



## General fees and charges

The following fees and charges apply to your use of our products and services set out below. For the fees and charges that apply to your use of Mox Invest products and services, please refer to the Mox Invest Fees and Charges.

Unless the context requires otherwise, capitalised terms used in this document shall have the meanings in our General Terms and Conditions. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

ATM cash withdrawals		
Local ATM cash withdrawals		
JETCO network	Free of charge	
Mastercard network	HKD20 per transaction	
Overseas ATM cash withdrawals <sup>1</sup>		
JETCO network (JETCO ATMs outside Hong Kong)	HKD30 per transaction	No foreign exchange handling fees will be charged.  The Foreign Currency will be converted into Hong Kong dollars at the exchange rate provided by JETCO. The exchange rate displayed in the Mox app and statements is calculated by Mox and is for your reference only.
Mastercard network (ATMs provided by banks outside Hong Kong)	HKD30 per transaction  The foreign exchange handling fee referred to below will also be charged.	The Foreign Currency will be converted into Hong Kong dollars at the exchange rate provided by Mastercard. The exchange rate displayed in the Mox app and statements is calculated by Mox and is for your reference only.

<sup>1</sup> Overseas cash withdrawals may also be subject to fees imposed by the bank providing the ATM service. Please pay attention to the fees and charges when making overseas cash withdrawals.

### Fees relating to Foreign Currency transactions on your Mox Card

Foreign exchange handling fee	1.95% (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox)	<p>All settlements will be made in Hong Kong dollars.</p> <p>The foreign exchange handling fee will be imposed on transactions on your Mox Card effected in a Foreign Currency (including any refund of a transaction effected in a Foreign Currency). The Foreign Currency amount will be converted into Hong Kong dollars at the exchange rate provided by Mastercard. The exchange rate displayed in the Mox app and statements is calculated by Mox and is for your reference only.</p>
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### Fees relating to settling Foreign Currency transactions in Hong Kong dollars and transactions processed overseas on your Mox Card

Cross-border access fee	1.95% (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox)	<p>If you conduct a Hong Kong dollar transaction (including a refund) on your Mox Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e. in a place other than Hong Kong), the cross-border access fee will be imposed on that transaction.</p> <p>The cross-border access fee will also be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so.</p> <p>The cross-border access fee and the foreign exchange handling fee will not be imposed on the same transaction. The cross-border access fee will apply if you are offered the option to, and choose to, settle a Foreign Currency transaction in Hong Kong dollars at a point of sale overseas. Please note that such an option is a direct arrangement offered by the overseas merchant and not Mox. You should ask the overseas merchant for details about the exchange rate and any applicable fees before you enter into the transaction</p>
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because settling Foreign Currency transactions in Hong Kong dollars may involve fees imposed by the merchant in addition to the cross-border access fee (and may involve a cost higher than the foreign exchange handling fee – see above).

### Card issuing and servicing

Mox Card replacement fee	HKD100, charged to your Mox Account.
Metal Mox Card replacement fee	HKD350, charged to your Mox Account.
Dispute charge	HKD150 per transaction, charged to your Mox Account.

### Statements and advices

Paper bank statement	HKD50 per copy of paper statement, charged to your Mox Account.
Bank reference letter	HKD300 per copy of letter, charged to your Mox Account. We will charge this fee for both electronic and paper copies of the letter.
Certificate of balance	HKD150 per copy of certificate, charged to your Mox Account. We will charge this fee for both electronic and paper copies of the certificate.
Paper time deposit advice	HKD50 per copy of paper advice, charged to your Mox Account.
Paper Mox Credit statement retrieval	HKD50 per copy of paper statement, charged your Mox Account.



Paper loan repayment schedule	HKD50 per copy of paper schedule, charged to your Mox Account.
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Each loan repayment schedule will contain details of one loan.

Other letters for loans (e.g. evidence of existing loans, evidence of settlement of loans)	HKD50 per copy of letter, charged to your Mox Account. We will charge this fee for both electronic and paper copies of the letter.
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### Negative balances in bank accounts

Negative balance fee	HKD120 for each month	If your Mox Account becomes overdrawn by more than HKD5,000, we will charge this fee to your Mox Account.  We will charge this fee on and from the date falling 30 days from when your Mox Account has become overdrawn by more than HKD5,000, and monthly thereafter, until you have repaid the overdrawn amount, so that this amount is not more than HKD5,000.
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### Balance withdrawals

Balance withdrawal fee	HKD50	If Mox withdraws any balance on behalf of a customer, this fee will be deducted by Mox from the balance to be withdrawn. Mox will give the remaining balance to the customer or requestor.
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### Fees relating to currency exchanges

Currency exchange fee	<p>The higher of:</p> <ol style="list-style-type: none"> <li>1. up to 2% of the actual selling amount<sup>2</sup> (the percentage will vary depending on the currency pair); and</li> <li>2. the smallest denomination of the selling currency (e.g. 1 cent, 1 pence etc.) or USD0.01 or its equivalent in the selling currency, whichever is higher.</li> </ol> <p>Mox will deduct the applicable currency exchange fee from the amount of currency you have requested to sell prior to carrying out the currency exchange.</p>
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<sup>2</sup> The actual selling amount refers to the amount of currency you have requested to sell, less the applicable currency exchange fee as described above.

Fees relating to transfers <sup>3</sup>	
Real Time Gross Settlement (RTGS) fee (for transferring and receiving United States dollars to and from another Hong Kong bank)	<p>USD20 per transfer, which we will deduct from the amount of money you have requested to transfer, prior to carrying out the transfer.</p> <p>USD20 per receipt of transfer, which we will deduct from the amount of money you receive, prior to us depositing the proceeds of the transfer into your Mox Account.</p>
Real Time Gross Settlement (RTGS) fee (for receiving Renminbi from another Hong Kong bank)	<p>CNY100 per receipt of transfer, which we will deduct from the amount of money you receive, prior to us depositing the proceeds of the transfer into your Mox Account.</p>
Remit Fee	<p>When you make a transfer using Express Remit, we will charge you a fee of a minimum amount of 1 unit of the Foreign Currency that you are transferring (e.g. 1 United States dollar, 1 Great British pound, 1 Singapore dollar etc.) (or its equivalent in Hong Kong dollars) for the transfer. We call this fee, the “<b>Remit Fee</b>”.</p>

The actual amount of the Remit Fee will vary depending on the country or region the transfer is being made to, the transfer system being used for the transfer, the amount being transferred and any other factors we determine to be relevant from time to time.

To clarify, if you make a transfer using:

1. a Foreign Currency that you already have in your Mox Account, we will charge you the Remit Fee for the transfer; and
2. the Hong Kong dollar deposits in your Mox Account (including, where you wish to transfer a currency referred to in clause 7(c) of the Accounts and Cards Schedule), we will charge you, in Hong Kong dollars:
  - (a) the currency exchange fee referred to above, for the currency exchange; and
  - (b) the Remit Fee for the transfer.

We will deduct the Remit Fee from the amount of money you have requested to transfer, prior to carrying out the currency exchange (if applicable) and transfer.

Unless we are making a transfer pursuant to your instructions under a Recurring Remittance Transfer, we will display the Remit Fee in the Mox app at the time of the transfer. If we are making a transfer pursuant to your instructions under a Recurring Remittance Transfer, we will display the Remit Fee that you were charged in the Mox app, after we make the relevant transfer.

Fee for transferring United States dollars to a non-U.S. country or region

When you transfer United States dollars to a country or region outside of the U.S. using Express Remit, in addition to the Remit Fee, we will charge you a fee of a minimum amount of USD1 (or its equivalent in Hong Kong dollars) to transfer United States dollars to a non-U.S. country or region.

The actual amount of this fee will vary depending on the country or region the transfer is being made to, the transfer system being used for the transfer, the amount being transferred and any other factors we determine to be relevant from time to time.

To clarify, if you transfer United States dollars to a country or region outside of the U.S. using Express Remit and you use:

1. the United States dollars that you already have in your Mox Account, we will charge you:
  - (a) the Remit Fee for the transfer; and
  - (b) this fee, for transferring United States dollars to a non-U.S. country or region; and
2. the Hong Kong dollars in your Mox Account, we will charge you, in Hong Kong dollars:
  - (a) the currency exchange fee referred to above for the currency exchange;
  - (b) the Remit Fee for the transfer; and
  - (c) this fee, for transferring United States dollars to a non-U.S. country or region.

We will deduct the above fees from the amount of money you have requested to transfer, prior to carrying out the currency exchange (if applicable) and transfer.

Unless we are making a transfer pursuant to your instructions under a Recurring Remittance Transfer, we will display the amount of this fee in the Mox app at the time of the transfer. If we are making a transfer pursuant to your instructions under a Recurring Remittance Transfer, we will display the amount of this fee that you were charged in the Mox app, after we make the relevant transfer.



Receipt of international telegraphic transfers	<p>HKD50 or the equivalent amount in the applicable Foreign Currency, per receipt of transfer. We will deduct this fee from the amount of money you receive, prior to us depositing the proceeds of the transfer into your Mox Account.</p> <p>Please note:</p> <ol style="list-style-type: none"><li>1. you will need to pay this fee irrespective of whether the sender has told their bank that the sender will bear all the charges of the transfer, you and the sender will share the charges of the transfer or you will bear all the charges of the transfer – this is because these charges (which are charged by a third party) are different to this fee (which we will charge); and</li><li>2. if the sender has told their bank that you will bear some or all of the charges of the transfer, in addition to this fee, the charges for the transfer (which are charged by a third party) will also either be deducted: (a) from the amount of money that you receive, or (b) from your Mox Account.</li></ol>
Request to change or cancel a transfer to another country or region via Express Remit	HKD250 per request, charged to your Mox Account. We will charge this fee when we attempt to carry out your request, even if the attempt is ultimately unsuccessful.
Request to change or cancel a local transfer of United States dollars	USD30 per request, charged to you Mox Account. We will charge this fee when we attempt to carry out your request, even if the attempt is ultimately unsuccessful.
Request to cancel a transfer made via FPS or Payment Connect	<p>HKD100 per request, where the request relates to a transfer in Hong Kong dollars via FPS, charged to your Mox Account.</p> <p>CNY100 per request, where the request relates to a transfer in Renminbi via FPS, charged to your Mox Account.</p> <p>CNY100 per request, where the request relates to a transfer via Payment Connect, charged to your Mox Account.</p>

	We will charge these fees when we attempt to carry out your request, even if the attempt is ultimately unsuccessful.
Request to cancel a bill payment	HKD100 per request, charged to your Mox Account. We will charge this fee when we attempt to carry out your request, even if the attempt is ultimately unsuccessful.
Return of proceeds of a transfer to you as requested by the recipient	<p>For return of proceeds of a transfer that you made in Hong Kong dollars via FPS, where such return was initiated by the recipient, HKD100 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.</p> <p>For return of proceeds of a transfer that you made in Hong Kong dollars via RTGS, where such return was initiated by the recipient, HKD250 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.</p> <p>For return of proceeds of a transfer that you made in Renminbi via FPS, where such return was initiated by the recipient, CNY100 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.</p> <p>For return of proceeds of a transfer that you made in Renminbi via Payment Connect, where such return was initiated by the recipient, CNY100 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.</p> <p>For return of proceeds of a transfer that you made in Renminbi via RTGS, where such return was initiated by the recipient, CNY250 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.</p> <p>For return of proceeds of a transfer that you made in United States dollars via RTGS, where such return was initiated by the recipient, USD30 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.</p>

<sup>3</sup> In addition to the fees set out in this document, you may be required to pay other fees charged by corresponding or beneficiary banks or other third parties. Please see clause 7 of the Payments and Transfers Schedule for further details.

#### Mox Credit<sup>4</sup>

<p>Annualised Percentage Rate (APR)<sup>5</sup> for retail purchases 35.99% (0.0907% per day)</p>	<p>This is the rate that will apply to retail purchases, when you are approved for Mox Credit, which we will review from time to time.</p> <p>We will not charge you interest if you pay your Mox Credit statement balance in full by the due date each month. Otherwise, interest will be charged on:</p> <ol style="list-style-type: none"> <li>1. the unpaid principal in your Mox Credit statement balance, from the date of the previous Mox Credit statement on a daily basis until payment in full; and</li> <li>2. the amount of each new transaction (entered into since the previous Mox Credit statement date), from the settlement date of that new transaction on a daily basis until payment in full.</li> </ol>
<p>Annualised Percentage Rate (APR)<sup>5</sup> for cash advances 35.93% (0.0834% per day)</p>	<p>This is the rate that will apply to cash advances, when you are approved for Mox Credit, which we will review from time to time.</p> <p>Interest will be charged on any unpaid amount of each cash advance transaction (excluding any finance charges) from the settlement date of the cash advance on a daily basis until it is repaid in full.</p> <p>This means that, interest will accrue on a cash advance, from the date you take out the cash advance, and will continue to accrue, including before and <b>after</b> your Mox Credit statement containing details of the cash advance is issued, until you have repaid the cash advance in full.</p> <p>Please repay all cash advances as soon as possible to minimise your interest charges. You can contact us if you have any questions on how you can repay your cash advances.</p>

Minimum amount due <sup>6</sup>	<p>If your Mox Credit statement balance is less than HKD220, the minimum amount due will be the total Mox Credit statement balance.</p> <p>Otherwise, if you:</p> <ol style="list-style-type: none"> <li>1. have an outstanding Instant Loan that was approved on or after 25 June 2025 which uses Additional Credit (“<b>Additional Credit Instant Loan</b>”), the minimum amount due will be the higher of:               <ol style="list-style-type: none"> <li>(a) (i) 100% of interest, fees and charges; plus</li> <li>(ii) 100% of the monthly instalment for your Additional Credit Instant Loan; plus</li> <li>(iii) 1% of outstanding principal (excluding the amount set out in paragraph 3(a)(ii) above); plus</li> <li>(iv) the higher of:                   <ol style="list-style-type: none"> <li>(A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 3(a)(i) above); and</li> <li>(B) any overdue amount (as applicable, such as any overdue minimum amounts due); or</li> </ol> </li> </ol> </li> <li>(b) HKD220; and</li> </ol> <ol style="list-style-type: none"> <li>2. do not have an outstanding Additional Credit Instant Loan, the minimum amount due will be the higher of:               <ol style="list-style-type: none"> <li>(a) (i) 100% of interest, fees and charges; plus</li> <li>(ii) 1% of outstanding principal; plus</li> </ol> </li> </ol>
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	(iii) the higher of:
	(A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 4(a)(i) above); and
	(B) any overdue amount (as applicable, such as any overdue minimum amounts due); or
	(b) HKD220.
Late charge	If you fail to pay the minimum amount due set out in your Mox Credit statement on or before the payment due date, we will charge you a fee equal to, either: <ol style="list-style-type: none"> <li>1. HKD350; or</li> <li>2. the minimum amount due,</li> </ol> whichever is lower.
Cash advance fee	For each cash advance transaction (including those via the JETCO or Mastercard ATM networks): <ol style="list-style-type: none"> <li>1. 3.5% of the transaction amount; or</li> <li>2. HKD100,</li> </ol> whichever is higher.
Split Purchase <sup>7</sup>	One-off fee As displayed in the Mox app when you apply for a Split Purchase.
	Monthly fee As displayed in the Mox app when you apply for a Split Purchase.

	Early repayment fee	<p>(Applicable prior to 8 May 2026) 2% of all remaining principal of the Split Purchase (at the time of early repayment).</p> <p>(Applicable on and from 8 May 2026) 2.5% of all remaining principal of the Split Purchase (at the time of early repayment).</p>
Instant Loan <sup>8</sup>	One-off fee	As displayed in the Mox app when you apply for an Instant Loan.
	Monthly fee	As displayed in the Mox app when you apply for an Instant Loan.
	Early repayment fee	<p>(Applicable prior to 8 May 2026) Unless you request to repay an Instant Loan early during the Cooling-Off Period for the Instant Loan, 2% of all remaining principal of the Instant Loan (at the time of early repayment).</p> <p>(Applicable on and from 8 May 2026) Unless you request to repay an Instant Loan early during the Cooling-Off Period for the Instant Loan, 2.5% of all remaining principal of the Instant Loan (at the time of early repayment).</p> <p>If you request the repay an Instant Loan early during the Cooling-Off Period for the Instant Loan, we will waive the early repayment fee for the Instant Loan.</p>
Instant Clear <sup>9</sup>	One-off fee	As displayed in the Mox app when you apply for an Instant Clear.
	Monthly fee	As displayed in the Mox app when you apply for an Instant Clear.
	Early repayment fee	<p>(Applicable prior to 8 May 2026) Unless you request to repay an Instant Clear early during the Cooling-Off Period for the Instant Clear, 2% of all remaining principal of the Instant Clear (at the time of early repayment).</p> <p>(Applicable on and from 8 May 2026) Unless you request to repay an Instant Clear early during the Cooling-Off Period for the Instant Clear, 2.5% of all remaining principal of the Instant Clear (at the time of early repayment).</p>

		If you request the repay an Instant Clear early during the Cooling-Off Period for the Instant Clear, we will waive the early repayment fee for the Instant Clear.
0% Merchant Split Purchase <sup>10</sup>	Early repayment fee	<p>(Applicable prior to 8 May 2026) 2% of the remaining repayment amount of the 0% Merchant Split Purchase (at the time of early repayment).</p> <p>(Applicable on and from 8 May 2026) 2.5% of the remaining repayment amount of the 0% Merchant Split Purchase (at the time of early repayment).</p>
Excess fund transfer handling fee		<p>Up to 3.5% of the amount of the Mox Credit Fund Transfer, or any part thereof, effected by you in a calendar month where the cumulative amount of your Mox Credit Fund Transfer(s) for that calendar month exceeds your monthly threshold. Your 'monthly threshold' may vary and will be determined by us from time to time and displayed in your Mox app.</p> <p>When you request to make a Mox Credit Fund Transfer that will exceed your monthly threshold, you will be prompted in the Mox app to acknowledge the amount of the excess fund transfer handling fee applicable to that Mox Credit Fund Transfer. When you set up an automatic payment or other recurring arrangement that will constitute a Mox Credit Fund Transfer, you will be prompted in the Mox app to acknowledge that an excess fund transfer handling fee may be charged when the relevant transfer is effected. Upon your acknowledgment and by proceeding with the Mox Credit Fund Transfer or setting up the automatic payment or other recurring arrangement, you are deemed to have accepted any applicable excess fund transfer handling fee.</p>
Fees relating to Spend Auto-Switch		HKD25 for each calendar month you make one or more Spend Auto-Switch transaction(s), charged to your Mox Credit at the time of settlement of your first Spend Auto-Switch transaction for that calendar month.
Spending rewards switching fee		HKD50, charged to your Mox Credit, each time you switch your Spending Rewards Scheme in the Mox app.

We will waive this fee:

1. if you switch your Spending Rewards Scheme from 'CashBack' to another Spending Rewards Scheme for a different Mox Card Reward for the first time and during the period beginning on and from the day you complete the Mox Credit application process and the following 7 days (you will have 'completed' the Mox Credit application process once you have received a Mox Credit approval notification from Mox); or
2. until 1 April 2026, if you have an Eligible Balance for Card Rewards of HKD250,000 or more at the time you switch your Spending Rewards Scheme in the Mox app.

<sup>4</sup> Only applicable to Mox Credit customers.

<sup>5</sup> Annualised Percentage Rate (APR) is calculated based on the guideline as set out in the Code of Banking Practice and is for reference only.

<sup>6</sup> Please refer to the Mox Credit Schedule for more information on your minimum amount due.

<sup>7</sup> Fees applicable to a Split Purchase are specific to the eligible Mox Credit transaction and can be viewed in the Mox app. Please also refer to the Split Purchase Key Facts Statement.

<sup>8</sup> Fees applicable to an Instant Loan can be viewed in the Mox app. Please also refer to the Instant Loan Key Facts Statement.

<sup>9</sup> Fees applicable to an Instant Clear are specific to the eligible Instant Clear payment and can be viewed in the Mox app. Please also refer to the Instant Clear Credit Card Balance Transfer Plan Key Facts Statement.

<sup>10</sup> Fees applicable to a 0% Merchant Split Purchase are specific to the eligible Mox Credit transaction and can be viewed in the Mox app. Please also refer to the 0% Merchant Split Purchase Key Facts Statement.

### Personal Loan<sup>11</sup>

Personal Instalment Loan	One-off fee	As displayed in the Mox app when your Personal Instalment Loan is approved.
	Monthly fee	As displayed in the Mox app when your Personal Instalment Loan is approved.

	Early repayment fee	<p>Unless you request to repay a Personal Instalment Loan early during the Personal Loan Cooling-Off Period for the Personal Instalment Loan, 2.5% of all remaining principal of the Personal Instalment Loan (at the time of early repayment).</p> <p>If you request the repay a Personal Instalment Loan early during the Personal Loan Cooling-Off Period for the Personal Instalment Loan, we will waive the early repayment fee for the Personal Instalment Loan.</p>
Debt Consolidation Loan	One-off fee	As displayed in the Mox app when you apply for a Debt Consolidation Loan.
	Monthly fee	As displayed in the Mox app when you apply for a Debt Consolidation Loan.
	Early repayment fee	<p>Unless you request to repay a Debt Consolidation Loan early during the Personal Loan Cooling-Off Period for the Debt Consolidation Loan, 2.5% of all remaining principal of the Debt Consolidation Loan (at the time of early repayment).</p> <p>If you request the repay a Debt Consolidation Loan early during the Personal Loan Cooling-Off Period for the Debt Consolidation Loan, we will waive the early repayment fee for the Debt Consolidation Loan.</p>
Late charge	If you fail to pay the monthly instalment for a Personal Loan on or before the payment due date for that monthly instalment, we will charge you a fee of HKD1,000.	
Cashier's order reissuance fee	If you fail to present your cashier's order in relation to a Personal Loan to the relevant bank or financial institution or cash in your cashier's order (as applicable) during the validity period for that cashier's order, you must request us for a new cashier's order. We will charge you a fee of HKD50 for each cashier's order we reissue.	

<sup>11</sup> Fees applicable to a Personal Loan can be viewed in the Mox app. Please also refer to the Personal Instalment Loan Key Facts Statement or the Debt Consolidation Loan Key Facts Statement.

Last updated: 30 April 2026



## 一般收費及手續費

以下的收費及手續費適用於您使用我們下列的產品及服務。有關使用 Mox Invest 產品及服務的收費及手續費，請參閱 Mox Invest 收費及手續費。

除非本條款另有所指，否則本條款中使用的定義與我們一般條款及細則的定義含義相同。如英文與中文版本有任何不一致，概以英文版本為準。

### 自動櫃員機現金提款

#### 本地自動櫃員機現金提款

銀通網絡	免費
萬事達卡網絡	每宗交易收取 HKD20

#### 海外自動櫃員機現金提款<sup>1</sup>

銀通網絡（香港以外的銀通自動櫃員機）	每宗交易收取 HKD30	不收取外幣兌換手續費。 外幣將按由銀聯通寶有限公司提供的匯率兌換為港元。於 Mox app 及您的月結單中顯示的匯率是由我們計算的，僅供您參考。
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萬事達卡網絡（由海外的銀行所提  
供的自動櫃員機）

每宗交易收取 HKD30  
我們將收取下述之外幣兌換手續費。

外幣將按萬事達卡公司提供的匯率兌換為港元。於 Mox app 及您的月結單  
中顯示的匯率是由我們計算的，僅供您參考。

<sup>1</sup> 於海外提取現金時，提供海外自動櫃員機服務的銀行可能會向您收取費用。於海外提款時請注意收費及手續費。

### 使用 Mox Card 進行外幣交易的相關費用

外幣兌換手續費

1.95%（包括萬事達卡收取 1% 費用  
及 Mox 收取 0.95% 費用）

所有交易賬項均以港元支付。

所有以 Mox Card 進行的外幣交易的賬項（包括任何外幣交易退款），將  
被徵收外幣兌換手續費。外幣金額將按萬事達卡提供的外匯匯率兌換為港  
元。於 Mox app 及您的月結單中顯示的匯率是由 Mox 計算的，僅供您參  
考。

### 使用 Mox Card 以港元支付外幣簽賬及在海外處理的交易的相關費用



#### 跨境港幣交易手續費

1.95% (包括萬事達卡收取 1% 費用及 Mox 收取 0.95% 費用)

如果您使用您的 Mox Card 進行港元交易 (包括退款), 不論是在香港還是海外, 而該交易因商戶或收單機構是在海外 (即香港以外的地方) 註冊而被視為在海外處理, 我們會就該交易收取跨境港幣交易手續費。

跨境港幣交易手續費將會在海外商戶或收單機構已將交易兌換成港元, 或在您要求兌換的情況下被徵收。

同一筆交易中不會同時徵收跨境港幣交易手續費及外幣兌換手續費。如果您可以選擇在海外商戶以港元結算外幣交易, 跨境港幣交易手續費將適用於此選項。請注意, 此選項屬海外商戶的直接安排, 而非由 Mox 提供。您應在進行交易前向海外商戶查詢有關匯率及任何適用費用的詳情, 因為以港元支付外幣交易可能會涉及跨境港幣交易手續費以外由商戶徵收的費用 (並且可能會涉及高於外幣兌換手續費的費用 – 見上文)。

#### 發卡及相關服務

Mox Card 更換費

每張 HKD100, 計入您的 Mox 戶口。

金屬 Mox 卡更換費

每張 HKD350, 計入您的 Mox 戶口。

交易爭議處理費用	每宗交易 HKD150, 計入您的 Mox 戶口。
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### 月結單及通知書

郵寄銀行月結單	每份月結單 HKD50, 計入您的 Mox 戶口。
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銀行證明信	每份證明信 HKD300, 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。
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存款結餘證明書	每份證明書 HKD150, 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。
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紙本定期存款通知書	每份紙本 HKD50, 計入您的 Mox 戶口。
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紙本 Mox Credit 月結單	每份紙本 HKD50, 計入您的 Mox 戶口。
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紙本貸款還款表	每份紙本 HKD50, 計入您的 Mox 戶口。 每份紙本貸款還款表僅記載一個貸款的詳情。
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其他有關貸款的信件（例如，現有 每份紙本 HKD50，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。  
貸款證明，還清貸款證明）

### 戶口負結餘

負結餘額費用	每月 HKD120	如果您的 Mox 戶口結餘出現超過 HKD5,000 的透支，我們將從您的 Mox 戶口收取此費用。我們將於您的 Mox 戶口出現超過 HKD5,000 的透支後 30 天起計收取此費用，並於此後每月收取，直至您償還透支金額，使其不超過 HKD5,000 為止。
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### 提取結餘

提取結餘費用	HKD50	如 Mox 須為客戶提取結餘，Mox 將直接從有關結餘中扣除此費用，即客戶或申請人將獲得扣除費用後的餘額。
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### 貨幣兌換相關費用

### 貨幣兌換費

以下較高者：

1. 不多於實際賣出金額<sup>2</sup>的 2%（適用的百分比因貨幣對而異）；及
2. 賣出貨幣的最小面額（例如 1 仙、1 便士等）或 USD0.01 或等值的賣出貨幣之較高者。

在進行貨幣兌換前，Mox 將於您要求賣出的貨幣金額中扣除適用的貨幣兌換費。

<sup>2</sup> 實際賣出金額是指您要求賣出的貨幣金額扣除以上所述所適用的貨幣兌換費。

### 轉賬相關費用<sup>3</sup>

RTGS 費（由另一間香港銀行收取 每次轉賬，USD20，我們將在進行轉賬之前從您要求轉賬的金額中扣除。

美元及美元轉賬至另一間香港銀行)

每次收取，USD20，我們將從您收到的金額中扣除，然後我們將轉賬收益存入您的 Mox 戶口。

RTGS 費（從另一間香港銀行收取 每次收取，CNY100，我們將從您收到的金額中扣除，然後我們將轉賬收益存入您的 Mox 戶口。  
人民幣)

## 外匯費

當您使用即時匯進行轉賬時，我們將向您收取您匯款的外幣的至少 1 單位（例如 USD1、1 英鎊、1 新加坡元等）的費用（或等值港元）進行匯款。我們將此費用稱為「外匯費」。

外匯費的實際金額將根據匯款的國家或地區、用於匯款的轉賬系統、轉賬金額以及我們不時確定的任何其他相關因素而有所不同。

讓您更清楚明白，如果您使用以下方式進行匯款：

1. 以您的 Mox 戶口中已有的外幣進行匯款，我們將向您收取關於外匯的外匯費；及
2. 以您的 Mox 戶口中的港元存款進行匯款（包括當您希望轉賬戶口及卡管理附表第 7(c)條所述的外幣），我們將以港元收取：
  - (a) 該貨幣兌換的貨幣兌換費（如上述）；及
  - (b) 關於外匯的外匯費。

我們將於進行該貨幣兌換（如適用）及匯款之前從您要求匯出的金額扣除外匯費。

除非我們按照您定期匯款的指示進行轉賬，否則我們將在轉賬時於 Mox app 顯示匯出匯款功能進行轉賬適用的外匯費。如果我們按照您定期匯款的指示進行轉賬，在我們進行相關轉賬後，我們將於 Mox app 顯示已向您收取的外匯費。

將美元轉至非美國的國家或地區的  
費用

當您使用即時匯將美元轉至美國以外的國家或地區時，除外匯費外，我們還將向您收取最低金額為 USD1（或等值港元）的費用，以將美元匯至非美國的國家或地區。

此費用的實際金額將根據匯款的國家或地區、用於轉賬系統、轉賬金額以及我們不時確定相關的任何其他因素而有所不同。

讓您更清楚明白，如果您使用即時匯將美元轉至美國以外的國家或地區，並且您使用：

1. 您已存入 Mox 戶口的美元，我們將向您收取：
  - (a) 轉賬的匯款費；及
  - (b) 本項費用，以將美元轉至非美國國家或地區；及
2. Mox 戶口內的港幣，我們將以港幣向您收取：
  - (a) 上述貨幣兌換的貨幣兌換費；
  - (b) 轉賬的匯款費；及
  - (c) 本項費用，以將美元轉至非美國國家或地區。

在進行貨幣兌換（如適用）及匯款之前，我們將從您要求轉賬的金額中扣除上述費用。

除非我們按照您定期匯款的指示進行轉賬，否則我們將在轉賬時於 Mox app 顯示匯出匯款功能進行轉賬適用的外匯費。如果我們按照您定期匯款的指示進行轉賬，在我們進行相關轉賬後，我們將於 Mox app 顯示已向您收取的外匯費。

#### 接收國際電匯

每次接收國際電匯，收取 HKD50 元或等值的適用外幣金額。在我們將款項存入您的 Mox 戶口之前，我們將從該款項扣除此收費。

請注意：

1. 無論匯款人是否已告知其銀行，其將承擔匯款的所有費用、您和匯款人將分擔匯款費用，或者您將承擔匯款的所有費用，您都需要支付此費用（這是因為這些費用（由第三方收取）與此費用（我們將收取）不同）；及
2. 如匯款人已告知其銀行，指定您承擔部分或全部匯款費用，除此費用外，匯款費用（由第三方收取）亦會：（a）從您收到的款項中扣除，或（b）從您的 Mox 戶口扣除。

#### 要求變更或取消經即時匯轉賬至其他國家或地區

每次要求 HKD250，計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使變更或取消最終嘗試不成功，我們仍會收取此費用。

<p>要求變更或取消本地美元轉賬</p>	<p>每次要求 USD30，計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使變更或取消最終嘗試不成功，我們仍會收取此費用。</p>
<p>要求取消透過「轉數快」或跨境支付通進行的轉賬</p>	<p>每次要求，HKD100，適用於經「轉數快」的港元轉賬，計入您的 Mox 戶口。</p> <p>每次要求，CNY100，適用於經「轉數快」的人民幣轉賬，計入您的 Mox 戶口。</p> <p>每次要求，CNY100，適用於經跨境支付通的人民幣轉賬，計入您的 Mox 戶口。</p> <p>我們在嘗試執行要求時會收取此費用，即使取消最終嘗試不成功，我們仍會收取此費用。</p>
<p>要求取消賬單支付</p>	<p>每次要求，HKD100，計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使取消嘗試最終不成功，我們仍會收取此費用。</p>
<p>收款方要求將款項退回給您</p>	<p>每次收款方要求退回透過「轉數快」進行的港元轉賬款項，我們會從退回金額中扣除 HKD100，然後退回給您。</p> <p>每次收款方要求退回透過即時支付結算系統進行的港元轉賬款項，我們會從退回金額中扣除 HKD250，然後退回給您。</p> <p>每次收款方要求退回透過「轉數快」進行的人民幣轉賬款項，我們會從退回金額中扣除 CNY100，然後退回給您。</p>

每次收款方要求退回透過跨境支付通進行的人民幣轉賬款項，我們會從退回金額中扣除 CNY100，然後退回給您。

每次收款方要求退回透過即時支付結算系統進行的人民幣轉賬款項，我們會從退回金額中扣除 CNY250，然後退回給您。

每次收款方要求退回透過即時支付結算系統進行的美元轉賬款項退回，我們會從退回金額中扣除 USD30，然後退回給您。

<sup>3</sup> 除了本文件所列出的費用外，您可能需要支付由相應銀行或受惠銀行或其他第三方收取的其他費用。請參閱付款及轉賬附表第 7 條以了解更多詳情。

#### Mox Credit<sup>4</sup>

零售消費簽賬實際年利率 <sup>5</sup>	35.99% (日息為 0.0907%)	這是您的 Mox Credit 獲批時適用於零售消費簽賬的利率，而我們會不時作出檢討。
		如您在每月到期繳款日或之前全數支付您的 Mox Credit 月結單結餘，我們不會向您收取利息。否則，以下各項將被收取利息：
		<ol style="list-style-type: none"> <li>1. 您的結單結餘中未付本金金額，由上一 Mox Credit 月結單日期起按日計息，直至全數支付；及</li> </ol>

		<p>2. 每項新交易金額（自上一 Mox Credit 月結單日期起誌賬），由該項新交易的結算日期起按日計息，直至全數支付。</p>
<p>現金透支的實際年利率<sup>5</sup></p>	<p>35.93%（日息為 0.0834%）</p>	<p>這是您的 Mox Credit 獲批時適用於現金透支的利率，而我們會不時作出檢討。</p> <p>利息將以每筆現金透支的任何未付金額（不包括任何財務費用）由結算日期起計按日計息，直至款項全部清還為止。</p> <p>此代表現金透支利息會從您的現金透支的結算日期起開始並一直累計，無論是於誌入您現金透支詳情的月結單發出日前或後發生，現金透支利息會繼續累計直至您全數付清所有現金透支結欠。</p> <p>請儘快付清所有現金透支結欠以減低您的利息支出。如您對如何付清您的現金透支結欠有任何問題，您可聯絡我們以提供協助。</p>
<p>最低還款額<sup>6</sup></p>	<p>如您的月結單結餘低於 HKD220，最低還款額將為總結單結餘。</p> <p>除非您：</p>	

1. 在 2025 年 6 月 25 日或之後批核且未償清使用額外貸款限額的「即時借」（「額外貸款限額「即時借」」），則最低還款額將為以下金額中較高者為準：
  - (a)
    - (i) 利息、費用及收費的 100%；另加
    - (ii) 額外貸款限額「即時借」的月結單的 100%；另加
    - (iii) 未償還本金的 1%（不包括以上第 3(a)(ii)條項下的款項）；另加
    - (iv) 以下較高者：
      - (A) 任何超逾您的信用限額（不包括以上第 3(a)(i)條項下的利息、費用及收費）；及
      - (B) 任何逾期金額（如適用，例如任何逾期最低還款額）；或
  - (b) HKD220；及
2. 沒有未償清的額外貸款限額「即時借」，則最低還款額將為以下金額中較高者為準：
  - (a)
    - (i) 利息、費用及收費的 100%；另加
    - (ii) 未償還本金的 1%；另加

(iii) 以下較高者：

(A) 任何超逾您的信用限額（不包括以上第 4(a)(i)條項下的利息、費用及收費）；及

(B) 任何逾期金額（如適用，例如任何逾期最低還款額）；及

(b) HKD220。

#### 逾期收費

如您未能在到期繳款日或之前繳付 Mox Credit 結單上列明的最低還款額，我們將向您收取相等於以下其中一項的費用：

1. HKD350;或
2. 最低還款額,

以較低者為準。

#### 現金透支費用

每筆現金透支交易（包括透過銀通或萬事達卡自動櫃員機網絡的現金透支交易）：

1. 交易金額的 3.5%;或
2. HKD100,

	以較高者為準。	
「簽賬分期」 <sup>7</sup>	一次性收費	當您申請「簽賬分期」時會在 Mox app 中顯示。
	月費	當您申請「簽賬分期」時會在 Mox app 中顯示。
	提前還款費	<p>(適用於 2026 年 5 月 8 日之前) (在提前還款時的) 所餘簽賬分期本金部分之 2%。</p> <p>(適用於 2026 年 5 月 8 日及之後) (在提前還款時的) 所餘簽賬分期本金部分之 2.5%。</p>
「即時借」 <sup>8</sup>	一次性收費	當您申請「即時借」時會在 Mox app 中顯示。
	月費	當您申請「即時借」時會在 Mox app 中顯示。
	提前還款費	(適用於 2026 年 5 月 8 日之前) 除非您在冷靜期間要求償還一項「即時借」, 此費用為 (在提前還款時的) 所餘該項「即時借」本金部分之 2%。

		<p>(適用於 2026 年 5 月 8 日及之後) 除非您在冷靜期間要求償還一項「即時借」, 此費用為 (在提前還款時的) 所餘該項「即時借」本金部分之 2.5%。</p> <p>若您在冷靜期期間要求償還一項「即時借」, 則我們會豁免該項「即時借」的提前還款費用。</p>
卡數「即時清」 <sup>9</sup>	一次性收費	當您申請卡數「即時清」時會在 Mox app 中顯示。
	月費	當您申請卡數「即時清」時會在 Mox app 中顯示。
	提前還款費	<p>(適用於 2026 年 5 月 8 日之前) 除非您在冷靜期間要求償還您一項卡數「即時清」金額, 此費用為 (在提前還款時的) 所餘該項卡數「即時清」本金部分之 2%。</p> <p>(適用於 2026 年 5 月 8 日及之後) 除非您在冷靜期間要求償還您一項卡數「即時清」金額, 此費用為 (在提前還款時的) 所餘該項卡數「即時清」本金部分之 2.5%。</p> <p>若您在冷靜期期間要求償還您的若您的卡數「即時清」金額, 則提前還款費用可以被豁免。</p>

<p>「商戶 0 息分期」<sup>10</sup></p>	<p>提前還款費</p> <p>(適用於 2026 年 5 月 8 日之前) (在提前還款時的) 所餘下未償還「商戶 0 息分期」的還款金額之 2%。</p> <p>(適用於 2026 年 5 月 8 日及之後) (在提前還款時的) 所餘下未償還「商戶 0 息分期」的還款金額之 2.5%。</p>
<p>超出轉賬限額手續費</p>	<p>如果您從 Mox Credit 進行轉賬累積超過每曆月限額 (即由我們不時釐定並在您的 Mox app 中顯示) 我們將收取超額部分或當中的任何部分之超出轉賬限額手續費 (最高可達 3.5%)。</p> <p>當您使用 Mox Credit 進行轉賬, 而該金額超過適用的每曆月限額, Mox app 會提示並讓您確認有關的超出轉賬限額手續費。當您設立的自動還款或定期轉賬是從 Mox Credit 轉賬, Mox app 會提示並讓您確認進行交易可能會產生超出轉賬限額手續費。當您確認並使用 Mox Credit 進行轉賬, 您將被視作接受適用之手續費。</p>
<p>自動簽賬切換</p>	<p>於當月完成一筆或以上的「自動簽賬切換」交易, 該月將收取 HKD25, 並將於首筆交易完成後計入您的 Mox Credit。</p>
<p>消費獎賞轉換費</p>	<p>我們將按您每次於 Mox app 轉換消費獎賞計劃時向您收取 HKD50, 計入您的 Mox Credit。</p> <p>我們將會豁免此費用:</p>

1. 如果您完成 Mox Credit 申請程序（當您收到 Mox 向您發出的 Mox Credit 申請成功批核通知時，即代表您的 Mox Credit 申請程序已「完成」）的其後 7 天的期間內，首次將消費獎賞計劃由「CashBack」轉換至其他消費獎賞計劃；或
2. 截至 2026 年 4 月 1 日，如果您持有卡獎賞的合資格結餘達至少 HKD250,000（於轉換消費獎賞計劃時）。

<sup>4</sup>只適用於 Mox Credit 用戶。

<sup>5</sup>實際年利率是根據《銀行營運守則》所載的指引計算，並且僅供參考。

<sup>6</sup>有關最低還款額的詳情，請查閱我們的 Mox Credit 附表。

<sup>7</sup>適用於「簽賬分期」的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox app 中查看。另外，請您也參閱「簽賬分期」產品資料概要。

<sup>8</sup>適用於「即時借」的費用可以在 Mox app 中查看。另外，請您也參閱「即時借」產品資料概要。

<sup>9</sup>適用於卡數「即時清」的費用是專為合資格的卡數「即時清」特設，並可以在 Mox app 中查看。另外，請您也參閱卡數「即時清」計劃產品資料概要。

<sup>10</sup>適用於「商戶 0 息分期」的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox app 中查看。另外，請您也參閱「商戶 0 息分期」產品資料概要。

## 私人貸款<sup>11</sup>

私人分期貸款

一次性收費

當您的私人分期貸款獲批時會在 Mox app 中顯示。

	月費	當您的私人分期貸款獲批時會在 Mox app 中顯示。
	提前還款費用	<p>除非您在私人貸款冷靜期期間要求償還一項私人分期貸款，此費用為（在提前還款時的）所餘該項私人分期貸款本金部分之 2.5%。</p> <p>若您在私人貸款冷靜期期間要求償還一項私人分期貸款，則我們會豁免該項私人分期貸款的提前還款費用。</p>
結餘轉戶貸款	一次性收費	當您申請結餘轉戶貸款時會在 Mox app 中顯示。
	月費	當您申請結餘轉戶貸款時會在 Mox app 中顯示。
	提前還款費用	<p>除非您在私人貸款冷靜期期間要求償還一項結餘轉戶貸款，此費用為（在提前還款時的）所餘該項結餘轉戶貸款本金部分之 2.5%。</p> <p>若您在私人貸款冷靜期期間要求償還一項結餘轉戶貸款，則我們會豁免該項結餘轉戶貸款的提前還款費用。</p>
逾期收費	若您未能在該每月供款到期繳款日或之前繳付私人貸款的每月供款，我們將向您收取 HKD1,000 的費用。	



#### 重新發出銀行本票的費用

如果您在銀行本票有效期間內沒有向相關銀行或金融機構出示或兌現該銀行本票（如適用），您必須向我們申請新的銀行本票。對於我們重新發出的每張銀行本票，我們將向您收取 HKD50 的費用。

<sup>11</sup> 私人貸款的相關費用可在 Mox app 中查看。另請參閱私人分期貸款產品資料概要或結餘轉戶貸款產品資料概要。

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