

## Definitions (Definitions schedule to the General Terms and Conditions)

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### 1. Definitions

Unless the context requires otherwise, capitalised terms used in the General Terms and Conditions (including each schedule to it) have the meanings given below:

**“0% Merchant Split Purchase”** has the meaning given in clause 23 of the Mox Credit Schedule.

**“Accounts and Cards Schedule”** means the schedule to the General Terms and Conditions entitled ‘Accounts and cards schedule’ (also referred to as ‘Schedule 1 to the General Terms and Conditions’).

**“Additional Credit”** has the meaning given in clause 2(d) of the Mox Credit Schedule.

**“Additional Credit Instant Loan”** has the meaning given in the General Fees and Charges.

**“Additional Terms”** has the meaning given in clause 1 of the General Terms and Conditions.

**“Addressing Service”** has the meaning given in clause 12 of the Payments and Transfers Schedule.

**“ADR”** means American Depository Receipt.

**“AFRC”** means the Hong Kong Accounting and Financial Reporting Council.

**“Alert”** has the meaning given in clause 11 of the Payments and Transfers Schedule.

**“Allfunds”** has the meaning given in clause 55(g) of the Mox Invest Schedule.

**“AllianzGI”** has the meaning given in clause 56(b) of the Mox Invest Schedule.

**“AML”** has the meaning given in the CX Registration Terms.

**“AMLO”** has the meaning given in clause 1(a) of the Mox Invest Schedule.

**“Anti-fraud Database”** has the meaning given in clause 11 of the Payments and Transfers Schedule.

**“Application Documents”** has the meaning given in clause 1 of the General Terms and Conditions.

**“Asia Miles”** means has the meaning given in the CX Registration Terms.

**“Asia Miles Repayment”** has the meaning given in clause 12.4 of the Rewards for Cards Schedule.

**“Asia Miles Reward Ratio”** means the amount of Hong Kong dollars you need to spend on your Mox Credit Card to receive 1 Asia Mile.

**“BCAN”** has the meaning given in clause 31(a)(i) of the Mox Invest Schedule.

**“Broker”** has the meaning given in clause 1(b) of the Mox Invest Schedule.

**“Call price”** has the meaning given in clause 51.5(d)(ii) of the Mox Invest Schedule.

**“Cap”** has the meaning given in clause 7 of the Rewards for Cards Schedule.

**“CashBack”** means a cash payment you may receive when you make an eligible transaction on your Mox Card.

**“CashBack Merchants”** has the meaning given in clause 6 of the Rewards for Cards Schedule.

**“CashBack Rate”** means a specific percentage, used to calculate the amount of CashBack you may be entitled to receive for an eligible transaction on your Mox Card. The amount of CashBack you may be entitled to receive for an eligible transaction on your Mox Card will be the specific percentage of the amount that transaction.

**“CashBack Repayment”** has the meaning given in clause 9 of the Rewards for Cards Schedule.

**“Cathay Membership Account”** has the meaning given in the CX Registration Terms.

**“CBBC”** has the meaning given in clause 51.5(a)(iii) of the Mox Invest Schedule.

**“CCASS”** has the meaning given in clause 11(a)(i) of the Mox Invest Schedule.

**“Charged Securities”** has the meaning given in clause 1(c) of the Mox Invest Schedule.

**“Charged VAs” or “Client VAs”** has the meaning given in clause 1(d) of the Mox Invest Schedule.

**“CID” or “Client Identification Data”** has the meaning given in clause 31(a)(ii) of the Mox Invest Schedule.

**“Cold Wallet”** has the meaning given in clause 1(e) of the Mox Invest Schedule.

**“Component Products”** has the meaning given in clause 4(a) of the Mox Invest Schedule.

**“Conditional Order”** has the meaning given in clause 8(i) of the Accounts and Cards Schedule.

**“Connected Person”** has the meaning given in clause 21(c) of the General Terms and Conditions.

**“Cooling-Off Period”** means the period beginning on and from the day your Instalment Loan is approved or **set up** (as applicable) and the following 7 calendar days.

**“Core Portfolio”** has the meaning given in clause 59(d) of the Mox Invest Schedule.

**“Core Portfolio Service”** has the meaning given in Part C of the Mox Invest Schedule.

**“Customer Information”** has the meaning given in clause 19 of the Payments and Transfers Schedule.

**“CX Registration Terms”** means the ‘Cathay Membership Account – Mox Registration Terms and Conditions’ as set out in the Mox app and/or on our website.

**“Day Orders”** has the meaning given in clause 45(a) of the Mox Invest Schedule.

**“Default Account”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“Definitions Schedule”** means this schedule to the General Terms and Conditions.

**“DTC”** means the United States Depository Trust Company.

**“eDDA”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“eDDA Service”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“Electronic Communications”** has the meaning given in clause 21(a) of the Mox Invest Schedule.

**“Eligible Balance for Card Rewards”** means the ‘available cash balance’, any ‘cash on hold’ and any ‘cash on hold for fund(s)’ in your savings accounts with Mox. For the avoidance of doubt, any ‘cash on hold from unsettled cash’ in your Mox Invest Account or balances in your Time Deposit Account(s) will not constitute ‘Eligible Balance for Card Rewards’.

**“eligible disputes”** has the meaning given in clause 50(a) of the Mox Invest Schedule.

**“eligible Instant Clear payment”** has the meaning given in clause 18 of the Mox Credit Schedule.

**“Eligible Statement Balance”** has the meaning given in clause 8 of the Mox Credit Schedule.

**“Eligible Virtual Assets”** has the meaning given in clause 1(f) of the Mox Invest Schedule.

**“Express Remit”** has the meaning given in clause 1.2 of the Payments and Transfers Schedule.

**“EST”** means Eastern Standard Time.

**“ETFs”** means exchange-traded funds.

**“Event of Default”** has the meaning given in clause 36(a) of the Mox Invest Schedule.

**“FINRA”** means the United States Financial Industry Regulatory Authority.

**“Foreign Currencies”** means currencies other than Hong Kong dollars.

**“Forks”** has the meaning given in clause 52.2(d) of the Mox Invest Schedule.

**“FPS”** or **“Faster Payment System”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“FPS Identifier”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“FPS Participant”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“FPS Services”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“Fund Documents”** has the meaning given in clause 55(a) of the Mox Invest Schedule.

**“Fund Information”** has the meaning given in clause 55(g) of the Mox Invest Schedule.

**“Funds”** has the meaning given in clause 1(q) of the Mox Invest Schedule.

**“GEM”** has the meaning given by the Hong Kong Exchanges and Clearing Limited.

**“General Fees and Charges”** means the ‘General Fees and Charges’ as set out in the Mox app and/or on our website.

**“General Terms and Conditions”** means our terms and conditions entitled ‘General terms and conditions’.

**“Goal accounts”** has the meaning given in clause 3 of the Accounts and Cards Schedule.

**“HKEX”** means the Hong Kong Exchanges and Clearing Limited.

**“HKD”** means Hong Kong dollars.

**“HK Gov”** means the government of Hong Kong.

**“HKICL”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“HKICL FPS”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“HKID”** means Hong Kong identity card.

**“HKMA”** has the meaning given in clause 1(g) of the Mox Invest Schedule.

**“HKT”** means Hong Kong Time.

**“Hong Kong”** means the Hong Kong Special Administrative Region of the People’s Republic of China.

**“Hot Wallet”** has the meaning given in clause 1(h) of the Mox Invest Schedule.

**“IBPS”** means ‘Internet Banking Payment System’, supported by the China National Clearing Center under the guidance of the People’s Bank of China.

**“Identity Document”** has the meaning given in clause 31(a)(ii)(A) of the Mox Invest Schedule.

**“Instalment Loan”** means each of Split Purchase, Instant Loan, Instant Clear and 0% Merchant Split Purchase.

**“Instant Clear”** or **“Instant Clear Credit Card Balance Transfer Plan”** has the meaning given in clause 18 of the Mox Credit Schedule.

**“Instant Loan”** has the meaning given in clause 13 of the Mox Credit Schedule.

**“in-the-range”** has the meaning given in clause 51.5(c)(i) of the Mox Invest Schedule.

**“Investment Agreement”** has the meaning given in clause 4(a)(ii) of the Mox Invest Schedule.

**“Investor Compensation Rules”** has the meaning given in clause 35 of the Mox Invest Schedule.

**“JETCO Participating Bank”** has the meaning given in clause 1 of the Payments and Transfers Schedule.

**“L&I Products”** has the meaning given in clause 51.7 of the Mox Invest Schedule.

**“Listed Securities”** has the meaning given in clause 16(e) of the Mox Invest Schedule.

**“Mainland China”** means the People’s Republic of China, excluding Hong Kong, the Macao Special Administrative Region and Taiwan.

**“Market Data”** has the meaning given in clause 22(a) of the Mox Invest Schedule.

**“Membership Information”** has the meaning given in the CX Registration Terms.

**“model portfolio”** has the meaning given in clause 59(d) of the Mox Invest Schedule.

**“Money Safe Account”** has the meaning given in clause 1(a) of the Money Safe Account Schedule.

**“Money Safe Account Schedule”** means the schedule to the General Terms and Conditions entitled ‘Money Safe Account Schedule’.

**“Money Transfer”** has the meaning given in clause 11(c) of the Payments and Transfers Schedule.



**“Mox”, “we”, “our” or “us”:**

- (a) for the purposes of Part C of the Accounts and Cards Schedule, has the meaning given at the beginning of that part;
- (b) for the purposes of the Mox Invest Schedule, has the meaning given in clause 1(e) of that schedule; and
- (c) for all other purposes, means Mox Bank Limited.

**“Mox Account”** has the meaning given in clause 2 of the Accounts and Cards Schedule.

**“Mox Card”** has the meaning given in clause 9 of the Accounts and Cards Schedule.

**“Mox Card Rewards”** has the meaning given in clause 1 of the Rewards for Cards Schedule.

**“Mox Card Rewards Table”** means the ‘Mox Card Rewards Table’ as set out in the Mox app and/or on our website.

**“Mox Credit”** has the meaning given in clause 1 of the Mox Credit Schedule.

**“Mox Credit Card”** means the Mox Card when it is linked to Mox Credit. ‘Mox Credit Card transactions’ are transactions that are processed through the Mastercard network.

For the avoidance of doubt, even when your Mox Card is a ‘Mox Credit Card’, for cash withdrawals, we will follow your instructions provided at the ATM or point of sale at the time of you make the withdrawal (in other words, if you instruct us to take money out of your Mox Account, we will take money out of your Mox Account and, if you instruct us to provide you with a cash advance, we will provide you with a cash advance as described clause 3 of the Mox Credit Schedule).

**“Mox Credit Fund Transfer(s)”** means payments (including automatic payments and other recurring arrangements) from Mox Credit, to another Mox user or another Hong Kong bank or FPS Participant, using FPS.

**“Mox Credit Schedule”** means the schedule to the General Terms and Conditions entitled ‘Mox Credit schedule’ (also referred to as ‘Schedule 3 to the General Terms and Conditions’).

**“Mox Disclaimer”** means the ‘Mox Disclaimer’, as set out in the Mox app and/or on our website.

**“Mox Invest”** has the meaning given in clause 1(i) of the Mox Invest Schedule.

**“Mox Invest Account”** has the meaning given in clause 1(k) of the Mox Invest Schedule.

**“Mox Invest Fees and Charges”** means the ‘Mox Invest Fees and Charges’ as set out in the Mox app and/or on our website.

**“Mox Invest Schedule”** means the schedule to the General Terms and Conditions entitled ‘Mox Invest schedule’ (also referred to as ‘Schedule 4 to the General Terms and Conditions’).

**“Mox Invest Service Provider”** has the meaning given in clause 1(l) of the Mox Invest Schedule.

**“Mox Invest Transaction”** has the meaning given in clause 1(m) of the Mox Invest Schedule.

**“NAPP”** has the meaning given in clause 51.4 of the Mox Invest Schedule.

**“NAV”** means net asset value.

**“Non-Professional Subscriber”** has the meaning given in clause 22(c) of the Mox Invest Schedule.

**“non-U.S. Person”** has the meaning given in clause 1(o) of the Mox Invest Schedule.

**“Order of Priority”** has the meaning given in clause 31(g)(i)(C) of the Mox Invest Schedule.

**“OTP”** means One-Time Password.

**“OTP Service”** has the meaning given in clause 12 of the Accounts and Cards Schedule.

**“out-of-the-range”** has the meaning given in clause 51.5(c)(i) of the Mox Invest Schedule.

**“Payment Connect”** means the cross-boundary payment service that links the IBPS and FPS.

**“Payments and Transfers Schedule”** means the schedule to the General Terms and Conditions entitled ‘Payments and transfers Schedule’ (also referred to as ‘Schedule 2 to the General Terms and Conditions’).

**“Proxy ID”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“QR Code Services”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“Rebalancing”** has the meaning given in clause 63(a) of the Mox Invest Schedule.

**“Recurring Order”** has the meaning given in clause 8(h) of the Accounts and Cards Schedule.

**“Recurring Remittance Transfer”** has the meaning given in clause 1.2(f) of the Payments and Transfers Schedule.

**“Regulatory Requirement”** has the meaning given in clause 12(d) of the Payments and Transfers Schedule.

**“Relevant Authority”** means any regulatory authority, governmental agency (including tax authority), clearing or settlement bank, exchange or depository, whether in or outside Hong Kong.

**“Relevant Overseas Market”** has the meaning given in clause 1(p) of the Mox Invest Schedule.

**“Remit Fee”** has the meaning given in the General Fees and Charges.

**“Rewards for Cards Schedule”** means the schedule to the General Terms and Conditions entitled ‘Rewards for cards schedule’.

**“risk boundary”** has the meaning given in clause 59(c) of the Mox Invest Schedule.

**“Sanctions”** has the meaning given in clause 21(b) of the General Terms and Conditions.

**“Scheme”** has the meaning given in clause 1(g) of the Accounts and Cards Schedule.

**“SEC”** means the United States Securities and Exchange Commission.

**“Securities”** has the meaning given in clause 1(q) of the Mox Invest Schedule.

**“Securities Trading”** has the meaning given in clause 1(i) of the Mox Invest Schedule.

**“Security Data”** has the meaning given in clause 14 of the Accounts and Cards Schedule.

**“SEHK”** means The Stock Exchange of Hong Kong Limited.

**“SEHK Rules”** has the meaning given in clause 1(r) of the Mox Invest Schedule.

**“Services”**, for the purpose of clauses 31(c) to 31(h) of the Mox Invest Schedule, has the meaning given in clause 31 of the Mox Invest Schedule.

**“SFC”** means the Hong Kong Securities and Futures Commission.

**“SFO”** means the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong).

**“Spend Auto-Switch”** has the meaning given in clause 9.3(e) of the Accounts and Cards Schedule.

**“Spending Rewards Scheme”** has the meaning given in clause 10 of the Rewards for Cards Schedule.

**“Split Purchase”** has the meaning given in clause 8 of the Mox Credit Schedule.

**“Strategic Asset Allocation”** has the meaning given in clause 62(b) of the Mox Invest Schedule.

**“Standard Chartered Group”** means each of or collectively Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office). Mox is a member of the Standard Chartered Group.



**“Takeovers Code”** has the meaning given in clause 1(s) of the Mox Invest Schedule.

**“TER”** means Total Expense Ratio.

**“these terms”** has the meaning given in clause 1 of the General Terms and Conditions.

**“Time Deposit Accounts”** has the meaning given in clause 5 of the Accounts and Cards Schedule.

**“Trade Marks”** means ‘Mox’, ‘Standard Chartered’, ‘Mox by Standard Chartered’, the Standard Chartered logo and all associated logos.

**“Trading Day”** has the meaning given clause 1(t) of the Mox Invest Schedule.

**“U.S.”** means the United States of America, its states, territories and possession and the District of Columbia.

**“U.S. Exchange”** has the meaning given in clause 1(u) of the Mox Invest Schedule.

**“U.S. Fractional Shares”** has the meaning given in clause 51.11(a) of the Mox Invest Schedule.

**“U.S. Person”** has the meaning given in clause 1(v) of the Mox Invest Schedule.

**“U.S. Securities”** has the meaning given in clause 1(w) of the Mox Invest Schedule.

**“U.S. Securities Trading”** has the meaning given in clause 1(x) of the Mox Invest Schedule.

**“Unsupported Securities”** has the meaning given in clause 24(b)(iii) of the Mox Invest Schedule.

**“USD”** means United States dollars.

**“VA”** or **“Virtual Asset”** has the meaning given in clause 1(y) of the Mox Invest Schedule.

**“VA-related products”** has the meaning given in clause 1(z) of the Mox Invest Schedule.

**“VA Trading”** has the meaning given in clause 1(i) of the Mox Invest Schedule.

**“VA Trading Platform”** has the meaning given in clause 1(aa) of the Mox Invest Schedule.

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## 定義（一般條款及細則的定義附表）

### 1. 定義

除非上下文另有所指，否則一般條款及細則（包括其每個附表）中使用的大寫術語具有以下含義：

「**商戶 0 息分期**」具有 Mox Credit 附表第 23 條中賦予的含義。

「**戶口及卡管理附表**」指一般條款及細則的「戶口及卡管理附表」（也稱為一般條款及細則的附表 1）。

「**額外貸款限額**」具有 Mox Credit 附表第 2(d)條中賦予的含義。

「**額外貸款限額「即時借」**」具有「一般收費及手續費」中賦予的含義。

「**額外條款**」具有一般條款及細則第 1 條中賦予的含義。

「**戶口綁定服務**」具有付款及轉賬附表第 12 條中賦予的含義。

「**ADR**」指美國預託證券。

「**會財局**」指香港會計及財務匯報局。

「**警示**」具有付款及轉賬附表第 11 條中賦予的含義。

「**Allfunds**」具有 Mox Invest 附表第 55(g)條中賦予的含義。

「**AllianzGI**」具有 Mox Invest 附表第 56(b)條中賦予的含義。

「「**亞洲萬里通**」」具有「國泰登記條款」中賦予的含義。

「《**打擊洗錢條例**》」具有 Mox Invest 附表第 1(a)條中賦予的含義。

「**防詐資料庫**」具有付款及轉賬附表第 11 條中賦予的含義。

「**申請文件**」具有一般條款及細則第 1 條中賦予的含義。

「「**亞洲萬里通**」**里數**」具有「國泰登記條款」中賦予的含義。

「「**亞洲萬里通**」**里數還款**」具有具有卡獎賞附表第 12.4 條中賦予的含義。



「「亞洲萬里通」里數獎賞比率」指您使用您的 Mox 信用卡所需要花費的港元金額，以獲得 1「亞洲萬里通」里數。

「BCAN」具有 Mox Invest 附表第 31(a)(i)條中賦予的含義。

「經紀」具有 Mox Invest 附表第 1(b)條中賦予的含義。

「收回價」具有 Mox Invest 附表第 51.5(d)(ii)條中賦予的含義。

「上限」具有卡獎賞附表第 7 條中賦予的含義。

「CashBack」指您在使用 Mox Card 進行合資格交易時可能收到的現金回贈。

「CashBack 商戶」具有卡獎賞附表第 6 條中賦予的含義。

「CashBack 利率」指一個特定的百分比，用於計算您在 Mox Card 的合資格交易可能有權獲得的 CashBack 金額。對於 Mox Card 的合資格交易，您可能有權獲得的 CashBack 金額將是該交易金額的特定百分比。

「CashBack 還款」指具有卡獎賞附表第 9 條中賦予的含義。

「國泰會員賬戶」具有國泰登記條款中賦予的含義。

「牛熊證」具有 Mox Invest 附表第 51.5(a)(iii)條中賦予的含義。

「中央結算系統」具有 Mox Invest 附表第 11(a)(i)條中賦予的含義。

「被抵押證券」具有 Mox Invest 附表第 1(c)條中賦予的含義。

「被抵押虛擬資產」或「客戶虛擬資產」具有 Mox Invest 附表第 1(d)條中賦予的含義。

「CID」或「客戶識別信息」具有 Mox Invest 附表第 31(a)(ii)條中賦予的含義。

「冷錢包」具有 Mox Invest 附表第 1(e)條中賦予的含義。

「組成產品」具有 Mox Invest 附表第 4(a)條中賦予的含義。

「條件訂單」具有戶口及卡管理附表第 8(i)條中賦予的含義。

「關連人士」具有一般條款及細則第 21(c)條中賦予的含義。

「冷靜期」指自您的分期貸款獲批核或設立（按適用）當日起計及其後 7 個曆日的期間。



「**核心投資組合**」具有 Mox Invest 附表第 59(d)條中賦予的含義。

「**核心投資組合服務**」具有 Mox Invest 附表 C 部分賦予的含義。

「**客戶資料**」具有付款及轉賬附表第 19 條中賦予的含義。

「**國泰登記條款**」指於 Mox app 及 / 或我們的網站的「國泰會員賬戶 – Mox 註冊條款及細則」中賦予的含義。

「**當日有效指令**」具有 Mox Invest 附表第 45(a)條中賦予的含義。

「**預設戶口**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**定義附表**」指一般條款及細則的本附表。

「**DTC**」指美國存管信托公司。

「**電子直接付款授權**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**電子直接付款授權服務**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**電子通訊**」具有 Mox Invest 附表第 21(a)條中賦予的含義。

「**卡獎賞的合資格結餘**」指您於 Mox 活期存款戶口的「可用現金結餘」、任何「已用金額」及任何「認購基金的已用金額」。為免存疑，您的 Mox Invest 戶口中任何「來自未結算金額的已用金額」及定期存款戶口中的任何結餘均不計入卡獎賞的合資格結餘。

「**合資格爭議**」具有 Mox Invest 附表第 50(a)條中賦予的含義。

「**合資格卡數「即時清」的付款**」具有 Mox Credit 附表第 18 條中賦予的含義。

「**合資格結單結餘**」具有 Mox Credit 附表第 8 條中賦予的含義。

「**合資格虛擬資產**」具有 Mox Invest 附表第 1(f)條中賦予的含義。

「**即時匯**」具有付款及轉賬附表第 1.2 條中賦予的含義。

「**EST**」指東部標準時間。

「**ETFs**」指交易所買賣基金。

「**違約事項**」具有 Mox Credit 附表第 35(a)條中賦予的含義。



「**FINRA**」指美國金融業監管局。

「**外幣**」指港元以外的貨幣。

「**分叉**」具有 Mox Invest 附表第 52.2(d)條中賦予的含義。

「**轉數快**」或「**快速支付系統**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**快速支付系統識別碼**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**快速支付系統參與機構**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**快速支付系統服務**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**基金文件**」具有 Mox Invest 附表第 55(a)條中賦予的含義。

「**基金資料**」具有 Mox Invest 附表第 55(g)條中賦予的含義。

「**基金**」具有 Mox Invest 附表第 1(q)條中賦予的含義。

「**GEM**」具有香港交易及結算所有限公司賦予的含義。

「**一般收費及手續費**」指 Mox app 及 / 或我們的網站中的「一般收費及手續費」。

「**一般條款及細則**」指稱為「一般條款及細則」的條款及細則。

「**目標戶口**」具有戶口及卡管理附表第 3 條中賦予的含義。

「**HKEX**」或「**香港交易所**」指香港交易及結算所有限公司。

「**香港政府**」指香港政府。

「**港元**」或「**港幣**」指香港貨幣。

「**結算公司**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**結算公司快速支付系統**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**香港身份證**」指香港身份證明。

「**香港金管局**」具有 Mox Invest 附表第 1(g)條中賦予的含義。

「**HKT**」指香港時間。



「香港」指中華人民共和國香港特別行政區。

「**熱錢包**」具有 Mox Invest 附表第 1(h)條中賦予的含義。

「**IBPS**」指「內地網上支付跨行清算系統」，是由中國人民銀行指導清算總中心建成的內地快速支付系統。

「**身分證件**」具有 Mox Invest 附表第 31(a)(ii)(A)條中賦予的含義。

「**分期貸款**」指「簽帳分期」、「即時借」、卡數「即時清」及「商戶 0 息分期」。

「**卡數「即時清」計劃**」或「**卡數「即時清」**」具有 Mox Credit 附表第 18 條中賦予的含義。

「**即時借**」具有 Mox Credit 附表第 13 條中賦予的含義。

「**界內**」具有 Mox Invest 附表第 51.5(c)(i)條中賦予的含義。

「**投資協議**」具有 Mox Invest 附表第 4(a)(ii)條中賦予的含義。

「**投資者賠償規則**」具有 Mox Invest 附表第 35 條中賦予的含義。

「**銀通跨行轉賬銀行**」具有付款及轉賬附表第 1 條中賦予的含義。

「**槓桿及反向產品**」具有 Mox Invest 附表第 51.7 條中賦予的含義。

「**上市證券**」具有 Mox Invest 附表第 16(e)條中賦予的含義。

「**中國內地**」指中華人民共和國，不包括香港、澳門特別行政區及台灣地區。

「**市場數據**」具有 Mox Invest 附表第 22(a)條中賦予的含義。

「**會員資料**」具有國泰登記條款中賦予的含義。

「**預設投資組合**」具有 Mox Invest 附表第 59(d)條中賦予的含義。

「**「智安存」戶口**」具有「智安存」戶口附表第 1(a)條中賦予的含義。

「**「智安存」戶口附表**」指一般條款及細則的「**「智安存」戶口附表**」。

「**轉帳交易**」具有付款及轉賬附表第 11(c)條中賦予的含義。



「**Mox**」或「**我們**」指：

- (a) 在戶口及卡管理附表的 C 部中，具有該部分開頭賦予的含義；
- (b) 在 Mox Invest 附表中，具有該附表第 1(e)條中賦予的含義；及
- (c) 用於所有其他目的，指 Mox Bank Limited。

「**Mox 戶口**」具有戶口及卡管理附表第 2 條中賦予的含義。

「**Mox Card**」具有戶口及卡管理附表第 9 條中賦予的含義。

「**Mox Card 獎賞**」具有卡獎賞附表第 1 條中賦予的含義。

「**Mox Card 獎賞列表**」指 Mox app 及 / 或我們的網站中的「Mox Card 獎賞列表」。

「**Mox Credit**」具有 Mox Credit 附表第 1 條中賦予的含義。

「**Mox 信用卡**」指綁定至 Mox Credit 的 Mox Card。「**Mox 信用卡交易**」指通過萬事達卡網絡進行的交易。

為免存疑，即使您的 Mox Card 是「**Mox 信用卡**」，在提取現金的情況下，我們將按照您提取現金時在自動櫃員機或銷售點提供的指示進行（換言之，如果您指示我們從您的 Mox 戶口中扣款，我們將從您的 Mox 戶口中扣款；如果您指示我們為你提供現金透支，我們將根據 Mox Credit 附表第 3 條為您提供現金透支）。

「**Mox Credit 轉賬**」指在 Mox app 上使用 Mox Credit（包括自動還款及定期轉賬指示）以轉數快向另一 Mox 用戶或任何其他香港銀行或快速支付系統參與機構。

「**Mox Credit 附表**」指一般條款及細則的「**Mox Credit 附表**」（也稱為一般條款及細則附表 3）。

「**Mox 免責聲明**」指 Mox app 及 / 或我們的網站中列出的「**Mox 免責聲明**」。

「**Mox Invest**」具有 Mox Invest 附表第 1(i)條中賦予的含義。

「**Mox Invest 戶口**」具有 Mox Invest 附表第 1(k)條中賦予的含義。

「**Mox Invest 收費及手續費**」指 Mox app 及 / 或我們的網站中的「**Mox Invest 收費及手續費**」。



「**Mox Invest 附表**」指一般條款及細則的「Mox Invest 附表」（也稱為一般條款及細則附表 4）。

「**Mox Invest 服務提供者**」具有 Mox Invest 附表第 1(l)條中賦予的含義。

「**Mox Invest 交易**」具有 Mox Invest 附表第 1(m)條中賦予的含義。

「**試驗計劃**」具有 Mox Invest 附表第 51.4 條賦予的含義。

「**資產淨值**」指資產淨值。

「**非專業用戶**」具有 Mox Invest 附表第 22(c)條中賦予的含義。

「**非美國人士**」具有 Mox Invest 附表第 1(o)條中賦予的含義。

「**優先次序**」具有 Mox Invest 附表第 31(g)(i)(C)條中賦予的含義。

「**一次性有效密碼**」指一次性有效密碼。

「**一次性有效密碼服務**」具有戶口及卡管理附表則第 12 條中賦予的含義。

「**界外**」具有 Mox Invest 附表第 51.5(c)(i)條賦予的含義。

「**跨境支付通**」指透過 IBPS 與快速支付系統連接的跨境支付服務。

「**付款及轉賬附表**」指一般條款及細則的「付款及轉賬附表」（也稱為一般條款及細則附表 2）。

「**認識別碼**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**二維碼服務**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**調倉**」具有 Mox Invest 附表第 63(a)條中賦予的含義

「**定期訂單**」具有戶口及卡管理附表第 8(h)條中賦予的含義。

「**定期匯款**」具有付款及轉賬附表第 1.2(f)條中賦予的含義。

「**監管規定**」具有付款及轉賬附表第 12(d)條中賦予的含義。

「**監管機構**」指香港境內或境外的任何監管機構、政府機構（包括稅務機構）、結算或交收銀行、交易所或寄存處。

「**有關境外市場**」具有 Mox Invest 附表第 1(p)條中賦予的含義。

「**外匯費**」具有一般收費及手續費中賦予的含義。

「**卡獎賞附表**」指一般條款及細則的「**卡獎賞附表**」。

「**風險承受範圍**」具有 Mox Invest 附表第 59(c)條中賦予的含義。

「**制裁**」具有一般條款及細則第 21(b)條中賦予的含義。

「**計劃**」具有戶口及卡管理附表第 1 條中賦予的含義。

「**SEC**」指美國證券交易委員會。

「**證券**」具有 Mox Invest 附表第 1(q)條中賦予的含義。

「**證券買賣**」具有 Mox Invest 附表第 1(i)條中賦予的含義。

「**保安資料**」具有戶口及卡管理附表則第 14 條中賦予的含義。

「**聯交所**」指香港聯合交易所有限公司。

「**聯交所上市規則**」具有 Mox Invest 附表第 1(r)條中賦予的含義。

「**服務**」就 Mox Invest 附表第 31(c)條至第 31(h)條而言，具有 Mox Invest 附表第 31(c) 條中賦予的含義。

「**證監會**」指香港證券及期貨事務監察委員會。

「**證券及期貨條例**」指《證券及期貨條例》（香港法例第 571 章）。

「**自動簽賬切換**」具有戶口及卡管理附表第 9.3(e)條中賦予的含義。

「**消費獎賞計劃**」具有卡獎賞附表第 10 條中賦予的含義。

「**「簽賬分期」**」具有 Mox Credit 附表第 8 條中賦予的含義。

「**策略性資產配置**」具有 Mox Invest 附表第 62(b)條中賦予的含義。

「**渣打集團**」分別或一併指 Standard Chartered PLC 及其附屬公司及聯屬公司（包括每間分行或代表辦事處）。Mox 是渣打集團的成員。

「**《收購守則》**」具有 Mox Invest 附表第 1(s)條中賦予的含義。



「總費用比率」指總費用比率。

「本條款」具有一般條款及細則第 1 條中賦予的含義。

「定期存款戶口」具有戶口及卡管理附表第 5 條中賦予的含義。

「商標」指「Mox」、「渣打銀行」、「渣打銀行的 Mox」、渣打銀行標誌、及所有相關標誌。

「交易日」具有 Mox Invest 附表第 1(t)條中賦予的含義。

「美國」指美利堅合眾國及其各州、領地、屬地及哥倫比亞特區。

「美國交易所」具有 Mox Invest 附表第 1(u)條中賦予的含義。

「美股零碎股」具有 Mox Invest 附表第 51.11(a)條中賦予的含義。

「美國人士」具有 Mox Invest 附表第 1(v)條中賦予的含義。

「美國證券」具有 Mox Invest 附表第 1(w)條中賦予的含義。

「美國證券買賣」具有 Mox Invest 附表第 1(x)條中賦予的含義。

「不支援的證券」具有 Mox Invest 附表第 24(b)(iii)條中賦予的含義。

「USD」指美元。

「虛擬資產」具有 Mox Invest 附表第 1(y)條中賦予的含義。

「虛擬資產相關產品」具有 Mox Invest 附表第 1(z)條中賦予的含義。

「虛擬資產買賣」具有 Mox Invest 附表第 1(i)條中賦予的含義。

「虛擬資產交易平台」具有 Mox Invest 附表第 1(aa)條中賦予的含義。

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