

## Notice of amendments to our terms

8 December 2025

### *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:

- allow you to open sub-accounts in your Mox Account in which you can ‘lock’ your money (“**Money Safe Account**”);
- clarify that we do not intend to offer products or services to any persons in any country or region where it would breach applicable laws or regulations; and
- clarify and elaborate on our approach to the handling of your data; and
- clarify and/or update some existing clauses.

#### 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 the ‘Terms and conditions for Money Safe Account (Money Safe Account schedule to the General Terms and Conditions)’ (“**Money Safe Account Schedule**”) via the link below:

- [Money Safe Account Schedule](#)

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

- [General Terms and Conditions](#);
- [Definitions Schedule](#);
- [Accounts and Cards Schedule](#);
- [Payments and Transfers Schedule](#);
- [Personal Information Collection Statement](#); and
- [Privacy Policy Statement](#).

The Money Safe Account Schedule and the changes to Definitions Schedule, Accounts and Cards Schedule, Payments and Transfers Schedule, will come into effect on 15 December 2025.

The changes to the General Terms and Conditions, Personal Information Collection Statement and the Privacy Policy Statement will come into effect on 23 December 2025.



Holding your data is a responsibility that we take very seriously. We would like to remind you of our practices in respect of what we do with your data, including where we transfer it to, how we protect it, as well as your rights under the law. Please refer to our updated Personal Information Collection Statement and the Privacy Policy Statement for the details.

### 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 (if applicable), will apply to you on and from the respective effective dates.

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](mailto:care@mox.com) or reach out to our Customer Care Team through in-app calls or chats.

**Mox Bank Limited**

## Summary of changes<sup>1</sup>

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
<b>General Terms and Conditions</b>	
<b>Scope of services</b>	<p>We have amended clause 2(d) to clarify that if we reject your application or request for any product or service, we may disclose the reason for rejecting your application or request.</p> <p>We have added clause 2(e) to clarify that we primarily provide products and services to persons in Hong Kong. We do not intend to offer products or services to any persons in any country or region where it would breach Hong Kong law or any local law or regulations (including the country or region of your residence).</p>
<b>Keeping in touch</b>	We have amended clause 14(b) to clarify that we cannot guarantee that we will send you notifications due to factors out of our control, such as restrictions under applicable laws and regulations.
<b>Collection and use of your data</b>	We have transferred the provisions of clause 20 to the Personal Information Collection Statement and amended this clause to clarify that we and any member of the Standard Chartered Group may collect, process, store, transfer or otherwise with your data in accordance with applicable law.
<b>Your compliance with laws and regulations</b>	We have amended clause 21(a)(iv) to clarify that you must comply with all applicable laws and regulations, including the laws and regulations in your country or region of residence.
<b>Definitions Schedule</b>	
<b>New defined terms</b>	<p>We have added the following defined terms:</p> <ul style="list-style-type: none"> <li>• <b>“Money Safe Account”</b>; and</li> <li>• <b>“Money Safe Account Schedule”</b>.</li> </ul>
<b>Definition of “Mox”, “we”, “our” or “us”</b>	We have updated the definition of <b>“Mox”</b> , <b>“we”</b> , <b>“our”</b> or <b>“us”</b> to explain that for the purposes of the Mox Invest Schedule, those words have the meanings given in clause 1(e) of that schedule.

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

Accounts and Cards Schedule	
<b>Money Safe Account</b>	We have added clause 6 to explain that you may open a Money Safe Account in the Mox app.
Money Safe Account Schedule	
<b>Money Safe Account Schedule</b>	We have developed a new schedule to the General Terms and Conditions which contains the terms and conditions for the Money Safe Account, in which you can 'lock' your money away.
Payments and Transfers Schedule	
<b>Payments from your Mox Account</b>	We have combined clauses 1.1(a)(i)(A) and 1.1(a)(i)(E). You can make payments from your Mox Account in Hong Kong dollars by using your Mox app to transfer money to another one of your accounts with Mox (including to repay any amount you owe us, for example, to repay any amount you owe us on your Mox Credit account).
<b>Payments from and into your Money Safe Account</b>	We have added clause 6 for the purposes of the Money Safe Account(s).
Personal Information Collection Statement	
<b>What types of data do we collect</b>	We have added a new clause 1 to elaborate on and clarify the types of data about you that we may collect.
<b>Who we collect your data from</b>	We have updated clause 2 (previously clause 1) to elaborate on and clarify who we collect your data from.
<b>Use of your data</b>	<p>We have updated clause 3(b) to provide you with examples of how we may use your data for the purposes of operating, maintaining and informing you of our products and services, including:</p> <ul style="list-style-type: none"> <li>• to respond to questions or manage complaints, including monitoring social media conversations and posts to identify conversations, sentiments, and complaints about the Standard Chartered Group;</li> <li>• to conduct identity verification security checks for building access;</li> <li>• to investigate and report on incidents or emergencies;</li> <li>• for the security of our systems and networks in order to keep your data safe and confidential; and</li> <li>• for other health and safety compliance purposes.</li> </ul>

	<p>We have updated clauses 3(n) and 3(o) to transfer and consolidate with the provisions in clause 20 of the General Terms and Conditions.</p> <p>We have updated clause 3(p) to provide you with examples of how we may use your data for the purposes of marketing products, services and other subjects, including to conduct demographics analytics and insights analytics by aggregating your data from your use of our products and services to provide you with more relevant and tailored products and services.</p>
	<p>We have updated clause 3(t) to provide you with additional examples of how we may use your data for purposes of detecting, investigating and preventing crimes, including:</p> <ul style="list-style-type: none"> <li>• to conduct identity verification security checks against government and other official centralised databases, as required by law;</li> <li>• to monitor and record voice and electronic communications (including by way of CCTV and video recordings) and screen applications and transactions in connection with actual or suspected fraud, financial crime or other criminal activities, for example to detect unusual transaction behaviour;</li> <li>• to monitor social media conversations and posts to protect you and our customers from sharing data publicly that could be used for fraud; and</li> <li>• to conduct checks against government and non-government third parties' fraud prevention and other financial crime prevention databases to prevent money laundering, terrorism, fraud and other financial crimes, to protect you, our customers and the integrity of the financial market. A record of any fraud or money laundering risk will be retained by fraud prevention agencies and may result in others refusing to provide services or employment to you.</li> </ul>
<b>Disclosure of your data</b>	<p>We have updated clause 4(n) to elaborate on clause 4(v)(i) and clarify that we may provide, transfer or disclose your data to third parties that conduct financial crime prevention databases checks to prevent money laundering, terrorism, fraud and other crimes.</p>
<b>Direct marketing</b>	<p>We have updated clause 5(d) to elaborate on how and clarify that, we may share limited information about you with social media platform providers for the purposes of online social media advertising, where you have permitted us, or for the social media platform provider(s) to use cookies to support our marketing on these platforms.</p>

<b>Automated decision-making</b>	We have added a new clause 6 to explain that we may use your data to conduct automated decision making, including data analytics, and that we may use artificial intelligence and machine learning.
<b>Personal Information Protection Law of the People's Republic of China</b>	We have inserted a new schedule for the purposes of the Personal Information Protection Law of the People's Republic of China ("PIPL"). This schedule applies if the PIPL is applicable to our processing of your personal data.
<b>Privacy Policy Statement</b>	
<b>Privacy Policy Statement</b>	We have updated certain references in this document to align with the changes we have made to the Personal Information Collection Statement.

## 我們的條款修訂通知

2025 年 12 月 8 日

### 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：

- 允許您在 Mox app 開立 Mox 戶口中的附屬戶口來「鎖定」您的資金（「**智安存** 戶口」）；
- 澄清我們無意提供產品或服務予身處於任何國家或地區的人士，而提供產品及服務予該等人士根據香港法律或當地法律或規定是屬違法的；
- 澄清及進一步說明我們處理您的資料的方式；及
- 澄清及/或更新一些現有條款。

#### 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「智安存」戶口條款及細則（一般條款及細則的「智安存」戶口附表）（「**智安存** 戶口附表」）的 PDF 版本：

- [「智安存」戶口附表](#)

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：

- [一般條款及細則](#)；
- [定義附表](#)；
- [戶口及卡管理附表](#)；
- [付款及轉賬附表](#)；
- [個人資料收集聲明](#)；及
- [私隱政策聲明](#)。

「智安存」戶口附表及定義附表、戶口及卡管理附表、付款及轉賬附表的修改將於 2025 年 12 月 15 日起生效。

一般條款及細則、個人資料收集聲明及私隱政策聲明的修改將於 2025 年 12 月 23 日起生效。

保障您的私隱及個人資料是我們非常重視的責任。我們想提醒您注意我們在處理您的個人資料方面的做法，包括資料的轉移到何處、資料的保障，以及法例賦予你就個人私隱的權利。詳情請參閱我們的私隱政策聲明及個人資料收集聲明。

### 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，而上述的條款及細則（如適用，經修訂後）將在相應的生效日期起適用於您。

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](mailto: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<sup>1</sup>

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
<b>一般條款及細則</b>	
<b>服務範圍</b>	<p>我們修訂了第 2(d)條，以澄清若我們拒絕您為任何產品或服務提出的任何申請或請求，我們可能會揭露拒絕原因。</p> <p>我們新增了第 2(e)條，以澄清我們主要提供產品及服務予身處於香港的人士。我們無意提供產品或服務予身處於任何國家或地區的人士，而提供產品及服務予該等人士根據香港法律或當地法律或規定是屬違法的（包括您居住國家或地區）。</p>
<b>保持聯絡</b>	我們修訂了第 14(b)條，以澄清由於我們控制範圍以外的因素（例如適用法律與法規下的限制），我們無法保證會寄送通知給您。
<b>收集及使用您的資料</b>	我們將第 20 條的條款轉移至《個人資料收集聲明》及修訂此條以澄清我們及渣打集團可按適用法律收集、處理、存儲、轉移和以其他方式處理您的資料。
<b>您遵守法律法規的情況</b>	我們修訂了第 21(a)(iv)條，以澄清您必須遵守所有適用法律及法規，包括您所在國家或居住地區的所有適用法律及法規。
<b>定義附表</b>	
<b>新增定義</b>	<p>我們添加了以下定義：</p> <ul style="list-style-type: none"> <li>「智安存」戶口；及</li> <li>「智安存」戶口附表</li> </ul>

<sup>1</sup> 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。

<b>「Mox」或「我們」的定義</b>	我們更新了「Mox」或「我們」的定義，以說明在 Mox Invest 附表中，這些術語具有該附表第 1(e)條中賦予的含義。
<b>戶口及卡管理附表</b>	
<b>「智安存」戶口</b>	我們新增了第 6 條，以說明您可在 Mox app 申請開立「智安存」戶口。
<b>「智安存」戶口附表</b>	
<b>「智安存」戶口附表</b>	我們於一般條款及細則制定了新附表，其包含「智安存」戶口的條款及細則，您可在該戶口「鎖定」您的資金。
<b>付款及轉賬附表</b>	
<b>從您的 Mox 戶口付款</b>	我們合併了第 1.1(a)(i)(A)條和第 1.1(a)(i)(E)條。您可以使用您的 Mox app 從您的 Mox 戶口將款項轉至您的其中一個 Mox 的戶口以港元付款（包括償還您所欠我們的任何金額，例如償還您 Mox Credit 戶口所欠我們的任何金額）。
<b>從您的「智安存」戶口付款及付款至您的「智安存」戶口</b>	我們為了「智安存」戶口新增了第 6 條。
<b>個人資料收集聲明</b>	
<b>我們收集哪些類別的資料</b>	我們新增了第 1 條以進一步說明及澄清我們可能收集的關於您的資料類別。
<b>我們向誰收集您的資料</b>	我們更新了第 2 條（原第 1 條）以進一步說明及澄清我們向誰收集您的資料。
<b>使用您的資料</b>	<p>我們更新了第 3(b)條以向您提供示例，說明我們如何可能使用您的資料來運作、維持及通知您我們的產品及服務，包括：</p> <ul style="list-style-type: none"> <li>答覆問題或管理任何投訴，包括監控社交媒體對話及發帖，以發現有關渣打集團的對話、情緒和投訴；</li> <li>對出入樓宇進行身分驗證安全檢查；</li> </ul>

- 調查及報告事件或緊急情況；
- 保證我們系統及網絡的安全性，以確保您的資料的安全性及保密性；及
- 用於其他健康及安全合規目的。

我們更新了第 3(n)條及第 3(o)條以轉移及合并一般條款及細則第 20 條的條款。

我們更新了第 3(p)條以向您提供示例，說明我們如何可能使用您的資料以就產品、服務及其他標的進行市場推廣，包括匯總我們所持有的關於您使用我們的產品及服務而產生的您的資料，利用人口統計學及見解分析進行市場研究，從而為您提供更相關、更適合您的促銷通訊。

我們更新了第 3(t)條以向您提供更多示例，說明我們如何使用您的資料以偵查、調查及預防犯罪，包括：

- 根據法律要求，基於政府和其他官方中央資料庫進行身分證安全檢查；
- 監控和記錄我們的語音和電子通訊（包括透過閉路電視及錄影記錄）及篩查與實際或可疑的欺詐、金融罪行或其他犯罪活動有關的申請和交易，例如檢測異常交易行為；
- 監控社交媒體對話及發帖，旨在保護您及我們的客戶以免其公開分享可能被用於欺詐的資料；及
- 用於偵查、調查和預防金融犯罪，包括對政府及非政府第三方的預防欺詐和其他預防金融犯罪的數據庫進行核查，以防止洗錢、恐怖主義、欺詐和其他金融犯罪，以保護您、我們的客戶及金融市場的完整性。任何欺詐或洗錢風險的記錄將被預防欺詐機構保留，並可能導致他人拒絕向您提供服務或聘用您。

#### 披露您的資料

我們更新了第 4(n)條以進一步說明第 4(v)(i)條及澄清我們可向進行金融犯罪預防資料庫核查以防止洗錢、恐怖主義、欺詐和其他金融犯罪的其他第三方提供、轉移或披露您的資料及資訊。

<b>直接促銷</b>	我們更新了第 5(d)條以進一步說明及澄清，我們可能會與社交媒體平台供應商分享關於您的有限資訊以便進行線上社交媒體廣告宣傳，或若您許可我們，以讓社交媒體平台供應商使用支援我們在這些平台上進行行銷的 cookie。
<b>自動化決策</b>	我們新增了第 6 條以說明我們可能會使用您的資料以做出自動化決策，包括進行數據分析，以及我們還可能使用人工智能及機器學習技術。
<b>中華人民共和國個人信息保護法</b>	我們插入了新附表，以符合中華人民共和國個人信息保護法（「《個人信息保護法》」）。如果《個人信息保護法》適用於我們處理您的個人信息，則該附表將適用。
<b>私隱政策說明</b>	
<b>私隱政策說明</b>	我們更新了該聲明中某些引用以與我們對私隱政策說明所作的修訂保持一致。