

Terms and conditions for Money Safe Account (Money Safe Account schedule to the General Terms and Conditions)

We will make changes to this schedule from time to time. We will give you notice of the changes if you have a Money Safe Account. We need not notify any customer who does not have a Money Safe Account of any changes to this schedule.

Before you 'lock' any money in a Money Safe Account, you should carefully consider the matters set out in this schedule. In particular, you should deposit money in a Money Safe Account only if you accept all the arrangements and consequences set out in this schedule.

1. Money Safe Account

- (a) You may open sub-accounts in your Mox Account in which you can 'lock' your money ("**Money Safe Account**"). You may only withdraw money in a Money Safe Account in accordance with clause 2 of this schedule.
- (b) We will let you know which currencies you can lock in a Money Safe Account(s) in the Mox app and/or on our website. You can open one Money Safe Account for each applicable currency.
- (c) We will display in the Mox app and/or the website the minimum amount for each currency required to be deposited to open a Money Safe Account.
- (d) **Other than as provided for in clause 3 of this schedule, you cannot use the money in a Money Safe Account (including any interest you may have earned on such monies) to make any payments out of the Money Safe Account.**
- (e) You may open Time Deposit Account(s) using the deposits in a Money Safe Account in accordance with clause 5 of the Accounts and Cards Schedule. Such deposits (including interest (if any)) will continue to be 'locked' in the Money Safe Account unless released in accordance with clause 2 of this schedule.
- (f) You will continue to earn interest on the deposits in your Money Safe Account(s) in accordance with clause 7 of the Accounts and Cards Schedule.

2. Unlocking a Money Safe Account

- (a) To release and transfer out money in your Money Safe Account(s), you must contact our Customer Care Team and take such steps as advised by us, from time to time, including visiting our office, verifying your identity and confirming your instructions to release and transfer out the money in the Money Safe Account(s). You must complete these steps every time you would like to release and transfer out money in your Money Safe Account(s).
- (b) **If you want to release and transfer out money in your Money Safe Account(s):**

- (i) **you must release and transfer out all of your money in all of your Money Safe Account(s). In other words, you cannot release and transfer out money in a specific currency, conduct a partial release and transfer out of monies in a Money Safe Account or only release and transfer out money in certain Money Safe Accounts; and**
- (ii) **any Time Deposits Account(s) that you have opened using the deposits in a Money Safe Account will be withdrawn in full before its maturity date and you will be required pay us for any losses and reasonable expenses incurred by us in respect of the early withdrawal and any applicable fees or charges, in accordance with clause 5(e) of the Accounts and Cards Schedule.**
- (c) Once the processes in clause 2(a) of this schedule are complete to our satisfaction, we will transfer all proceeds in your Money Safe Account(s) to your Mox Account and close your Money Safe Account(s). We will process the transfer within 3 working days after all the processes in clause 2(a) of this schedule are complete. If you would like to release and transfer out the money in your Money Safe Account(s), you should contact us as soon as possible to allow sufficient time for processing.

3. **Our rights in relation to Money Safe Account**

Your use of a Money Safe Account will not affect our rights in relation to your money held, or any of your accounts, with us, including our right to:

- (a) apply any monies, including any money in a Money Safe Account to settle any debts or amounts (in whole or in part) you owe us in accordance with any contractual, equitable or statutory set-off rights;
- (b) enforce any security interest we hold against your money, including any money in your Money Safe Account(s);
- (c) suspend, freeze or close any account in accordance with the terms and conditions governing the account;
- (d) deal with your money, including any money in a Money Safe Account, to comply with any court order or mandatory obligations imposed on us; and
- (e) handle your money, including any money in your Money Safe Account, as we consider reasonable and appropriate in good faith, from time to time, having regard to the applicable requirements or expectations of Relevant Authorities.

4. **Limitation of liability**

You are solely responsible for managing your accounts on an ongoing basis to ensure that there are sufficient immediately available funds in your accounts to meet your daily and other ad hoc needs, paying attention to the transactions you expect to conduct. We are not liable for any loss, consequence or inconvenience incurred or suffered by or caused to you by insufficient funds in your other accounts with Mox due to depositing funds in Money Safe Account(s).



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「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）

我們將不時對本附表作任何更改。如您擁有「智安存」戶口，我們將通知您有關更改。我們不必就本附表的任何更改通知並無擁有「智安存」戶口的任何客戶。

在您將任何資金「鎖定」到「智安存」戶口之前，您應小心考慮本附表中所列事項。特別要注意的是，只有在您接受本附表所列的所有安排及後果的情況下，才應將資金存入「智安存」戶口。

1. 「智安存」戶口

- (a) 您可在 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）。您只能依照本附表第 2 條的規定從「智安存」戶口提取資金。
- (b) 我們將在 Mox app 及 / 或我們的網站上告知您可以鎖定哪些貨幣到「智安存」戶口。您可為每種適用的貨幣開立一個「智安存」戶口。
- (c) 我們會在 Mox app 及 / 或我們的網站顯示每種貨幣於開立「智安存」戶口所需的最低結餘限額。
- (d) 除本附表第 3 條另有規定外，您不可使用「智安存」戶口中的資金（包括您可能從該等資金中賺取的任何利息）從您的「智安存」戶口付款。
- (e) 您可根據戶口及卡管理附表第 5 條，使用「智安存」戶口中的存款開立定期存款戶口。除非依本附表第 3 條予以解鎖，否則該等存款（包括任何利息）（如有）將繼續「鎖定」在「智安存」戶口中。
- (f) 您「智安存」戶口中的存款可繼續根據戶口及卡管理附表第 7 條，賺取利息。

2. 解鎖「智安存」戶口

- (a) 要解鎖並提取經「智安存」戶口鎖起的存款，您必須致電我們的客戶服務團隊，並按照我們不時提供的指引完成相應程序，包括親臨我們的辦公室、核實您的身份以及確認您作出轉出資金的指示。每次當您要解鎖並提取「智安存」戶口內的資金時，都必須完成這些程序。

- (b) 如果您需要解鎖並提取「智安存」戶口內的存款，
- (i) 您必須解鎖並提取您所有「智安存」戶口內的所有資金。換而言之，您不能從「智安存」戶口解鎖並提取某特定貨幣的存款，也不能只解鎖並提取部分存資金，或只解鎖並提取某些「智安存」戶口中的資金；
 - (ii) 您利用「智安存」戶口中的存款而開立的任何定期存款戶口，將在到期日前被全數提取，並且您將被要求根據戶口及卡管理附表第 5(e) 條，向我們支付因提前提取存款的任何損失、合理費用及任何適用的收費或手續費。
- (c) 一旦本附表第 2(a)條所述程序完成，我們將把您所有「智安存」戶口中的所有存款轉賬至您的 Mox 戶口，並關閉您所有的「智安存」戶口。我們將在本附表第 2(a)條所述程序完成後的 3 個工作天內處理轉賬。如果您希望解鎖並提取「智安存」戶口中的存款，請盡快與我們聯繫，以便我們有足夠的時間進行處理。

3. 本行有關「智安存」戶口的權利

「智安存」戶口的使用不會影響本行就您的資金或戶口所享有的權利，包括下列權利：

- (a) 根據任何合約、衡平法或法定抵銷權，應用存款（包括任何「智安存」戶口中的資金）以償還你欠負我們的任何債務或款項（全部或部分）的權利；
- (b) 執行本行對資金（包括任何「智安存」戶口中的資金）所享有的任何抵押權；
- (c) 根據管限相關戶口的條款及細則，暫停、凍結或結束任何戶口的權利；
- (d) 為遵守施加於本行的任何法院命令或強制性法律責任而處置資金（包括任何「智安存」戶口中的資金）的權利；及
- (e) 本行在考慮監管機構或執法機構不時適用要求或期望後，真誠認為合理及適當的情況下，處理資金（包括任何「智安存」戶口中的資金）的權利。

4. 責任限制

您需自行負責持續管理您的賬戶，並留意您預期進行的交易，以確保賬戶內有足夠即時可用資金應付您日常及其他特別需要。我們不會就因您存入資金到您的「智安存」戶口而導致其他賬戶資金不足所引致的任何損失、後果或不便負責。

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