



Mox+ Benefits Table

This document sets out details of the Mox+ Benefits. Please read this document together with the Mox+ Schedule.

We may change the information in this document from time to time without giving you prior notice. We may also specify, change, modify, suspend, terminate or make any decision in connection with any Mox+ Benefit at any time without giving you prior notice.

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

Mox+ Benefit	Conditions	Availability period
Increase in eligible deposits for ‘Mission Bonus Rate’ If you participate in the ‘Mission Bonus Rate’ promotion, you can earn bonus interest on the first HKD5,000,000 of your Hong Kong denominated eligible savings deposits.	Please refer to https://mox.com/promotions/Mission-Bonus-Rate/	From 2 April 2026
Mox Card Rewards Receive 2% CashBack or HKD4 = 1 Asia Mile when you make eligible transactions at eligible merchants with your Mox Credit Card.	Please refer to clause 2 of the Rewards for Cards Schedule for details on what transactions and merchants are eligible and ineligible for Mox Card Rewards.	From 2 April 2026
40% discount on currency exchange fee for currency exchanges, when using Express Remit Receive a 40% discount on the currency exchange fee when you complete a currency exchange when making an overseas transfer using Express Remit.		From 2 April 2026



<p>20% spread discount on currency exchanges</p> <p>Receive a 20% spread discount¹ on our currency exchange rates when you manually conduct a currency exchange in the Mox app. For the avoidance of doubt, the discount will not apply to any currency exchanges made pursuant to a Recurring Order or Conditional Order.</p>	<p>This Mox+ Benefit does not apply to currency exchanges you complete when making an overseas transfer using Express Remit.</p>	<p>From 2 April 2026</p>
<p>Waiver of overseas ATM cash withdrawal fee</p> <p>Waiver of overseas ATM cash withdrawal fee for cash withdrawals from JETCO or Mastercard network ATMs outside of Hong Kong.</p>	<p>Up to 3 times per calendar month.</p> <p>Overseas cash withdrawals may be subject to fees and charges imposed by the bank providing the ATM service. Please pay attention to the fees and charges when making overseas cash withdrawals.</p>	<p>From 2 April 2026</p>
<p>Metal Mox Card</p> <p>Receive a metal Mox Card.</p>	<p>You must have had Mox+ for 3 consecutive calendar months. Once you satisfy this condition, you can request to replace your existing blue Mox Card with a new metal Mox Card in the Mox app.</p> <p>Please note:</p> <ul style="list-style-type: none">• if you request to replace your existing Mox Card with a new metal Mox Card, your existing Mox Card will become inactive; and• if you have a metal Mox Card and you request for a replacement metal Mox Card (e.g. where you have lost your metal Mox Card) you will incur the metal Mox Card replacement fee as set out in the General Fees and Charges.	<p>From 2 April 2026</p>



Mox Invest Pro tier upgrade If you are on Basic or Advanced tier for Mox Invest, you will be upgraded to Pro tier.	This Mox+ Benefit will be available from 10:00:00 (Hong Kong time) of the second day of the calendar month you have Mox+. If you are already on Pro tier or are on Elite tier for Mox Invest, you will not receive any further upgrades to your Mox Invest tier.	From 2 April 2026
Premium support from Customer Care Team Priority service when you contact our Customer Care Team through the Mox app.		From 2 April 2026
E-voucher from Starbucks Receive an e-voucher for a tall sized (354 mL) beverage valued at HKD45 for use at Starbucks stores in Hong Kong and Macau.	You must collect the e-voucher via the Mox app each calendar month you have Mox+. If you do not collect an e-voucher during a calendar month, you forfeit your right to that e-voucher for that calendar month.	From 2 April 2026
Cash rebate for spending at selected restaurants Receive a 20% cash rebate when you use your Mox Card at selected restaurants as shown in the Mox app and/or our website.	You must have Mox+ at the time you use your Mox Card at the selected restaurant to receive this Mox+ Benefit. We will deliver the cash rebate to your Mox Account upon settlement of the relevant transaction on your Mox Card. The total amount of cash rebates you can receive for this Mox+ Benefit is capped at HKD500 per calendar quarter.	From 2 April 2026

¹ Spread discount refers to a discount on the spread normally charged by us on top of the interbank rate (i.e. the cost price). If you have Mox+, when you make an eligible currency exchange, we will automatically adjust the exchange rate for that currency exchange in the Mox app to reflect the spread discount. For example, on a given day, we may purchase United States dollars using Hong Kong dollars at the interbank rate of HKD7.800. If you don't have Mox+, you may receive an exchange rate of HKD7.840. If you have Mox+, we will apply a 20% spread discount, in which case, you will receive an exchange rate of HKD7.832.



The above example is for reference only. Actual exchange rates will be based on our prevailing rates at the time of currency exchange.

Last updated: 2 April 2026



Mox+優惠列表

本文件載列 Mox+ 優惠的詳情。本文件應連同 Mox+附表一併閱讀。

在無須另行通知您的情況下，我們可不時更改本文件中的資料。我們亦可在無須另行通知您的情況下，隨時指定、更改、修改、暫停或終止任何 Mox+ 優惠有關的決定。

本文件中使用的定義與我們一般條款及細則的定義含義相同。如中英文版本有任何不一致，概以英文版本為準。

Mox+優惠	條件	優惠期間
升級 Mission Bonus Rate 合資格活期存款 如您參與 Mission Bonus Rate 推廣，您可就您首 HKD5,000,000 的港元合資格活期存款賺取額外的利息。	請參閱 https://mox.com/zh/promotions/Mission-Bonus-Rate/ 。	由 2026 年 4 月 2 日起
Mox Card 獎賞 於合資格商戶下的商戶使用 Mox 信用卡進行的合資格交易獲得 2%CashBack 或 HKD4=1「亞洲萬里通」里數。	有關合資格及不合資格獲得 Mox Card 獎賞的交易及商戶的詳情，請參閱卡獎賞附表第 2 條。	由 2026 年 4 月 2 日起

<p>「即時匯」貨幣兌換費 6 折優惠</p> <p>使用「即時匯」進行香港境外轉賬交易並完成貨幣兌換，即可享有貨幣兌換費 6 折優惠。</p>		<p>由 2026 年 4 月 2 日起</p>
<p>貨幣兌換買賣差價 8 折優惠</p> <p>經 Mox app 手動操作進行貨幣兌換時，即可享有貨幣兌換買賣差價 18 折優惠。為免存疑，此折扣不適用於任何以定期訂單或條件訂單所進行的貨幣兌換。</p>	<p>此項 Mox+ 優惠不適用於您使用「即時匯」進行香港境外轉賬時完成的貨幣兌換。</p>	<p>由 2026 年 4 月 2 日起</p>
<p>豁免海外自動櫃員機提款手續費</p> <p>豁免於香港境外使用 JETCO 或萬事達卡網路自動櫃員機提款的海外自動櫃員機提款手續費。</p>	<p>每個曆月上限為 3 次。</p> <p>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。請注意於海外提款時的收費及手續費。</p>	<p>由 2026 年 4 月 2 日起</p>
<p>尊享金屬 Mox Card</p> <p>獲得一張金屬 Mox Card。</p>	<p>您必須連續三個月持有 Mox+。當您滿足此條件後，您可在 Mox app 內申請將您現有的藍色 Mox Card 更換為新的金屬 Mox Card。</p> <p>請注意：</p>	<p>由 2026 年 4 月 2 日起</p>

	<ul style="list-style-type: none"> 如果您申請將現有 Mox Card 更換為新的金屬 Mox Card, 您現有的 Mox Card 將失效。 如您持有金屬 Mox Card, 並申請更換金屬 Mox Card (例如當您遺失金屬 Mox Card 時), 您須繳付收費及手續費中所列明之金屬 Mox Card 更換費。 	
升級 Mox Invest Pro 投資等級 如您現時為 Mox Invest Basic 或 Advanced 的投資等級, 您將可升級為 Pro 投資等級。	此項 Mox+ 優惠將於您享有 Mox+ 當曆月第二天上午香港時間 10 時 00 分 00 秒起生效。 如您已為 Mox Invest Pro 或 Elite 的投資等級, 您將不會獲進一步升級。	由 2026 年 4 月 2 日起
尊享顧客服務團隊服務 在 Mox app 內聯絡我們的顧客服務團隊, 即可享有優先服務。		由 2026 年 4 月 2 日起
星巴克電子優惠券 獲得一張價值 HKD45 的電子優惠券, 可在香港和澳門的星巴克門市兌換中杯裝(354 毫升)手調飲品一杯。	您必須於享有 Mox+ 的每個曆月在 Mox app 內領取電子優惠券。如果您在某個曆月內未領取電子優惠券, 您將失去該曆月領取該電子優惠券的權利。	由 2026 年 4 月 2 日起
於指定餐廳消費可享現金回贈	您必須在指定餐廳使用 Mox Card 時仍擁有 Mox+ 才可享受此 Mox+ 優惠。	由 2026 年 4 月 2 日起



在 Mox app 和 / 或我們網站上顯示的指定餐廳使用 Mox Card 消費，即可獲得 20%的現金回贈。	我們將在您 Mox Card 的相關交易結算後，將現金回贈存入您的 Mox 戶口。 此 Mox+ 優惠每曆季度可獲得的現金回贈總額上限為 HKD500。	
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¹ 買賣差價折扣是指我們在銀行同業匯率(即指成本價)之上所收取的差價的折扣。如您享有 Mox+，當您進行合資格的貨幣兌換時，我們將在 Mox app 內自動調整貨幣兌換利率以反映此買賣差價折扣。例如，於指定當日，我們可用港元以銀行同業匯率 HKD7.800 買入美元。如果您沒有 Mox+，您可能會收到 HKD7.840 的兌換利率。如您享有 Mox+，我們將提供買賣差價 8 折優惠。在此情況下，您可享的兌換利率將為 HKD7.832。

以上示例僅供參考。實際兌換利率以我們當時的最新利率為準。

最近更新日期：2026 年 4 月 2 日