

## Key Facts Statement (KFS) for Instalment Loan

Mox Bank Limited

### 0% Merchant Split Purchase Key Facts Statement

Last updated: 9 March 2026

<p><b>This product is an instalment loan.</b></p> <p><b>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</b></p> <p><b>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</b></p>				
<b>Interest rates and interest charges</b>				
<b>Interest rate</b>	Not applicable.			
<b>Annualised Percentage Rate (APR)</b>	Not applicable.			
<b>Annualised overdue/default interest rate</b>	Not applicable.			
<b>Repayment</b>				
<b>Repayment frequency</b>	This loan requires monthly repayment.			
<b>Periodic repayment amount</b>	For a loan amount of HKD100,000 with monthly repayment:			
	<b>Loan tenor</b>	6-months	12-months	24-months
	<b>Periodic repayment amount</b>	HKD16,666.67	HKD8,333.33	HKD4,166.67
<b>Total repayment amount</b>	For a loan amount of HKD100,000 with monthly repayment:			
	<b>Loan tenor</b>	6-months	12-months	24-months

	<table border="1"> <tr> <td><b>Periodic repayment amount</b></td> <td>HKD100,000</td> <td>HKD100,000</td> <td>HKD100,000</td> </tr> </table>	<b>Periodic repayment amount</b>	HKD100,000	HKD100,000	HKD100,000
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	<p><b>Remark:</b> To calculate the total repayment amount for your specific case, please use our online calculator accessible from our website at <a href="https://mox.com/features/smart-borrowing/">https://mox.com/features/smart-borrowing/</a>.</p>				
<b>Fees and charges</b>					
<b>Handling fee</b>	Not applicable.				
<b>Late payment fee and charge</b>	<b>HKD0.</b>				
<b>Prepayment/early settlement/redemption fee</b>	<p>(Applicable prior to 8 May 2026) If you repay a 0% Merchant Split Purchase early, we will charge <b>2%</b> of the amount of the 0% Merchant Split Purchase outstanding, to your Mox Credit.</p> <p>(Applicable on and from 8 May 2026) If you repay a 0% Merchant Split Purchase early, we will charge <b>2.5%</b> of the amount of the 0% Merchant Split Purchase outstanding, to your Mox Credit.</p> <p>We call this charge the 'early repayment fee'. The early repayment fee may also be charged to your Mox Credit if your 0% Merchant Split Purchase is cancelled or suspended by Mox in accordance with the Mox Credit Schedule.</p>				
<b>Rejected cheque/rejected autopay charge</b>	<b>HKD0.</b>				
<b>Paper loan repayment schedule</b>	<p><b>HKD50</b> per copy of paper schedule, charged to your Mox Account.</p> <p>Each loan repayment schedule will contain details of one loan.</p>				
<b>Other letters for loans (e.g. evidence of existing loans, evidence of settlement of loans)</b>	<p><b>HKD50</b> per copy of letter, charged to your Mox Account. We will charge this fee for both electronic and paper copies of the letter.</p>				
<b>Additional information</b>					
<b>Minimum loan amount eligible for a 0% Merchant Split</b>	<b>HKD400.</b>				

<b>Purchase application</b>	
<b>Repayment period for a 0% Merchant Split Purchase</b>	3 to 60 months.
<b>Monthly instalment for a 0% Merchant Split Purchase</b>	<p>Your “<b>monthly instalment</b>” for a 0% Merchant Split Purchase means the amount of the eligible Mox Credit Card transaction required to be repaid each month until the eligible Mox Credit Card transaction has been repaid in full.</p> <p>We will charge each monthly instalment for a 0% Merchant Split Purchase to Mox Credit which will be shown on your Mox Credit statement. The following amounts will be included in the minimum amount due set out in your Mox Credit statement:</p> <ol style="list-style-type: none"> <li>1. <b>1%</b> of the monthly instalment (in each Mox Credit statement until your 0% Merchant Split Purchase is repaid in full); and</li> <li>2. (if applicable) <b>100%</b> of the early repayment fee (once only for each 0% Merchant Split Purchase you repay early),</li> </ol> <p>(see Note 1).</p>
<p>If you are unable to settle a monthly instalment of your 0% Merchant Split Purchase in full, please consider whether any other lending option is more suitable for you based on your own circumstances, or contact us for details.</p> <p>Please note that we do not appoint any third parties to refer 0% Merchant Split Purchase applications to us and will not process any application that was referred by a third party under a beneficial arrangement. If you have any questions about 0% Merchant Split Purchase, please contact us.</p>	

Note 1:

- Unless the context requires otherwise, capitalised terms used in this KFS shall have the meanings in our General Terms and Conditions.
- If you fail to pay your Mox Credit statement balance in full, or if you only pay the minimum amount due shown therein, on or before the payment due date of that Mox Credit statement, we will charge you interest as set out in the Mox Credit Key Facts Statement (which can be found in the Mox app and/or on our website).
- We can make changes to this KFS for any reason but we’ll give you notice of any changes.
- The English version prevails if there is any inconsistency between the English and Chinese versions.

## 分期貸款產品資料概要

Mox Bank Limited

「商戶 0 息分期」產品資料概要

最後更新日期：2026 年 3 月 9 日

<p><b>此乃分期貸款產品。</b></p> <p>本資料概要為您所提供的利息、費用及收費等資料僅供參考，「商戶 0 息分期」的最終條款以貸款確認書為準。</p> <p>在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。</p>				
<b>利息及利息支出</b>				
利率	不適用。			
實際年利率	不適用。			
逾期還款實際年利率 / 就違約貸款收取的實際年利率	不適用。			
<b>還款頻率</b>				
還款頻率	本貸款需按每月還款。			
<b>分期還款金額</b>				
就貸款金額 HKD100,000，每月還款為例：				
	貸款期	6 個月	12 個月	24 個月
	根據上述利率（或利率範圍）計算之分期還款金額	HKD16,666.67	HKD8,333.33	HKD4,166.67

<b>總還款金額</b>	<p>就貸款金額 HKD100,000，每月還款為例：</p> <table border="1" data-bbox="523 414 1374 757"> <thead> <tr> <th data-bbox="523 414 699 488">貸款期</th> <th data-bbox="699 414 930 488">6 個月</th> <th data-bbox="930 414 1161 488">12 個月</th> <th data-bbox="1161 414 1374 488">24 個月</th> </tr> </thead> <tbody> <tr> <td data-bbox="523 488 699 757">根據上述利率（或利率範圍）計算之分期還款金額</td> <td data-bbox="699 488 930 757">HKD100,000</td> <td data-bbox="930 488 1161 757">HKD100,000</td> <td data-bbox="1161 488 1374 757">HKD100,000</td> </tr> </tbody> </table> <p>註：如要計算適用於您特定情況的總還款金額，您可使用我們網站 (<a href="https://mox.com/zh/features/smart-borrowing/">https://mox.com/zh/features/smart-borrowing/</a>) 上的還款計算機。</p>	貸款期	6 個月	12 個月	24 個月	根據上述利率（或利率範圍）計算之分期還款金額	HKD100,000	HKD100,000	HKD100,000
貸款期	6 個月	12 個月	24 個月						
根據上述利率（或利率範圍）計算之分期還款金額	HKD100,000	HKD100,000	HKD100,000						
<b>手續費</b>	不適用。								
<b>逾期還款費用及收費</b>	<b>HKD0。</b>								
<b>提前還款 / 提前清償 / 贖回的收費</b>	<p>（適用於 2026 年 5 月 8 日之前）若您提前償還一項「商戶 0 息分期」，我們將從您的 Mox Credit 收取餘下您的「商戶 0 息分期」未償還的金額的 <b>2%</b>。</p> <p>（適用於 2026 年 5 月 8 日及之後）若您提前償還一項「商戶 0 息分期」，我們將從您的 Mox Credit 收取餘下您的「商戶 0 息分期」未償還的金額的 <b>2.5%</b>。</p> <p>我們稱之為「提前還款費用」。若您的「商戶 0 息分期」根據 Mox Credit 附表被取消或暫停，我們亦可能從您的 Mox Credit 收取提前還款費用。</p>								
<b>退票 / 退回自動轉帳授權指示的收費</b>	<b>HKD0。</b>								
<b>紙本貸款還款表</b>	每份紙本 <b>HKD50</b> ，計入您的 Mox 戶口。								

	每一份紙本貸款還款表僅記載一個貸款的詳情。
其他有關貸款的信件 (例如, 現有貸款證明, 還清貸款證明)	每份紙本 <b>HKD50</b> , 計入您的 Mox 戶口。無論是電子版或紙本版的信件, 我們都會收取此費用。
合資格作「商戶 0 息分期」申請的最低貸款金額	<b>HKD400</b> 。
「商戶 0 息分期」的還款期	3 – 60 個月。
「商戶 0 息分期」的每月付款金額	<p>您的「商戶 0 息分期」的「<b>每月供款</b>」是指在合資格 Mox 信用卡交易全額償還之前, 每月須償還的合資格 Mox 信用卡交易的金額。</p> <p>我們將就「商戶 0 息分期」的每月供款計入 Mox Credit, 而該金額將於您的 Mox Credit 月結單顯示。您的 Mox Credit 月結單所載列的最低還款額將包括下列金額:</p> <ol style="list-style-type: none"> <li>1. 每月供款的 <b>1%</b> (在每份 Mox Credit 月結單內, 直至您的「商戶 0 息分期」全額償還); 及</li> <li>2. (如適用) <b>100%</b>的提前還款費用 (每項提前償還的「商戶 0 息分期」僅收取一次),</li> </ol> <p>(見附註 1)。</p>
<p>若您未能全數支付您的「商戶 0 息分期」的每月供款, 請根據您本身的情況考慮是否有另一種更適合您的借貸方式, 或與我們聯絡以取得詳細資料。</p> <p>請注意, 我們並無委任任何第三方向我們轉介「商戶 0 息分期」申請, 並且不會處理第三方在一項實益安排下向我們轉介的任何申請。若您對「商戶 0 息分期」有任何疑問, 請與我們聯絡。</p>	

附註 1:

- 除非本產品資料概要另有所指，否則本產品資料概要中使用的定義與我們一般條款及細則的定義含義相同。
- 若您於您的 Mox Credit 月結單到期付款日或之前未能全數支付 Mox Credit 結餘，或若您僅支付月結單所顯示的最低還款額，我們將向您收取 Mox Credit 產品資料概要所載的利息（可於 Mox app 及 / 或我們的網站找到）。
- 我們可基於任何理由對本產品資料概要作出更改，而我們將通知您任何更改。
- 如英文與中文版本有任何不一致，概以英文版本為準。