

Key Facts Statement (KFS) for Instalment Loan

Mox Bank Limited

Personal Instalment Loan Key Facts Statement

Last updated: 30 April 2026

<p>This product is an instalment loan.</p> <p>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.</p> <p>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.</p>									
<p>Interest rates and interest charges</p>									
<p>Interest rate</p>	<p>For a loan amount of HKD100,000:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Loan tenor</th> <th style="text-align: center;">6-months</th> <th style="text-align: center;">12-months</th> <th style="text-align: center;">24-months</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Interest rate (or range of interest rates)</td> <td style="text-align: center;">0.213% - 1.181%</td> <td style="text-align: center;">0.198% - 1.116%</td> <td style="text-align: center;">0.200% - 1.204%</td> </tr> </tbody> </table> <p>The interest rates quoted above are the monthly fees. The total interest for a loan is calculated as the product of the loan amount, loan tenor (in months) and the monthly fee.</p>	Loan tenor	6-months	12-months	24-months	Interest rate (or range of interest rates)	0.213% - 1.181%	0.198% - 1.116%	0.200% - 1.204%
Loan tenor	6-months	12-months	24-months						
Interest rate (or range of interest rates)	0.213% - 1.181%	0.198% - 1.116%	0.200% - 1.204%						
<p>Annualised Percentage Rate (APR)</p>	<p>For a loan amount of HKD100,000:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Loan tenor</th> <th style="text-align: center;">6-months</th> <th style="text-align: center;">12-months</th> <th style="text-align: center;">24-months</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">APR (or range of APRs)</td> <td style="text-align: center;">4.45% - 26.61%</td> <td style="text-align: center;">4.45% - 26.61%</td> <td style="text-align: center;">4.64% - 28.89%</td> </tr> </tbody> </table> <p>The APR is calculated based on the guidelines as set out in the Code of Banking Practice and a 365-day year (or a 366-day year for leap years). An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p>	Loan tenor	6-months	12-months	24-months	APR (or range of APRs)	4.45% - 26.61%	4.45% - 26.61%	4.64% - 28.89%
Loan tenor	6-months	12-months	24-months						
APR (or range of APRs)	4.45% - 26.61%	4.45% - 26.61%	4.64% - 28.89%						

Annualised overdue/default interest rate	Not applicable.			
Repayment				
Repayment frequency	This loan requires monthly repayment.			
Periodic repayment amount	For a loan amount of HKD100,000 with monthly repayment:			
	Loan tenor	6-months	12-months	24-months
	Periodic repayment amount for the interest rates (or range of interest rates) specified above	HKD16,879.67 - HKD17,847.67	HKD8,531.33 - HKD9,449.33	HKD4,366.67 - HKD5,370.67
Total repayment amount	For a loan amount of HKD100,000 with monthly repayment:			
	Loan tenor	6-months	12-months	24-months
	Total repayment amount for the interest rates (or range of interest rates) specified above	HKD101,278.00 - HKD107,086.00	HKD102,376.00 - HKD113,392.00	HKD104,800.00 - HKD128,896.00
<p>Remark: To calculate the total repayment amount for your specific case, please use our online calculator accessible from our website at https://mox.com/features/smart-borrowing/.</p>				
Fees and charges				

Handling fee (also referred to as the 'one-off fee')	HKD0.
Late charge	HKD1,000.
Prepayment/early settlement/redemption fee	<p>If you repay a Personal Instalment Loan early, we will charge 2.5% of the aggregate monthly principal repayment amount(s) of the Personal Instalment Loan outstanding. We call this charge the 'early repayment fee'.</p> <p>The early repayment fee will be waived if you request to repay your Personal Instalment Loan during the Personal Loan Cooling-Off Period for the Personal Instalment Loan .</p>
Rejected autopay charge	HKD0.
Cashier's order reissuance fee	HKD50 per cashier's order.
Paper loan repayment schedule	<p>HKD50 per copy of paper schedule, charged to your Mox Account.</p> <p>Each loan repayment schedule will contain details of one loan.</p>
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.
Additional information	
Minimum loan amount eligible for a Personal Instalment Loan	HKD5,000 (and thereafter in multiples of the Hong Kong dollar amount as displayed in the Mox app when you apply for a Personal Instalment Loan).
<p>If you are unable to settle a monthly instalment of your Personal Instalment Loan 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 Personal Instalment Loan 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 Personal Instalment Loans, please contact us.</p>	

Illustrative example of repayment schedule for Personal Instalment Loan

This is an illustrative example to show the apportionment of interest (also referred to as the ‘monthly fee’) and principal for each monthly instalment for a Personal Instalment Loan throughout the tenor based on the effective interest rate method and assumptions as stated below.

This illustration is for reference only and does not reflect the actual repayments that you need to make in connection with your Personal Instalment Loan. The actual repayment details such as the amount of monthly fee and principal, etc. may vary. The terms of your Personal Instalment Loan, including, but not limited to, the loan amount, interest rate, one-off fee and tenor are subject to the final approval of Mox.

Illustration assumptions:

- Loan amount: HKD100,000
- Monthly fee: 0.31%
- Annualised Percentage Rate (APR): 7.24%
- Tenor (months): 24
- Monthly instalment: HKD4,476.67

No. of months to repay loan	Monthly instalment (HKD)	Monthly principal repayment amount (HKD)	Monthly fee (HKD)
1	4,476.67	3,938.65	538.02
2	4,476.67	3,904.47	572.20
3	4,476.67	3,945.44	531.23
4	4,476.67	3,951.23	525.44
5	4,476.67	3,990.96	485.71
6	4,476.67	3,998.54	478.13
7	4,476.67	4,022.35	454.32
8	4,476.67	4,060.20	416.47
9	4,476.67	4,070.50	406.17
10	4,476.67	4,107.07	369.60
11	4,476.67	4,119.21	357.46

12	4,476.67	4,143.75	332.92
13	4,476.67	4,198.26	278.41
14	4,476.67	4,193.44	283.23
15	4,476.67	4,226.75	249.92
16	4,476.67	4,243.59	233.08
17	4,476.67	4,275.57	201.10
18	4,476.67	4,294.34	182.33
19	4,476.67	4,319.92	156.75
20	4,476.67	4,349.88	126.79
21	4,476.67	4,371.56	105.11
22	4,476.67	4,400.15	76.52
23	4,476.67	4,423.95	52.72
24	4,476.59	4,450.22	26.37



Notes

- 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 Personal Instalment Loan monthly instalment amount in full, on or before the payment due date for that monthly instalment, we will charge you the late charge as set out on this KFS.
- 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

私人分期貸款產品資料概要

最後更新日期：2026 年 4 月 30 日

<p>此乃分期貸款產品。</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，分期貸款產品的最終條款以分期貸款確認書為準。</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>				
利率及利息支出				
利率	貸款金額為 HKD100,000:			
	貸款期	6 個月	12 個月	24 個月
	利率（或利率範圍）	0.213% - 1.181%	0.198% - 1.116%	0.200% - 1.204%
上述的利率是月費。貸款的總利息是根據貸款金額、貸款期（以月計算）及月費的乘積計算而得。				
實際年利率	貸款金額為 HKD100,000:			
	貸款期	6 個月	12 個月	24 個月
	實際年利率（或實際年利率範圍）	4.45% - 26.61%	4.45% - 26.61%	4.64% - 28.89%
實際年利率乃根據銀行營運守則載列的指引及一年 365 日（或閏年則一年 366 日）計算。實際年利率為一個參考利				

	率，以年化利率展示出包括本產品的所有適用基本利率及其他費用及收費。								
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。								
還款									
還款頻率	本貸款需按每月還款。								
分期還款金額	<p>就貸款金額 HKD100,000，每月還款為例：</p> <table border="1"> <thead> <tr> <th>貸款期</th> <th>6 個月</th> <th>12 個月</th> <th>24 個月</th> </tr> </thead> <tbody> <tr> <td>根據上述利率（或利率範圍）計算之分期還款金額</td> <td>HKD16,879.67 - HKD17,847.67</td> <td>HKD8,531.33 - HKD9,449.33</td> <td>HKD4,366.67 - HKD5,370.67</td> </tr> </tbody> </table>	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	HKD16,879.67 - HKD17,847.67	HKD8,531.33 - HKD9,449.33	HKD4,366.67 - HKD5,370.67
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費用及收費									

手續費 (亦稱為一次性收費)	HKD0.
逾期收費	HKD1,000.
提前還款 / 提前清償 / 贖回的收費	<p>若您提前償還整筆私人分期貸款金額，我們將收取餘下您的私人分期貸款金額未償還的每月本金償還金額的總和的 2.5%。我們稱此收費為「提前還款費用」。</p> <p>若您在私人貸款冷靜期期間要求償還您的私人分期貸款金額，則提前還款費用可以被豁免。</p>
退回自動轉帳授權指示的費用	HKD0.
重新發出銀行本票的費用	每張銀行本票 HKD50 。
紙本貸款還款表	<p>每份紙本 HKD50，計入您的 Mox 戶口。</p> <p>每份紙本貸款還款表僅記載一個貸款的詳情。</p>
其他有關貸款的信件 (例如，現有貸款證明，還清貸款證明)	<p>每份紙本 HKD50，計入您的 Mox 戶口。</p> <p>無論是電子版或紙本版的信件，我們都會收取此費用。</p>
其他資料	
合資格作私人分期貸款申請的最低貸款金額	HKD5,000 (及其後您申請私人分期貸款時 Mox app 中所顯示的港元金額的倍數) 。
<p>若您未能全數支付您的私人分期貸款的每月供款，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私人分期貸款申請，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。若您對私人分期貸款有任何疑問，請與我們聯絡。</p>	

私人分期貸款還款時間表例子

以下為說明私人分期貸款在整個貸款期內基於下述實際利率方法及假設的每月供款的利息金額（也稱為「月費」）和每月本金償還金額的分配的例子。

以下的例子僅供參考，並不反映您需要就您的私人分期貸款進行的實際還款。月費及每月本金償還金額等實際還款明細可能會有所不同。您的私人分期貸款的條款（包括但不限於貸款金額、利率、一次性費用和貸款期）須經 Mox 最終批准。

例子假設：

- 貸款金額：HKD100,000
- 月費：0.31%
- 實際年利率：7.24%
- 貸款期（月數）：24
- 每月供款：HKD4,476.67

償還貸款的月數	每月供款 (HKD)	每月本金償還金額 (HKD)	月費 (HKD)
1	4,476.67	3,938.65	538.02
2	4,476.67	3,904.47	572.20
3	4,476.67	3,945.44	531.23
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23	4,476.67	4,423.95	52.72
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附註：

- 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。
- 若您於私人分期貸款的每月供款到期繳款日或之前未能全數支付該每月供款，我們將向您收取本產品資料概要所載的逾期收費。
- 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。