

Notice of amendments to our terms

27 February 2026

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:

- let you know that, from 1 April 2026, you will no longer receive HKD4 = 1 Asia Mile or 2% CashBack for having an Eligible Balance for Card Rewards of HKD250,000 or more under the Spending Rewards Scheme you have chosen;
- let you know that if we do not receive your Mox Credit statement balance in full on or before the payment due date, we may demand immediate repayment of all amounts you owe us (including amounts you owe us under other unsecured credit products); and
- make various other updates to the Mox Credit Schedule.

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:

- [Mox Credit Schedule](#); and
- [Mox Card Rewards Table](#).

The changes to the Mox Card Rewards Table will come into effect on 27 February 2026 (“**First Effective Date**”). However, you will continue to receive HKD4 = 1 Asia Mile or 2% CashBack for having an Eligible Balance for Card Rewards of HKD250,000 or more under the Spending Rewards Scheme you have chosen until 31 March 2026.

The changes to the Mox Credit Schedule will come into effect on 28 April 2026 (“**Second Effective Date**”).

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 changes to the Mox Card Rewards Table will apply to you from the First Effective Date and the changes to the Mox Credit Schedule will apply to you from the Second Effective Date.

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
Mox Credit Schedule	
Mox Credit	<p>We have updated clause 1(a) to let you know that we may allow you to apply for Mox Credit.</p> <hr/> <p>We have updated clause 1(g) to let you know that, in connection with your use of Mox Credit, you agree that we may conduct credit checks and reviews on your existing credit facilities, and are allowed to conduct checks with, and access data from, any credit reference agency relating to you, at any time and on a regular basis, in accordance with the provisions of the Code of Practice on Consumer Credit Data.</p>
Interest, fees and charges	We have updated clause 5 to let you know that, unless we notify you otherwise, the interest rates, fees and charges set out in the General Fees and Charges and Mox Credit Key Facts Statement will apply.
What if you do not pay your Mox Credit statement balance in full?	We have updated clause 6.4(b) to let you know that, if we do not receive your Mox Credit statement balance, in full, on or before the payment due date, we may demand immediate payment of all amounts you owe us, including any interest, fees and charges and any amounts you owe us in connection with any of our other unsecured credit products.
Eligibility for Split Purchase	We have updated clause 8(c)(ii) to let you know that you may apply for a Split Purchase on the Mox app for an Eligible Statement Balance, from when the Mox Credit statement for that statement balance is issued to you until 1 day before the payment due date for that statement balance.
Approval for and set up of Split Purchase	We have updated clause 9(b) to let you know that we may reject any application in our absolute discretion. If we reject your application, we may disclose the reason for rejecting your application.
Interest, fees and charges for Split Purchase	We have updated clause 10 to let you know that, unless we notify you otherwise, the interest rates, fees and charges set out in the General

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

	Fees and Charges and Split Purchase Key Facts Statement will apply.
How to repay a Split Purchase	We have updated clause 11(d)(ii) to let you know that, if we do not receive your Mox Credit statement balance (which may include the monthly instalments and fees and charges for your Split Purchase(s)), in full, on or before the payment due date, we may demand immediate payment of all amounts you owe us, including any interest, fees and charges and any amounts you owe us in connection with any of our other unsecured credit products.
Cancellation and early repayment of Split Purchase	<p>We have updated clause 12(a) to let you know that, once we notify you that your application for a Split Purchase has been approved, you will not be able to cancel the Split Purchase, even if:</p> <ul style="list-style-type: none"> the transaction approved for Split Purchase is refunded or reversed; or the transaction or the Eligible Statement Balance to which the Split Purchase relates is in dispute. <p>In these circumstances, your obligation to pay the Split Purchase (including your monthly instalments and any applicable fees and charges) does not change and you authorise us to continue to charge the monthly instalments and the applicable fees and charges to Mox Credit.</p> <hr/> <p>We have updated clause 12(d) to let you know that, at any time in our absolute discretion Mox may cancel or suspend any Split Purchase and has the right to:</p> <ul style="list-style-type: none"> charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) and any applicable fees and charges not previously charged in relation to all or any part of the Split Purchase, and apply the early repayment fee; and demand immediate repayment of all sums outstanding for the Split Purchase, and apply the early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.
Eligibility for Instant Loan	We have updated clause 13(d) to let you know that we may approve or reject your application for an Instant Loan, grant a lower Instant Loan amount than you requested in your application or combine existing Instant Loans, in our absolute discretion. If we reject your application, we may disclose the reason for rejecting your application.
Approval for and set up of Instant Loan	We have updated clause 14(a) to let you know that we will notify you if your application for an Instant Loan has been approved. If you are

	<p>approved for an Instant Loan, the Instant Loan will be set up straight away.</p> <p>We have updated clause 14(c) to let you know that, when we set up an Instant Loan for you, your available credit limit and/or Additional Credit (if applicable) for Mox Credit will be reduced by an amount equal to the total repayment amount (which includes the aggregate of all monthly instalments and the one-off fee (if applicable) payable for the Instant Loan).</p>
Interest, fees and charges for Instant Loan	<p>We have updated clause 15 to let you know that, unless we notify you otherwise, the interest rates, fees and charges set out in the General Fees and Charges and Instant Loan Key Facts Statement will apply.</p>
How to repay an Instant Loan	<p>We have updated clause 16(a) to let you know that the one-off fee for an Instant Loan (if applicable) will be charged to Mox Credit as soon as your Instant Loan application has been set up.</p> <p>We have updated clause 16(b) to let you know that each monthly instalment for an Instant Loan will be charged to Mox Credit monthly for the number of months of the Instant Loan, from one month after the Instant Loan is set up.</p> <p>We have updated clause 16(d)(ii) to let you know that, if we do not receive your Mox Credit statement balance (which may include the monthly instalments and fees and charges for your Instant Loan(s)), in full, on or before the payment due date, we may demand immediate payment of all amounts you owe us, including any interest, fees and charges and any amounts you owe us in connection with any of our other unsecured credit products.</p>
Cancellation and early repayment of Instant Loan	<p>We have updated clause 17(e) to let you know that, at any time in our absolute discretion Mox may cancel or suspend any Instant Loan and has the right to:</p> <ul style="list-style-type: none"> charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) and any applicable fees and charges not previously charged in relation to all or any part of the Instant Loan, and apply the early repayment fee; and demand immediate repayment of all sums outstanding for the Instant Loan, and apply the early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.
Approval for and set up of Instant Clear	<p>We have updated clause 19(b) to let you know that we may reject any application in our absolute discretion. If we reject your application, we may disclose the reason for rejecting your application.</p>

Interest, fees and charges for Instant Clear	<p>We have updated clause 20 to let you know that, unless we notify you otherwise, the interest rates, fees and charges set out in the General Fees and Charges and Instant Clear Credit Balance Transfer Plan Key Facts Statement will apply.</p>
How to repay an Instant Clear	<p>We have updated clause 21(d)(ii) to let you know that, if we do not receive your Mox Credit statement balance (which may include the monthly instalments and applicable fees and charges for your Instant Clear(s)), in full, on or before the payment due date, we may demand immediate payment of all amounts you owe us, including any interest, fees and charges and any amounts you owe us in connection with any of our other unsecured credit products.</p>
Cancellation and early repayment of Instant Clear	<p>We have updated clause 22(a) to let you know that, once we notify you that your application for an Instant Clear has been approved, you will not be able to cancel the Instant Clear, even if the eligible Instant Clear payment to which the Instant Clear relates is:</p> <ul style="list-style-type: none"> • refunded or reversed; or • is in dispute. <p>In these circumstances, your obligation to pay the Instant Clear (including your monthly instalments and any applicable fees and charges) does not change and you authorise us to continue to charge the monthly instalments and the applicable fees and charges to Mox Credit.</p> <hr/> <p>We have updated clause 22(e) to let you know that, at any time in our absolute discretion Mox may cancel or suspend any Instant Clear and has the right to:</p> <ul style="list-style-type: none"> • charge to Mox Credit the aggregate of all remaining monthly instalments (or any portion thereof) and any applicable fees and charges not previously charged in relation to all or any part of the Instant Clear, and apply the early repayment fee; and • demand immediate repayment of all sums outstanding for the Instant Clear, and apply the early repayment fee, regardless of whether the amount is set out in a Mox Credit statement or due and payable as at the date of our demand.
Approval for and <i>set up</i> of 0% Merchant Split Purchase	<p>We have updated clause 24(b) to let you know that we may reject any application in our absolute discretion. If we reject your application, we may disclose the reason for rejecting your application.</p>
How to repay a 0% Merchant Split Purchase	<p>We have updated clause 26(c)(ii) to let you know that, if we do not receive your Mox Credit statement balance (which may include the monthly instalments for your 0% Merchant Split Purchase(s)), in full, on or before the payment due date, we may demand immediate</p>

payment of all amounts you owe us, including any interest, fees and charges and any amounts you owe us in connection with any of our other unsecured credit products.

Mox Card Rewards Table

Spending Scheme for CashBack	Rewards	We have updated the table in paragraph 2 of the Mox Card Rewards Table to let you know that from 1 April 2026, you will no longer receive 2% CashBack for eligible transactions, if you have an Eligible Balance for Card Rewards of HKD250,000 or more.
Spending Scheme for Asia Miles	Rewards	We have updated the table in paragraph 3 of the Mox Card Rewards Table to let you know that from 1 April 2026, you will no longer receive HKD4 = 1 Asia Mile for eligible transactions, if you have an Eligible Balance for Card Rewards of HKD250,000 or more.

我們的條款修訂通知

2026 年 2 月 27 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：

- 通知您由 2026 年 4 月 1 日起，如果在您選擇的消費獎賞計劃中，您持有卡獎賞的合資格結餘達至 HK250,000 或以上，您將不再享有 HKD4 = 1「亞洲萬里通」里數或 2% CashBack;
- 通知您，若我們未能在到期繳款日或之前全數收到您的 Mox Credit 月結單結餘，我們可以要求您立即償還您尚欠我們的任何金額（包括您於我們其他無擔保信貸產品虧欠的任何金額）；及
- 對 Mox Credit 附表作出其他各項更新。

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：

- [Mox Credit 附表](#)；及
- [Mox Card 獎賞列表](#)。

Mox Card 獎賞列表的修改將於 2026 年 2 月 27 日起生效（「**第一個生效日期**」）。可是，若您持有卡獎賞的合資格結餘達至 HK250,000 或以上，您仍能在您選擇的消費獎賞計劃中繼續享有 HKD4 = 1「亞洲萬里通」里數或 2% CashBack 至 2026 年 3 月 31 日。

Mox Credit 附表的修改將於 2026 年 4 月 28 日起生效（「**第二個生效日期**」）。

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 Mox Card 獎賞列表的修改將在第一個生效日期起適用於您，及 Mox Credit 附表的修改將在第二個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 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
Mox Credit 附表	
Mox Credit	<p>我們更新了第 1(a)條，以通知您我們可允許您申請 Mox Credit。</p> <p>我們更新了第 1(g)條，以告知您在使用 Mox Credit 時，您同意我們進行信貸查核及檢視您現有的信貸，並允許我們根據《個人信貸資料實務守則》的規定，不時及定時向信貸資料服務機構作出查詢及索取任何與您相關的數據。</p>
利息、收費及手續費	我們更新了第 5 條，以通知您除非我們另行通知，否則載列於「一般收費及手續費」及 Mox Credit 產品資料概要的利率、收費及手續費將適用。
您未能全數償還您的 Mox Credit 月結單結餘的後果	我們更新了第 6.4(b)條，以通知您若我們未能在到期繳款日或之前全數收到您的 Mox Credit 月結單結餘，我們可以要求您立即償還您尚欠我們的任何金額，包括任何利息、收費及手續費以及您於我們其他無擔保信貸產品虧欠的任何金額。
「簽賬分期」資格	我們更新了第 8(c)(ii)條，告知您可於 Mox 應用 app 內就合資格結單結餘申請「簽賬分期」。申請期由相關 Mox Credit 月結單發出日起至該月結單還款到期日前 1 日止。
「簽賬分期」的批核及設立	我們更新了第 9(b)條，以告知您我們可全權拒絕任何申請。如果我們拒絕您的申請，我們可能會透露拒絕您申請的理由。

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。

「簽賬分期」的利息、收費及手續費	<p>我們更新了第 10 條，以通知您除非我們另行通知，在「一般收費及手續費」及「簽賬分期」產品資料概要載列的利率、收費及手續費將適用。</p>
「簽賬分期」償還	<p>我們更新了第 11(d)(ii)條，以通知您若我們在付款到期日或之前尚未全數收到您的 Mox Credit 月結單結餘（可包括「簽賬分期」的每月供款、收費及手續費），我們可以要求您立即償還所有尚欠我們的任何金額，包括任何利息、收費及手續費以及您於我們其他無擔保信貸產品虧欠的任何金額。</p>
「簽賬分期」的取消及提前償還	<p>我們更新了第 12(a)條，以通知您一經我們通知您的「簽賬分期」申請已獲批核後，您將無法取消「簽賬分期」，即使：</p> <ul style="list-style-type: none"> • 批核作「簽賬分期」的交易已被退款或退還；或 • 與該「簽賬分期」有關的交易或該合資格結單結餘有爭議。 <p>在這些情況下，您就「簽賬分期」的還款責任（包括您的每月供款、任何適用的收費及手續費）不會改變，您將授權我們繼續收取 Mox Credit 的每月供款、任何適用的收費及手續費。</p> <hr/> <p>我們更新了第 12(d)條，以通知您 Mox 可全權隨時取消或暫停任何「簽賬分期」，並且有權：</p> <ul style="list-style-type: none"> • 將所有餘下每月供款（或其任何部分）及以往任何「簽賬分期」未收取的適用收費及手續費計入 Mox Credit，並收取提前還款費用；及 • 要求立即償還任何「簽賬分期」的所有未償還金額，並收取提前還款費用，無論該金額是否已列於 Mox Credit 月結單或於我們提出要求的日期到期。
「即時借」的資格	<p>我們更新了第 13(d)條，以通知您我們可全權決定批准、拒絕您的「即時借」申請，並且批出低於您「即時借」申請的金額，或合併您其他現有的「即時借」款額。如果我們拒絕您的申請，我們可能會透露拒絕您申請的理由。</p>

<p>「即時借」的批核及設立</p>	<p>我們更新了第 14(a)條，以通知您若您一項「即時借」的申請獲得批核，我們會通知您。如您的「即時借」獲得批核，該「即時借」將會立即被設立。</p> <hr/> <p>我們更新了第 14(c)條，以通知您我們設立您的「即時借」後，您於 Mox Credit 的可用信用限額及 / 或額外貸款限額（如適用）將扣減總償還金額（這包括任何每月供款及就「即時借」應繳的一次性收費）。</p>
<p>「即時借」的利息、收費及手續費</p>	<p>我們更新了第 15 條，以通知您除非我們另行通知，「一般收費及手續費」及「即時借」產品資料概要載列的利率、收費及手續費將適用。</p>
<p>「即時借」償還</p>	<p>我們更新了第 16(a)條，以通知您您的「即時借」設立後，「即時借」的一次性收費（如適用）將計入 Mox Credit。</p> <hr/> <p>我們更新了第 16(b)條，以通知您自「即時借」設立後一個月起，每筆「即時借」的每期供款將計入 Mox Credit 的月結單直至還款期完結。</p> <hr/> <p>我們更新了第 16(d)(ii)條，以通知您若我們在付款到期日或之前尚未全數收到您的 Mox Credit 月結單結餘（可包括「即時借」的任何每月供款、收費及手續費），我們可以要求您立即償還所有尚欠我們的任何金額，包括任何利息、收費及手續費以及您於我們其他無擔保信貸產品虧欠的任何金額。</p>
<p>「即時借」的取消及提前償還</p>	<p>我們更新了第 17(e)條，以通知您 Mox 可於任何時間絕對酌情決定取消或暫停一項「即時借」，並且有權：</p> <ul style="list-style-type: none"> • 將所有餘下每月供款（或其任何部分）及以往並無就所有或部分「即時借」收取適用的收費及手續費（如的總和計入 Mox Credit，並收取提前還款費用；及 • 要求立即償還任何「即時借」的所有未償還金額，並收取提前還款費用，不論該金額是否載於 Mox Credit 月結單或於我們提出要求的日期到期應付。

卡數「即時清」的批核及設立	我們更新了第 19(b)條，以告知您我們可全權決定拒絕任何申請。如果我們拒絕您的申請，我們可能會透露拒絕您申請的理由。
卡數「即時清」的利息、收費及手續費	我們更新了第 20 條，以通知您除非我們另行通知，「一般收費及手續費」及 Mox Credit 的卡數「即時清」計劃產品資料概要載列的利率、收費及手續費將適用。
「即時清」償還	我們更新了第 21(d)(ii)條，以通知您若我們在付款到期日或之前尚未全數收到您的 Mox Credit 月結單結餘（可包括卡數「即時清」的任何每月供款、收費及手續費），我們可以要求您立即償還所有尚欠我們的任何金額，包括任何利息、收費及手續費以及您於我們其他無擔保信貸產品虧欠的任何金額。
卡數「即時清」的取消及提前償還	<p>我們更新了第 22(a)條，以通知您一經我們通知您的一項卡數「即時清」申請已獲批核後，您將無法取消該項卡數「即時清」，即使：</p> <ul style="list-style-type: none"> • 批核作卡數「即時清」的交易已被退款或退還；或 • 與卡數「即時清」有關的交易有爭議。 <p>在這些情況下，您就償還卡數「即時清」的責任（包括您的每月供款及適用的收費及手續費）不會改變，您將授權我們繼續收取 Mox Credit 的每月供款及適用的收費及手續費。</p> <hr/> <p>我們更新了第 22(e)條，以通知您 Mox 可隨時全權取消或暫停一項卡數「即時清」，並且有權：</p> <ul style="list-style-type: none"> • 將所有餘下每月供款（或其任何部分）及以往並無就所有或任何卡數「即時清」收取適用的收費及手續費的總和計入 Mox Credit，並收取提前還款費用；及 • 要求立即償還任何卡數「即時清」的所有未償還金額，並收取提前還款費用，不論該金額是否載於 Mox Credit 月結單或於我們提出要求的日期到期應付。
「商戶 0 息分期」的批核及設立	我們更新了第 24(b)條，以告知您我們可全權決定拒絕任何申請。如果我們拒絕您的申請，我們可能會透露拒絕您申請的理由。
「商戶 0 息分期」償還	我們更新了第 26(c)(ii)，以通知您若我們在付款到期日或之前尚未全數收到您 Mox Credit 月結單結餘的還款（可包括您的「商戶 0 息分

期」的每月供款)，我們可以要求您立即償還所有尚欠我們的任何金額，包括任何利息、收費及手續費以及您於我們其他無擔保信貸產品虧欠的任何金額。

Mox Card 獎賞列表

消費獎賞計劃之 CashBack

我們更新了第 2 部中的列表，以通知您由 2026 年 4 月 1 日起，您將不再就合資格交易享有 2% CashBack，儘管您持有卡獎賞的合資格結餘達至少 HKD250,000。

消費獎賞計劃之「亞洲萬里通」里數

我們更新了第 3 部中的列表，以通知您由 2026 年 4 月 1 日起，您將不再就合資格交易享有 HKD4 = 1「亞洲萬里通」里數，儘管您持有卡獎賞的合資格結餘達至少 HKD250,000。