

Notice of amendments to our terms

29 April 2026

Changes to our terms and conditions

What is this notice for?

We wish to notify that we will be changing our terms and conditions to cater for (i) the launch of certain personal loan products at Mox, and (ii) changes to the Spending Rewards Scheme for Asia Miles.

1. Launch of Personal Loans

We are changing our terms and conditions to cater for the upcoming launch of Personal Instalment Loans and Debt Consolidation Loans at Mox. In due course, these personal loan products will be made available to eligible customers who may apply for, view and/or manage their Personal Instalment Loans and Debt Consolidation Loans with Mox via the Mox app.

What are the changes to these terms and conditions and where can you get a full copy of them?

The key changes to the terms and conditions are summarised in the table below.

You can download the PDF version of the terms and conditions, as amended by the changes via the links below:

- [Terms and conditions for Personal Loans](#) (“**Personal Loan Schedule**”);
- [Personal Instalment Loan Key Facts Statement](#);
- [Debt Consolidation Loan Key Facts Statement](#); and
- [General Fees and Charges](#).

The changes to the terms and conditions referred to in this paragraph 1, will come into effect on 30 April 2026. The personal loan products subject to these terms and conditions, will be available to eligible customers in due course after 30 April 2026.

2. Changes to the Spending Rewards Scheme for Asia Miles

We are changing the Spending Rewards Scheme for Asia Miles, so that:

- if you (i) receive Asia Miles for an eligible transaction and that transaction is subsequently cancelled, refunded, or reversed (in full or in part), we will deduct HKD0.20, instead of HKD0.10, for each Asia Mile you received for that transaction, and (ii) close your Mox Account within 12 months of when you opened it, we will deduct HKD0.20, instead of HKD0.10, for each Asia Mile you received pursuant to the Spending Rewards Scheme for Asia Miles, from your Mox Account before we close your Mox Account (the changes described in this sub-paragraph, the “**Asia Miles Deduction Amount Change**”);

- where the application of the applicable Asia Miles Reward Ratio to an eligible transaction yields a fractional Asia Mile, we will round down the Asia Mile awarded to you to the nearest whole number (“**Asia Miles Rounding Treatment**”); and
- the Asia Miles Reward Ratio of HKD4 = 1 Asia Mile will be changed to HKD5 = 1 Asia Mile.

What are the changes to the terms and conditions and where can you get a full copy of them?

The key changes to the terms and conditions are summarised in the table below.

You can download the PDF version of the terms and conditions, as amended by the changes via the links below:

- [Rewards for Cards Schedule](#);
- [Mox Cards Rewards Table](#); and
- [Mox+ Benefits Table](#).

The changes to the Asia Miles Deduction Amount Change and Asia Miles Rounding Treatment will be incorporated into the Rewards for Cards Schedule and will come into effect on 1 July 2026.

The changes relating to the Asia Miles Reward Ratio will be incorporated into the Mox Card Rewards Table and Mox+ Benefits Table. The Mox Card Rewards Table and the Mox+ Benefits Table, as amended by the changes will come into effect on 29 April 2026. However, the actual change to the Asia Miles Reward Ratio will come into effect from 1 July 2026 and you can continue to receive HKD4 = 1 Asia Mile under the Spending Rewards Scheme for Asia Miles until 30 June 2026.

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 above terms and conditions will apply to you on and from the applicable effective date, as mentioned above.

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.

1. Launch of Personal Loans

Subject matter	Summary of change
Personal Loan Schedule	
Personal Loan	We have developed a new schedule to the General Terms and Conditions which contain terms and conditions for Personal Loans.
General Fees and Charges	
Personal Loan	We have introduced a new section to let you know the fees and charges that will be applicable to Personal Instalment Loans and Debt Consolidation Loans.
Personal Instalment Loan Key Facts Statement	
Personal Instalment Loan Key Facts Statement	We have developed a new Key Facts Statement which sets out the interest, fees and charges that will be applicable to Personal Instalment Loans.
Debt Consolidation Loan Key Facts Statement	
Debt Consolidation Loan Key Facts Statement	We have developed a new Key Facts Statement which sets out the interest, fees and charges that will be applicable to Debt Consolidation Loans.

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

2. Changes to the Spending Rewards Scheme for Asia Miles

Subject matter	Summary of change
Rewards for Cards Schedule	
Asia Miles Rounding Treatment	We have changed clause 12.3(b) to reflect changes to the way we treat odd amounts of Asia Miles awarded. We will no longer carry forward partial Asia Miles to the next eligible transaction. If, after applying the applicable Asia Miles Reward Ratio to an eligible transaction, the number of Asia Miles that results is not a whole number, we will round down the number of Asia Miles that you are entitled to receive to the nearest whole number.
Asia Miles Deduction Amount Change (Cancelled, reversed or refunded transactions)	We have changed clause 12.3(d) to increase the deduction amount from HKD0.10 to HKD0.20. If you have received Asia Miles under the Spending Rewards Scheme for Asia Miles, and the transaction for which you received the Asia Miles is subsequently cancelled, refunded or reversed (in full or in part), we may deduct HKD0.20 (instead of HKD0.10) for each Asia Mile you received for that transaction (or the relevant part of that transaction) from your Mox Account.
Asia Miles Deduction Amount Change (Closing your Mox Account)	We have changed clause 12.4(a) to increase the deduction amount from HKD0.10 to HKD0.20. If you close your Mox Account within 12 months of when you opened it, prior to us completing the closure of your Mox Account, we will deduct HKD0.20 (instead of HKD0.10) for each Asia Mile you received pursuant to the Spending Rewards Scheme for Asia Miles from your Mox Account.
Mox Cards Rewards Table	
Spending Rewards Scheme for Asia Miles	We have updated the table in section 3 of the Mox Card Rewards Table to let you know that with effect from 1 July 2026, the Asia Miles Reward Ratio of HKD4 = 1 Asia Mile will change to HKD5 = 1 Asia Mile.
Mox+ Benefits Table	
Mox Card Rewards	We have updated the Mox+ Benefits Table to let you know that with effect from 1 July 2026, the Asia Miles Reward Ratio of HKD4 = 1 Asia Mile will be changed to HKD5 = 1 Asia Mile.