this change, the subscription fee for Allianz Yield Plus Fund remains at 0% of the investment amount across all Invest tiers until further notice.

The changes to the Mox Credit Key Facts Statement will come into effect on 6 November 2025 (“**November Effective Date**”).

On and from:

- the October Effective Date, you can find the amended Payments and Transfers Schedule, General Fees and Charges, Mox Invest Schedule and Mox Invest Fees and Charges on the ‘About us’ page in the Mox app and the ‘Legal documents’ section of our website; and

- the November Effective Date, you can find the amended Mox Credit Key Facts Statement on the 'About us' page in the Mox app and the 'Legal documents' section of our website.

On and from:

- the October Effective Date, references to the Payments and Transfers Schedule, General Fees and Charges, Mox Invest Schedule and Mox Invest Fees and Charges in the Mox app and on our website will be taken as references to Payments and Transfers Schedule, General Fees and Charges, Mox Invest Schedule and Mox Invest Fees and Charges, each as amended by the changes; and
- the November Effective Date, references to the Mox Credit Key Facts Statement in the Mox app and on our website will be taken as references to Mox Credit Key Facts Statement, 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
Payments and Transfers Schedule	
Payments from your Mox Account	We have incorporated the old clauses 1.2(a)(iii), 1.2(a)(viii) and 1.2(b)(ii) into clause 7.1(h) of this schedule.
Payments into your Mox Account	We have incorporated the old clause 3.2(a)(iv) into the new clause 7.4 of this schedule.
Payments generally	<p>We have amended clause 7.1(h) to let you know that we may impose limits on transfers into and out of your accounts with Mox without any notice to you, including (without limitation) on the minimum or maximum amounts you can receive or transfer and/or the number of transfers you can receive or make, per transaction, within a given timeframe, in specific currencies and/or via particular payment methods.</p> <p>We have added a new clause 7.4 to let you know that we may charge you fees and charges for receiving and making transfers with your accounts with Mox. You can see details of such fees and charges in the Mox app and/or on our website.</p>
Mox Invest Schedule	
Suitability	<p>We have added the following new sub-clauses to clause 4:</p> <ul style="list-style-type: none"> clause 4(a)(ii), to clarify that if we solicit the sale of or recommend any financial product to you pursuant to a portfolio-based approach, we will set out an investment agreement(s) in the Mox app, or in any other channel that we deem appropriate, which you will be asked to accept before you invest in such product or combination of products ("Investment Agreement"); and we may include a financial product or a combination of financial products ("Component Products") in an Investment Agreement to form part of the portfolio for assessing whether another financial product or combination of products is suitable for you. To the extent that no

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

	<p>solicitation or recommendation is provided for such Component Products (and to the extent permitted by applicable laws, rules and regulations), you will be receiving an 'execution-only' service (rather than 'advisory' service) in respect of your investment in any of such Component Products.</p> <p>We have migrated part of clause 61(d) to become a new clause 4(b) to clarify that, in addition to your continuing obligation to provide us accurate information, including pursuant to clause 28 of Mox Invest Schedule, we may ask you to review and update (as required) information at such intervals we determine. You should advise us of any changes in the information you provide us in connection with the products and services that we make available to you and your suitability assessment. Your failure to provide us up-to-date and accurate information may impact our ability to provide you with certain products and services. It may also result in a solicitation of a sale or investment recommendation that may not be suitable or may become unsuitable for you. We shall not be liable in such circumstances for any expense, loss or damage incurred by you arising from or in connection with such failure.</p>
Your instructions	<p>We have updated clause 5(a)(i) to clarify that you have instructed us and authorised us to 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 (and if necessary, to convert any amount received (at our prevailing exchange rate at the time of the exchange) to any other currency that is supported by your Mox Invest Account).</p> <p>We have updated clause 5(i) to clarify that you agree to indemnify Mox and its officers and employees, the Broker, and any nominee or other agent, against any loss or liability that any of them may incur or suffer as a result of any of them acting on, or any delay or failure by any of them to act on, any instruction and/or authorization given by you, unless caused by their fraud, wilful default or negligence.</p>
Funding of purchases	<p>We have updated clause 8(a) to clarify that you authorise us to take out of your Mox Invest Account ,or such other Mox account as we may agree, at any time (including ahead of settlement of a Mox Invest Transaction), without further instructions from you, in accordance with clause 8(a)(i) and (ii) and, if necessary, convert such amount, taxes, fees, disbursements, commissions, charges and expenses payable by you (at our prevailing exchange rate at the time of the exchange) into any other currency that is supported by your Mox Invest Account.</p>
Trading limits	<p>We have updated clause 14 to clarify that we may set and amend limits and parameters to control your ability to use Mox Invest and/or in respect of your Securities Trading in our absolute discretion from time to time. Such limits and parameters may include controls over</p>

	<p>maximum order amounts, maximum order sizes, our total exposure to you, your total exposure to certain Securities, the price at which orders may be submitted, the origin of your orders and any other limits, parameters or controls which we consider appropriate or which we may otherwise be required to implement under any applicable law or regulation. You undertake to comply with such limits and parameters as may be implemented by us from time to time and agree that, if you do not comply with any such limits or parameters, we are not obliged to act upon any Instructions given by you under these terms and are not responsible for any loss incurred by you in respect thereof. Orders will be accumulated over the Trading Day and we will check all orders received against the trading limits set by us from time to time.</p>
Execution of Securities Trading Mox Invest Transactions	<p>We have updated clause 16(b) to clarify that paragraphs (d), (e) and (f) of this clause apply only in respect of those Securities listed or traded on SEHK or any Relevant Overseas Market (such as a U.S. Exchange) which are offered by Mox for Securities Trading from time to time ("Listed Securities"). Orders are submitted to the Broker's order routing system. It is Mox's policy to require the Broker to seek to immediately execute the order, so as to enable Mox to satisfy its best execution obligations under applicable law. For Securities traded on multiple markets, where applicable, the Broker's order routing system seeks to route orders to the best market, taking into account one or more of factors set out in clause 16(b) when placing your order.</p> <p>We have amended clause 16(e) to clarify that, where applicable, the Broker's order routing system re-evaluates market conditions and prices for pending orders and re-routes orders as necessary. Unless otherwise directed, you agree that the Broker will route your orders to the market or dealer or institutions which it selects, or against one or more professional liquidity providers who send orders to the Broker.</p> <p>We have amended clause 16(f) to clarify that you acknowledge that the Broker may receive commission for the execution of your orders and may pass the amount (or approximate amount) of the benefit to Mox.</p>
Dividends, and Securities distributions Unsupported	<p>We have updated clause 24(a) to clarify that you agree that we or our nominee(s) may withhold or deduct tax or other amounts from such dividends and other distributions when required to comply with legal or regulatory requirements and/or to collect any amounts, fees, charges, interest or commissions that you may owe us. If you are eligible to reclaim any such withholdings or deductions that is your responsibility.</p>
Representations by you	<p>We have added the following sub-clause to clause 32:</p> <ul style="list-style-type: none"> • you will provide such further information as Mox may reasonably request to perform its duties under these terms

		<p>and to comply with applicable laws, rules and regulations and/or internal policies;</p> <ul style="list-style-type: none"> • you will use Mox Invest in compliance with all applicable laws, rules and regulations and will not provide any Instructions which breach of or will result in a breach of any applicable laws, rules and regulations; • you have read, understand and consent to these terms and the General Terms and Conditions, including but not limited to all schedules, privacy documents, notices and consents; and • you will use Mox Invest and enter into any Mox Invest Transaction having regard to your financial situation, investment objectives, investment experience and your personal circumstances, as well as any independent professional advice you have sought as you consider appropriate. <p>We have updated clause 32(r) to clarify that all the representations and warranties made by you remain true and accurate at all times and shall be deemed to be repeated immediately before you provide each Instruction for any Mox Invest Transaction and each occasion in which you use Mox Invest.</p>
Investor Fund Trading	Compensation for Securities	<p>We have updated clause 35 to clarify If you sustain loss in relation to Securities Trading in exchange-traded products in Hong Kong 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.</p>
Event of Default		<p>We have updated clause 36(a)(ix) to clarify that the occurrence of any event which, in our sole opinion, might jeopardise any of our rights under this Schedule or our ability to comply with applicable laws, rules and regulations shall constitute an Event of Default.</p>
Termination and suspension	and	<p>We have updated clause 37(b) to clarify that these terms will continue to apply until all Securities and funds have been liquidated and/or transferred (as applicable) from your Mox Invest Account, and all sums due to you and all of your obligations and liabilities to us have been fulfilled.</p>
U.S. Persons		<p>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 cancel your Instructions and/or orders, and sell your Securities, and you authorise us to do so without further instructions</p>

	from you. You should liquidate and/or transfer all your holdings in Securities and transfer all funds from your Mox Invest Account within 30 days of becoming a U.S. Person (or within any other period as we determine).
Suitability in respect of Funds	We have updated clause 54(d)(iii) to clarify that you understand and agree that while you may not be forced to redeem all your units in the Fund(s), in such circumstances you will be receiving a different type of service from us (namely, an 'execution-only' rather than 'advisory' service) in respect of your investment in such Fund(s).
Core Portfolio Service	We have updated clause 59(c) to clarify that taking into account certain information you provide during your onboarding and suitability assessments, such as your tolerance for investment risk and other factors we consider appropriate, we will determine a "risk boundary" for you.
Suitability	<p>We have updated clause 61(b) to remove the definition of 'Investment Agreement' which is defined in clauses 4(a)(ii).</p> <p>We have updated clause 61(d) to clarify that Mox will ask you to review and update (as required) the information you provide us in connection with the Core Portfolio Service and your suitability assessment once every two years or at other intervals we determine. You should also advise us of any changes to such information, as this may impact your risk boundary and/or the Investment Agreement. We have migrated part of clause 61(d) to become the new clause 4(b).</p>
General Fees and Charges	
Mox Card replacement fee	On and from 6 November 2025, we will increase the fee to replace your Mox Card to HKD100, which will be charged to your Mox Account.
Metal Mox Card replacement fee	We have clarified that this fee will be charged to your Mox Account.
Dispute charge	We have clarified that this fee will be charged to your Mox Account.
Real Time Gross Settlement (RTGS) fee (for transferring and receiving United States dollars to and from another Hong Kong bank)	We have added new fees in relation to your transfers and receipts of United States dollars via RTGS to and from another Hong Kong bank.
Real Time Gross Settlement (RTGS) fee (for receiving Renminbi from another Hong Kong bank)	We have added a new fee in relation to your receipt of Renminbi via RTGS from another Hong Kong bank.

Annualised Percentage (APR) for cash advances	<p>On and from 6 November 2025, we will increase the APR for cash advances to 35.93% (0.0834% per day).</p> <p>We have also clarified that interest will be charged on any unpaid amount of each cash advance transaction (excluding any finance charges) from the settlement date of the cash advance on a daily basis until it is repaid in full.</p>										
Late charge	<p>On and from 6 November 2025, if you fail to pay the minimum amount due set out in your Mox Credit statement on or before the payment due date, we will charge you a fee equal to, either:</p> <ul style="list-style-type: none"> • HKD350; or • the minimum amount due, <p>whichever is lower.</p>										
Cash advance fee	<p>On and from 6 November 2025, for each cash advance transaction (including those via the JETCO or Mastercard ATM networks), we will charge you:</p> <ul style="list-style-type: none"> • 3.5% of the transaction amount; or • HKD100, <p>whichever is higher.</p>										
Mox Invest Fees and Charges											
Subscription fee for Funds	<p>We have updated this to clarify that, where the relevant Funds trading service is available on Mox Invest, subscription fee for Funds will be charged according to the following:</p> <table data-bbox="574 1456 1410 1859"> <thead> <tr> <th>If you are Invest tier</th><th>Fee rate (% of investment amount)</th></tr> </thead> <tbody> <tr> <td>Basic</td><td>Up to 0.80%</td></tr> <tr> <td>Advanced</td><td>Up to 0.70%</td></tr> <tr> <td>Pro</td><td>Up to 0.60%</td></tr> <tr> <td>Elite</td><td>Up to 0.50%</td></tr> </tbody> </table> <p>We have removed Allianz Yield Plus Fund* sub-section to categorise it alongside Funds. In other words, the subscription fee for Funds across different Invest Tiers is applicable to Allianz Yield Plus Fund.</p>	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%
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%										

** The subscription fee of Allianz Yield Plus Fund remains at 0% of the investment amount across all Invest tiers until further notice.*

Mox Credit Key Facts Statement

Interest rate for cash advances

We will increase the interest rate for cash advances to 30.44% per annum (0.0834% per day).

We have also clarified that interest will be charged on any unpaid amount of each cash advance transaction (excluding any finance charges) from the settlement date of the cash advance on a daily basis until it is repaid in full.

APR for cash advances

We will increase the APR for cash advances to 35.93%.

We have also clarified that interest will be charged on any unpaid amount of each cash advance transaction (excluding any finance charges) from the settlement date of the cash advance on a daily basis until it is repaid in full.

Cash advance fee

For each cash advance transaction (including those via the JETCO or Mastercard ATM networks) we will charge you:

- 3.5% of the transaction amount; or
- HKD100,

whichever is higher.

Late charge

If you fail to pay the minimum amount due set out in your Mox Credit statement on or before the payment due date, we will charge you a fee equal to, either:

- HKD350; or
- the minimum amount due,

whichever is lower.



Mox Invest fees and charges

The following fees and charges apply to your use of our Mox Invest products and services set out below. For the fees and charges applicable to your use of our other products and services, please refer to our General Fees and Charges for details.

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.

Mox Invest																		
Market	Type of fee	Fee rate	Charged by															
Trade related (stocks and other listed Securities)																		
Hong Kong	Trading commission	The trading commission will be charged according to the following:	Mox															
		<table><tr><th>If you are Invest 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 Invest 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 Invest tier^		Commission rate (% of transaction amount)	Minimum trading commission per order													
		Basic		0.15%	HKD50													
		Advanced		0.12%	HKD30													
		Pro		0.10%	HKD30													
Elite	0.088%	HKD30																
There is no trading commission for odd lot orders.																		
Settlement fee	Subject to the latest applicable rules and charges of the third party. ¹		HKEX															

	Stamp duty ²	Subject to the latest applicable rules and charges of the third party. ¹	HK Gov																				
	Trading fee	Subject to the latest applicable rules and charges of the third party. ¹	HKEX																				
	SFC transaction levy	Subject to the latest applicable rules and charges of the third party. ¹	SFC																				
	AFRC transaction levy	Subject to the latest applicable rules and charges of the third party. ¹	AFRC																				
U.S.	Trading commission	Trading commission for a transacted quantity of equal to or more than 1 share will be charged according to the following:	Mox																				
		<table><tr><th>If you are Invest tier^</th><th>Trading commission per share</th><th>Minimum commission order</th><th>Minimum trading commission per stock purchased under a Systematic Investment Plan</th></tr><tr><td>Basic</td><td>USD0.012</td><td>USD6.8</td><td>USD1</td></tr><tr><td>Advanced</td><td>USD0.010</td><td>USD5</td><td>USD1</td></tr><tr><td>Pro</td><td>USD0.0080</td><td>USD5</td><td>USD1</td></tr><tr><td>Elite</td><td>USD0.0060</td><td>USD5</td><td>USD1</td></tr></table>		If you are Invest tier^	Trading commission per share	Minimum commission order	Minimum trading commission per stock purchased under a Systematic Investment Plan	Basic	USD0.012	USD6.8	USD1	Advanced	USD0.010	USD5	USD1	Pro	USD0.0080	USD5	USD1	Elite	USD0.0060	USD5	USD1
		If you are Invest tier^	Trading commission per share	Minimum commission order	Minimum trading commission per stock purchased under a Systematic Investment Plan																		
		Basic	USD0.012	USD6.8	USD1																		
		Advanced	USD0.010	USD5	USD1																		
		Pro	USD0.0080	USD5	USD1																		
		Elite	USD0.0060	USD5	USD1																		
The trading commission for a transacted quantity of less than 1 share is fixed at USD1 per order. This rate also applies to transacted quantities of less than 1 share in a given U.S. stock under a Systematic Investment Plan.																							
	SEC transaction fee ³	Subject to the latest applicable rules and charges of the third party. ¹	SEC																				

FINRA trading activity fee³

Subject to the latest applicable rules and charges of the third party.¹

FINRA

Trade related (Funds, excluding Core Portfolio Service)

Subscription fee for Funds

Where the relevant Funds trading service is available on Mox Invest, Mox subscription fee for Funds will be charged according to the following:

1. Funds (other than Allianz Yield Plus Fund)

If you are Invest tier^	Fee rate (% of investment amount) ⁴
Basic	Up to 0.80%
Advanced	Up to 0.70%
Pro	Up to 0.60%
Elite	Up to 0.50%

2. Allianz Yield Plus Fund

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

Core Portfolio Service				
Advisory fee		The advisory fee ⁵ will be charged according to the following:		Mox
		If you are Invest tier [^]	Fee rate (%) of the daily holding value of your Core Portfolio	
		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 ⁶		0.2% of dividend or cash distribution amount ⁷ , minimum HKD30 per collection.	Mox
	Equity collection fee ⁸	interest	HKD1 per board lot, minimum HKD30 per collection, maximum HKD2,000 per collection.	Mox
	Corporate handling fee ⁹	action	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. ¹⁰	Mox
	Custodian fee			Waived	-
	Bank reference letter / Certificate of balance			Please refer to our General Fees and Charges for the applicable fees and details.	Mox
Information services					
Hong Kong	Basic Service	Market	Prices	Waived	-
U.S.	Nasdaq Basic			Waived	-
Other services					
Hong and U.S.	Kong Tax			Subject to specific requirements of individual stock.	-
<p><i>Notes:</i></p> <p><i>Mox Invest fees and charges listed above may be subject to change at any time. Please check this document regularly, including before you trade.</i></p> <p><i>Out of pocket expenses are to be paid by Mox Invest customers.</i></p>					

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.

Systematic Investment Plan refers to an instruction submitted by a customer to conduct recurring buy transactions via the Mox app.

^ We will determine your Invest tier based on your Monthly Aggregate Transaction Volume or Holding Value of Funds, in accordance with the below:

Invest 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 Invest 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 Invest 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 at a time designated by us through the Mox app.

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 Invest 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 Invest tier applicable at the time the order is placed or when the advisory fee is calculated.

You can see the Invest 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 Core 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 in the relevant market's time zone.

¹ 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. For details, please refer to the FAQ regarding Mox Invest on Mox's website and/or through the Help Centre in the Mox app.

² Not applicable to trading warrants, callable bull/bear contracts (CBBCs) and exchange traded funds (ETFs).

³ Applicable to sell orders only.

⁴ Fee rate for a transaction of Fund will be displayed in the Mox app.

⁵ Calculated and accrued daily, from the day you invest in your Core Portfolio but excluding the execution day in respect of sell order(s) for your Core 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 Core 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 Core Portfolio holdings maintained even if you become ineligible for the Core Portfolio Service.

⁶ If dividend amount is less than HKD30, Mox will charge (and withhold) the lesser dividend amount.

⁷ 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.

⁸ 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.



⁹ Corporate action events include but are not limited to right issues and open offers, and tender offers.

¹⁰ Mailing of physical statement is only available within Hong Kong.

Last updated: 28 August 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，我們將修改我們的條款及細則以：

- 澄清及 / 或更新與我們的卡及支付產品相關的一些現有條款、費用和費率；及
- 澄清及 / 或更新 Mox Invest 的一些現有條款及認購費詳情。

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：

- [付款及轉賬附表](#)；
- [Mox Invest 附表](#)；
- [一般收費及手續費](#)；
- [Mox Invest 收費及手續費](#)；及
- [Mox Credit 產品資料概要](#)。

付款及轉賬附表及一般收費及手續費的修改將於 2025 年 10 月 6 日（「**10 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 10 月生效日期起生效，但部分收費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。

Mox Invest 附表及 Mox Invest 收費及手續費也將於 10 月生效日期起生效。請注意，在 Mox Invest 收費及手續費的認購費章節中，安聯收益增值基金將與「基金」歸類為同一類別，因此不同投資等級的基金認購費適用於安聯收益增值基金。儘管有所變動，安聯收益增值基金的認購費仍維持在投資金額的 0%，適用於所有投資層級，直至另行通知。

Mox Credit 產品資料概要的修改將於 2025 年 11 月 6 日（「**11 月生效日期**」）起生效。

您可由：

- 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」頁面參閱已修改的付款及轉賬附表、一般收費及手續費、Mox Invest 附表及 Mox Invest 收費及手續費；及
- 11 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 Mox Credit 產品資料概要。

您亦可由：

- 10 月生效日期起，在 Mox app 中及我們的網站上對付款及轉賬附表、一般收費及手續費、Mox Invest 附表及 Mox Invest 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
- 11 月生效日期起，在 Mox app 中及我們的網站上對 Mox Credit 產品資料概要的引用將被視為對其已修改的條款及細則的引用。

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
付款及轉賬附表	
從您的 Mox 戶口付款	我們已將舊的第 1.2(a)(iii)、1.2(a)(viii) 及 1.2(b)(ii)條納入本附表第 7.1 (h) 條。
付款至您的 Mox 戶口	我們已將舊的第 3.2(a)(iv)條併入本附表的新第 7.4 條。
一般付款	<p>我們已修訂第 7.1 (h) 條，讓您知道，我們可對轉賬及轉出您的 Mox 戶口施加限制，而毋須另行通知您，包括（但不限於）您可收取或轉賬的最低或最高金額及/或您每筆交易可收取或進行的轉賬次數，在給定時間範圍內，以特定貨幣和/或通過特定付款方式。</p> <p>我們新增了第 7.4 條，讓您知道我們可能會就您的 Mox 戶口收取及進行轉賬的費用及收費。有關費用及收費的詳情，可於 Mox app 及/或我們的網站查閱。</p>
Mox Invest 附表	
合適性規定	<p>我們在第 4(a)條新增了以下細款：</p> <ul style="list-style-type: none"> 第 4(a)(ii)條，以澄清如我們是根據投資組合為本的方法為而向您作出招攬銷售金融產品或金融產品組合，我們將在 Mox app 內，或我們認為合適的其他任何渠道上，列明投資協議，您在投資該產品或產品組合前將被要求接受該協議（「投資協議」）；及 我們可能會在投資協議中包含一種或多種金融產品（「組成產品」），以作為評估其他金融產品或產品組合是否適合您的投資組合的一部分。只要我們未有就該等組成產品提供招

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。

	<p>攬或推薦（並在符合適用法律、規則及法規允許的範圍內），您就該等組成產品的投資將獲得我們提供的「僅限執行」服務（而非「投資諮詢」服務）。</p> <p>我們將第 61(d)條部分條款搬到新的第 4(b)條以澄清除了您有義務持續向我們提供準確資料（包括根據本附表第 28 條的規定）之外，我們可能還會要求您按照我們確定的時間間隔審閱並（根據需要）更新該資料。如果您提供的與我們提供給您的產品和服務以及您的適用性評估相關的資料有任何變更，請告知我們。如果您未能向我們提供最新且準確的資料，這可能會影響我們向您提供某些產品和服務的能力。這也可能導致我們向您推薦可能不適合您或變得不再適合您的銷售或投資建議。在這種情況下，對於您因該失誤而產生的或與之相關的任何費用、損失或損害賠償，我們概不負責。</p>
您的指示	<p>我們更新了第 5(a)(i)條以澄清您已指示並授權我們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（及如有必要，將收到的任何金額（按兌換時的現行匯率）轉換為您的 Mox Invest 戶口支援的任何其他貨幣）。</p> <p>我們更新了第 5(i)條以澄清您同意就 Mox 及其職員及僱員、經紀及任何代名人或其他代理中的任何人士因執行您發出的指示或延遲執行或未執行您發出的指示及 / 或授權而可能招致或蒙受的任何損失或責任作出賠償，但因其欺詐行為、故意失責或疏忽所引致的損失或責任則除外。</p>
購買資金	<p>我們更新了第 8(a)條中以澄清您授權我們隨時按第 8(a)(i)及(ii)條從您的 Mox Invest 戶口或我們可能同意的其他 Mox 戶口提取以下款項（包括在您的 Mox Invest 交易結算之前），而無須得到您的進一步指示，並且，如有必要，將您應付的金額、稅款、費用、支出、佣金、收費和開支（按兌換時的我們現行匯率）轉換為您的 Mox Invest 戶口支持的任何其他貨幣。</p>
交易限額	<p>我們更新了第 14 條中以澄清我們有絕對酌情權設定及更改各項限額和參數，以不時控制您如何使用 Mox Invest 及 / 或進行證券買賣。該等限額和參數可能包括：對買賣指令最高金額及買賣指令最大數量的控制、對我們允許您的投資總額的控制、對您允許的某些證券的投資總額的控制、對遞交買賣指令的價格的控制、對您買賣指令來源的</p>

	<p>控制，及我們認為適當或我們可能根據任何適用法律或規定需要執行的任何其他限額、參數或控制。您承諾遵守我們不時實施的該等限額及參數，並同意如果您不遵守任何該等限額或參數，我們無義務根據本條款執行您給出的任何指示，並且對您因此而產生的任何損失不承擔責任。指令將在交易日累計，我們將根據我們不時訂明的交易限額核實我們收到的所有指令。</p>
執行 Mox Invest 證券買賣交易	<p>我們更新了第 16(b)條中以澄清本條款的(d)、(e)和(f)段僅適用於 Mox 不時提供可進行證券交易，且在聯交所或任何有關境外市場（例如美國交易所）上市或交易的證券（「上市證券」）。指令會被提交至經紀的買賣盤傳送系統。Mox 的政策要求經紀立即執行指令，從而使 Mox 能夠履行其在適用法律下的最佳執行義務。對於在多個市場交易的證券，如適用，經紀的買賣盤傳送系統會尋求將買賣盤傳送至最佳市場，並在下指令時考慮一項或多項在第 16(b)條列出的因素。</p> <p>我們更新了第 16(e)條以澄清如適用，經紀的買賣盤傳送系統重新評估待執行的指令的市場情和價格，並在必要時重新傳送指令。</p> <p>我們更新了第 16(f)條以澄清您確認經紀可能會因執行您的指令而收取佣金，並且可能將收益的金額（或相若金額）交送給 Mox。</p>
股息、分派及不支援的證券	<p>我們更新了第 24(a)條以澄清您同意，當需要遵守法律或監管要求時及 / 或我們需要取您可能欠我們的任何款項、費用、收費、利息或佣金，我們或我們的代名人可以從此類股息和其他分配中預扣或扣除稅款或其他金額。如果您有資格收回任何此類預扣或扣除，則您有責任。</p>
您的聲明	<p>我們新增了以下細款至第 32 條：</p> <ul style="list-style-type: none"> • 您將提供 Mox 可能合理要求的進一步信息，以履行其在本條款下的義務及遵守適用的法律、規則和法規及 / 或內部政策； • 您將遵守適用的法律、規則和法規使用 Mox Invest，並且不會提供任何違反或將導致違反任何適用的法律、規則和法規的指示；

	<ul style="list-style-type: none"> • 您已閱讀、理解並同意本條款及《一般條款及細則》，包括但不限於所有附表、私隱文件、通知及同意；及 • 您將根據您的財務狀況、投資目標、投資經驗和個人情況，以及您認為適當的任何獨立專業建議，使用 Mox Invest 並進行任何 Mox Invest 交易。 <p>我們更部了第 32(r)條您所作全部聲明及保證在任何時候均屬真確，並且在您提供每項 Mox Invest 交易的指示前以及每次使用 Mox Invest 時視為重複作出上述聲明及保證。</p>
證券買賣的投資者賠償基金	我們更新了第 35 條以澄清如您因 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》）而蒙受在香港交易所交易的產品的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。
違約事項	我們更新了第 36(a)(ix)條以澄清發生任何就我們的意見下在認為可能損害我們根據本附表下之權利之任何事件，或我們遵守適用的法律、規則和法規的能力時即構成違約事項。
終止及暫停	我們更新了第 37(b)條以澄清本條款將繼續適用，直至所有證券及資金已從您 Mox Invest 戶口出售及 / 或轉移（如適用）、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 / 或取消您的指示及 / 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及由您的 Mox Invest 戶口轉移所有資金。
基金的合適性	我們更新了第 54(d)(iii)條以澄清您明白及同意您未必會被強制贖回所有您的基金單位，在此情況下就您對該基金的投資，您即獲得我們提供的不同類型的服務（即「僅限執行」服務，而不是「投資諮詢」服務）。

	我們更新了第 59(c)條以澄清我們將考慮您在開戶和合適性評估期間提供的某些資訊，例如您對投資風險承受能力以及我們認為適當的其他因素為您確定一個「 風險承受範圍 」。
合適性規定	<p>我們刪除了在第 61(b)條中「投資協議」的定義，該定義出現在第 4(a)(ii)條。</p> <p>我們更新了第 61(d)條以澄清 Mox 還將要求您（根據需要）每兩年或按我們決定的其他時間間隔審查和更新您向我們提供的與核心投資組合服務和您的合適性評估有關的資料。如果該等資料有任何更改，您應告知我們，因為該等更改可能會影響您的風險承受範圍及 / 或投資協議。我們亦將第 61(d)條移到新的 4(b)條。</p>
一般收費及手續費	
Mox Card 更換費	由 2025 年 11 月 6 日起，我們將把更換 Mox Card 的費用提高至 HKD100，並從您的 Mox 戶口中扣除。
金屬 Mox Card 更換費用	我們已澄清此費用將從您的 Mox 戶口中扣除。
交易爭議處理費用	我們已澄清此費用將從您的 Mox 戶口中扣除。
RTGS 費（由另一間香港銀行收取美元及美元轉賬至另一間香港銀行）	我們已就您透過 RTGS 由另一間香港銀行收取美元及美元轉賬至另一間香港銀行收取新費用。
RTGS 費（從另一間香港銀行收取人民幣）	我們已就您從另一間香港銀行透過 RTGS 收取人民幣收取新費用。
現金透支的實際年利率 (APR)	<p>由 2025 年 11 月 6 日起，我們將把現金透支的實際年利率提高至 35.93%（每日 0.0834%）。</p> <p>我們亦已澄清，每筆現金透支交易的任何未付金額（不包括任何財務費用）將由現金透支結算日起按日收取利息，直至全數償還為止。</p>
逾期收費	由 2025 年 11 月 6 日起，如您未能在到期繳款日或之前繳付 Mox Credit 月結單上列明的最低還款額，我們將向您收取相等於以下其中一項的費用：

	<ul style="list-style-type: none"> • HKD350;或 • 最低還款額, <p>以較低者為準。</p>										
現金透支費用	<p>由 2025 年 11 月 6 日起, 每筆現金透支交易 (包括透過銀通或萬事達卡自動櫃員機網絡進行的交易), 我們將向您收取:</p> <ul style="list-style-type: none"> • 交易金額的 3.5%;或 • HKD100, <p>以較高者為準。</p>										
Mox Invest 收費及手續費											
基金認購費	<p>我們更新了此部分以澄清當 Mox Invest 提供相關基金交易服務時, 基金認購費將按以下收費:</p> <table border="1"> <thead> <tr> <th>如您的投資等級是</th><th>收費利率 (按投資金額的百分比)</th></tr> </thead> <tbody> <tr> <td>Basic</td><td>最高 0.80%</td></tr> <tr> <td>Advanced</td><td>最高 0.70%</td></tr> <tr> <td>Pro</td><td>最高 0.60%</td></tr> <tr> <td>Elite</td><td>最高 0.50%</td></tr> </tbody> </table> <p>我們刪除了安聯收益增值基金*之部分並將之歸類於基金中。換言之, 不同投資等級的基金認購費適用於安聯收益增值基金。</p> <p><i>*安聯收益增值基金的認購費仍維持在投資金額的 0%, 適用於所有投資層級, 直至另行通知。</i></p>	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%
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%										
Mox Credit 產品資料概要											
現金透支利率	我們將把現金透支的利率提高到 30.44% (每天 0.0834%)。										

	我們亦已澄清，每筆現金透支交易的任何未付金額（不包括任何財務費用）將由現金透支結算日起按日收取利息，直至全數償還為止。
現金透支的實際年利率	我們將把現金透支的年利率提高到 35.93%。 我們亦已澄清，每筆現金透支交易的任何未付金額（不包括任何財務費用）將由現金透支結算日起按日收取利息，直至全數償還為止。
現金透支費用	對於每筆現金透支交易（包括透過銀通或萬事達卡自動櫃員機網絡進行的交易），我們將向您收取： <ul style="list-style-type: none"> • 交易金額的 3.5%；或 • HKD100, 以較高者為準。
逾期收費	如您未能在到期繳款日或之前繳付 Mox Credit 月結單上列明的最低還款額，我們將向您收取相等於以下其中一項的費用： <ul style="list-style-type: none"> • HKD350；或 • 最低還款額， 以較低者為準。



Mox Invest 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 Mox Invest 產品及服務。有關您使用我們其他產品及服務所適用的收費及手續費，請參閱我們的一般收費及手續費之文件以了解詳情。

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。

Mox Invest												
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	交易佣金將按以下收費：	Mox									
		<table><tr><th>如您的投資等級是^</th><th>交易佣金費率（按成交金額的百分比）</th><th>每個指令最低交易佣金</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></table>		如您的投資等級是^	交易佣金費率（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
		如您的投資等級是^	交易佣金費率（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	按最新適用的第三方規則及費率收取。 ¹	港交所
股票印花稅 ²	按最新適用的第三方規則及費率收取。 ¹	香港政府
交易費	按最新適用的第三方規則及費率收取。 ¹	港交所
證監會交易徵費	按最新適用的第三方規則及費率收取。 ¹	證監會
會計及財務匯報局交易徵費	按最新適用的第三方規則及費率收取。 ¹	會財局
美國	交易佣金	成交股數一股或以上之交易佣金將按以下收費：
		Mox

如您的投資等級是^	每股交易佣金	每個指令最低交易佣金	定期投資計劃下每隻股票的最低交易佣金
Basic	USD0.012	USD6.8	USD1
Advanced	USD0.010	USD5	USD1
Pro	USD0.0080	USD5	USD1
Elite	USD0.0060	USD5	USD1

成交股數少於一股的定額佣金 USD1。此定額佣金亦適用於定期投資計劃下成交股數少於 1 股之美股。

SEC 交易費用 ³	按最新適用的第三方規則及費率收取。 ¹	SEC
FINRA 交易活動費用 ³	按最新適用的第三方規則及費率收取。 ¹	FINRA

交易相關（基金，不包括核心投資組合服務）

基金認購費

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

1 基金 (安聯收益增值基金除外)

如您的投資等級是^	收費利率 ⁴ (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%

2 安聯收益增值基金

如您的投資等級是^	收費利率 (按投資金額的百分比)
所有投資等級	0%

核心投資組合服務

投顧費

投顧費⁵ 將按以下收費：

Mox

如您的投資等級是 [^]	按核心投資組合每日持有價值收取的 收費年利率 (%)
Basic	1.00%
Advanced	0.85%
Pro	0.70%
Elite	0.50%

代理人服務及公司行動服務

香港

代收股息費用⁶

股息或現金分派金額的 0.2%⁷，每次代收最低 HKD30。

Mox

代收股權費用⁸

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 ⁹	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 ¹⁰ 收取 HKD100。	Mox
	託管費	豁免。	-

銀行證明信 / 存款結餘證明 請參閱我們的一般收費及手續費之文件以了解相關收費及詳情。
書

Mox

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。

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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。

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。

^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投資等級，詳情如下：

如您的投資等級是	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投資等級（按我們的全權及絕對酌情權決定）。我們將定期決定（或更新）您的投資等級，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（時間經我們透過 Mox app 指定）重置為 0。

就以港元以外的貨幣進行之投資或交易而言，我們將使用我們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投資等級以釐定交易佣金。我們將根據提交基金交易指令時的投資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投資等級以釐定投顧費。

您可以在 Mox app 中查看您當前的投資等級。

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（包括您的核心投資組合）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（按相應市場當地時間）中的累計價值。

¹ 除本收費及手續費文件中列明的費用和收費資訊外，第三方收費，包括交易徵費、交易費、印花稅及其他費用等，可能會不時變更，並由有關機構公佈。詳情請於 Mox 網站及 / 或 Mox app 內的幫助中心瀏覽關於 Mox Invest 的常見問題。

² 不適用於認股證、牛熊證及交易所買賣基金。

³ 只適用於出售指令。

⁴ 基金交易的收費利率將在 Mox app 中顯示。

⁵ 由您開始投資於核心投資組合當日起每日計算及累計，但不包括出售您的核心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，或從您賣出您的核心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，就您持有的核心投資組合而言，相關費用將繼續累計。



⁶ 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。

⁷ 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。

⁸ 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。

⁹ 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。

¹⁰ 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 8 月 28 日