

Notice of amendments to our terms

2 July 2026

Changes to our terms and conditions

What is this notice for?

We wish to notify you that we are changing our terms and conditions as follows.

1. Changes to the Mission Bonus Rate Promotion

We are changing the terms and conditions of the 'Mission bonus rate promotion (2026)' ("**Mission Bonus Rate Promotion**") to reflect some changes to the promotion. The key features of the promotion prior to and after the changes, are set out in the table below.

If you...	Until 31 August 2026	From 1 September 2026
Have Mox+	You can receive interest at the applicable 'Bonus Rate' on your eligible savings deposits by completing the 'Payroll Mission', 'Invest Mission', 'FX Mission' and/or 'Deposit Mission'. The applicable 'Bonus Rate' (of up to 3.5% p.a.) will apply on: (a) all your eligible savings deposits denominated in USD; and (b) up to HKD5,000,000 of your eligible savings deposits denominated in HKD.	No change.
Do not have Mox+	Same as above, except that, the applicable 'Bonus Rate' (of up to 3.5% p.a.) will apply on: (a) all your eligible savings deposits denominated in USD; and (b) up to HKD1,000,000 of your eligible savings deposits denominated in HKD.	You can receive interest at the applicable 'Bonus Rate' on your eligible savings deposits: (a) by completing the new 'Payroll Mission' – that is, if you receive salary payments of HKD15,000 or more in your Mox Account. A 'Bonus Rate' of 4% p.a. will apply on up to HKD200,000 of your eligible savings deposits denominated in HKD; or (b) if you do not complete the new 'Payroll Mission', but complete the

		'Invest Mission', 'FX Mission' and/or 'Deposit Mission'. The applicable 'Bonus Rate' (of up to 2% p.a.) will apply on: (i) all your eligible savings deposits denominated in USD; and (ii) up to HKD600,000 of your eligible savings deposits denominated in HKD.
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2. Changes to the Spending Rewards Scheme for CashBack and Asia Miles

We are changing the Mox Card Rewards Table to reflect changes to Spending Rewards Scheme for CashBack and Asia Miles. The key features of the Spending Rewards Scheme for CashBack and Asia Miles prior to and after the changes, are set out in the table below.

If you...	From 1 July 2026 until 31 August 2026	From 1 September 2026
Have Mox+	When you make an eligible spending transaction on your Mox Credit Card, you can receive, either: (a) if you have chosen the Spending Rewards Scheme for CashBack, CashBack of 3% for eligible spending transactions at merchants under the 'Grocery Stores, Supermarkets' category, and 2% for all other eligible spending transactions; or (b) if you have chosen the Spending Rewards Scheme for Asia Miles, HKD5 = 1 Asia Mile.	No change.
Do not have Mox+ and have completed an Eligible Payroll Transaction of HKD25,000 or more	Same as above.	When you make an eligible spending transaction with your Mox Credit Card, you can receive, either: (a) if you have chosen the Spending Rewards Scheme for CashBack, CashBack of 3% for eligible spending transactions at merchants under the 'Grocery Stores, Supermarkets' category,

		and 1% for all other eligible spending transactions; or (b) if you have chosen the Spending Rewards Scheme for Asia Miles, HKD10 = 1 Asia Mile.
Do not have Mox+ and have not completed an Eligible Payroll Transaction of HKD25,000 or more	When you make an eligible spending transaction with your Mox Credit Card, you can receive, either: (a) if you have chosen the Spending Rewards Scheme for CashBack, CashBack of 3% for eligible spending transactions at merchants under the 'Grocery Stores, Supermarkets' category, and 1% for all other eligible spending transactions; or (b) if you have chosen the Spending Rewards Scheme for Asia Miles, HKD10 = 1 Asia Mile.	No change.

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

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

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

- [Mission bonus rate promotion \(2026\) terms and conditions](#) ("Promotion T&Cs"); and
- [Mox Card Rewards Table](#).

The changes to the Promotion T&Cs will come into effect on 1 September 2026.

The changes to the Mox Card Rewards Table will come into effect on 2 July 2026. To be clear, the actual changes to the CashBack Rate and Asia Miles Reward Ratio described above will apply from 1 September 2026. You can continue to receive 2% CashBack and HKD5 = 1 Asia Mile for eligible spending transactions under the respective Spending Rewards Scheme until 31 August 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 terms and conditions referred to above, each as amended by the changes, will apply to you from 1 September 2026.



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. Changes to the Mission Bonus Rate Promotion

Subject matter	Summary of change
Mission bonus rate promotion (2026) terms and conditions²	
If you have Mox+	We have updated clause 5 to let you know that, if you have Mox+ and you complete a Mission in respect of a calendar month (other than on the last day of the calendar month) during the Promotion Period, you will receive additional daily interest on: (a) all your USD Eligible Savings Deposits; and (b) up to HKD5,000,000 of your HKD Eligible Savings Deposits, calculated at the applicable Bonus Rate and applied in accordance with clause 8 of the Promotion T&Cs.
If you do not have Mox+ and you complete the Payroll Mission	We have added a new provision at clause 6 to let you know that, if you do not have Mox+ and you complete the Payroll Mission in respect of a calendar month (other than on the last day of the calendar month) during the Promotion Period, you will receive additional daily interest on up to HKD200,000 of your HKD Eligible Savings Deposits, calculated at the applicable Bonus Rate and applied in accordance with clause 8 of the Promotion T&Cs.
If you do not have Mox+ and you do not complete the Payroll Mission	We have added a new provision at clause 7 to let you know that, if you do not have Mox+ and, in respect of a calendar month during the Promotion Period, you: (a) complete the Invest Mission, FX Mission and/or Deposit Mission in that calendar month (other than on the last day of that calendar month); and (b) have not completed the Payroll Mission in that calendar month, you will receive additional daily interest on:

¹ Unless, otherwise defined, capitalised terms used in this notice have the same meanings given to them in the General Terms and Conditions, as amended.

² Unless, otherwise defined, capitalised terms used in this table have the same meanings given to them in the Promotion T&Cs, as amended.

	(y) all your USD Eligible Savings Deposits; and (z) up to HKD600,000 of your HKD Eligible Savings Deposits, calculated at the applicable Bonus Rate and applied in accordance with clause 8 of Promotion T&Cs.
Application of the Bonus Rate	We have updated clause 8 to let you know that, the applicable Bonus Rate will be applied on your Eligible Savings Deposits: (a) for the Payroll Mission, in respect of a calendar month: (i) if you completed the Payroll Mission in the previous calendar month, on and from the first day of the following calendar month until the last day of that calendar month; and (ii) if you completed the Payroll Mission in the current calendar month, on and from the day following the Completion Day for the Payroll Mission until the last day of the current calendar month; (b) for the Invest Mission and FX Mission, in respect of a calendar month, on and from the day following the Completion Day for the Mission until the last day of the current calendar month; and (c) for the Deposit Mission, on the day following the Completion Day for the Deposit Mission
Payroll Mission	We have updated clause 9 to let you know that, to complete the Payroll Mission in respect of a calendar month, you must make one or more Eligible Payroll Transactions of a cumulative amount of: (a) if you do not have Mox+, HKD15,000 or more; or (b) if you have Mox+, HKD25,000 or more, during the period beginning on the first day of the previous calendar month and ending on the second last day of the current calendar month (both dates inclusive).
Invest Mission	We have updated clause 10(b) to clarify that, you will have ‘completed’: (a) a Stock Transaction or Crypto Transaction when the order is executed; and (b) a Fund Transaction when you arrive at the screen in your Mox app stating that you have successfully placed an order to buy the units in the Fund. We have also updated clause 10(d) to clarify that, for Fund Transactions, if you submit an order during a calendar month (other than the last day of the calendar month) and that order is executed on or after the last day of

	that calendar month, the Transaction Amount for that order will be included in the calculation of the Invest Target Amount for that calendar month.
FX Mission	We have updated clause 11 to clarify that, if you are carrying out a currency exchange transaction while using Express Remit, you will have 'carried out' the currency exchange transaction when you arrive at the screen in your Mox app stating that your Express Remit transaction has been confirmed.
Deposit Mission	We have updated clause 12 to let you know that, both of your Previous Month Average Savings Balance and Deposit Mission Target Amount will be displayed in the Mox app. This concept was (in part) covered by the definition of "Deposit Mission Eligible Balance". The definition of "Deposit Mission Eligible Balance" has been consolidated with the definition of "Eligible Savings Deposits".
Reversal or cancellation of transactions	We have updated clause 14 to let you know that, if you complete the Payroll Mission, Invest Mission or FX Mission and any transaction that contributed to such completion is subsequently reversed or cancelled (including for reasons beyond your control) such that the relevant Mission is no longer considered complete, we may: (a) cease applying the applicable Bonus Rate on your Eligible Savings Deposits for the remainder of the relevant calendar month after such reversal or cancellation; and/or (b) deduct an amount equal to any additional daily interest you received following such completion from any of your accounts with Mox. This concept was (in part) covered by clause 10 of the Promotion T&Cs.
Definition of Bonus Rate	We have updated clause 30(a) to let you know what the applicable Bonus Rate is for completing the Payroll Mission, Invest Mission, FX Mission or Deposit Mission.

2. Changes to the Spending Rewards Scheme for CashBack and Asia Miles

Subject matter	Summary of change
Mox Card Rewards Table	
Spending Rewards Scheme for CashBack	We have updated section 2 of the Mox Card Rewards Table to let you know that, from 1 September 2026, completion of an Eligible Payroll Transaction of HKD25,000 or more will no longer entitle you to a CashBack Rate of 2%.
Spending Rewards Scheme for Asia Miles	We have updated section 3 of the Mox Card Rewards Table to let you know that, from 1 September 2026, completion of an Eligible Payroll Transaction

	of HKD25,000 or more will no longer entitle you to an Asia Miles Reward Ratio of HKD5 = 1 Asia Mile.
Receipt of Mox Card Rewards for completing Eligible Payroll Transaction	We have updated footnote e in the Mox Card Rewards Table to let you know that, if you complete an Eligible Payroll Transaction of HKD25,000 or more, you will receive the relevant Mox Card Rewards for your chosen Spending Rewards Scheme during the period beginning on the day you complete the Eligible Payroll Transaction and ending on the earlier of (a) the last day of the next calendar month and (b) 31 August 2026.

我們的條款修訂通知

2026 年 7 月 2 日

我們的條款及細則的修訂

為什麼發出此通知？

我們欲通知您，我們將修改我們的條款及細則，詳情如下。

1. Misson Bonus 推廣的變更

我們將修改「Mission bonus 推廣 (2026 年)」 (「**Mission Bonus 推廣**」) 的條款及細則，以反映此推廣的一些變更。以下表格列出了此推廣在變更前後的主要特點。

如您。。	至 2026 年 8 月 31 日	由 2026 年 9 月 1 日起
享有 Mox+	通過完成「戶口出糧任務」、「投資任務」、「貨幣兌換任務」及 / 或「存款任務」，您可就您的合資格活期存款，按適用的「額外年利率」獲得利息。 該適用的「額外年利率」(最高達 3.5% p.a.) 將應用於： (a) 您所有美元合資格活期存款；及 (b) 上限為最高 HKD5,000,000 的港元合資格活期存款。	沒有變更。
未享有 Mox+	與上述相同，唯適用的「額外年利率」(最高達 3.5% p.a.)將應用於： (a) 您所有美元合資格活期存款；及 (b) 上限為最高 HKD1,000,000 的港元合資格活期存款。	您可就您的合資格活期存款，按適用的「額外年利率」獲得利息： (a) 通過完成新的「戶口出糧任務」 - 即，如果您在 Mox 戶口收到至少 HKD15,000 的薪金。

		4% p.a. 的「額外年利率」將應用於您上限為最高為 HKD200,000 的港元合資格活期存款；或 (b) 如您沒有完成「戶口出糧任務」，但完成「投資任務」、「貨幣兌換任務」及 / 或「存款任務」。 「額外年利率」(最高達 2% p.a.) 將應用於： (i) 您所有美元合資格活期存款；及 (ii) 上限為最高 HKD600,000 的港元合資格活期存款。
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2. 消費獎賞計劃之 CashBack 及「亞洲萬里通」里數的變更

我們將修改 Mox Card 獎賞列表，以反映消費獎賞計劃之 CashBack 及「亞洲萬里通」里數的變更。以下表格列出了消費獎賞計劃之 CashBack 及「亞洲萬里通」里數在變更前後的主要特點。

如您。。	由 2026 年 7 月 1 日起至 2026 年 8 月 31 日	由 2026 年 9 月 1 日起
享有 Mox+	當您使用 Mox 信用卡進行合資格消費交易，您可以獲得： (a) 如您選擇了消費獎賞計劃之 CashBack，於「雜貨店、超市」類別下的商戶進行的合資格消費交易時的 3%CashBack，及進行其他所有合資格消費交易時的 2% CashBack；或 (b) 如您選擇了消費獎賞計劃之「亞洲萬里通」里數，HKD5=1「亞洲萬里通」里數。	沒有變更。

未享有 Mox+ 及完成一項至少 HKD25,000 的合資格出糧交易	如上所述。	當您使用 Mox 信用卡進行合資格消費交易，您可以獲得： (a) 如您選擇了消費獎賞計劃之 CashBack，於「雜貨店、超市」類別下的商戶進行的合資格消費交易時的 3% CashBack，及進行其他所有合資格消費交易時的 1% CashBack；或 (b) 如您選擇了消費獎賞計劃之「亞洲萬里通」里數，HKD10=1「亞洲萬里通」里數。
未享有 Mox+ 及沒有完成一項至少 HKD25,000 的合資格出糧交易	當您使用 Mox 信用卡進行合資格消費交易，您可以獲得： (a) 如您選擇了消費獎賞計劃之 CashBack，於「雜貨店、超市」類別下的商戶進行的合資格消費交易時的 3% CashBack，及進行其他所有合資格消費交易時的 1% CashBack；或 (b) 如您選擇了消費獎賞計劃之「亞洲萬里通」里數，HKD10=1「亞洲萬里通」里數。	沒有變更。

將會修訂的條款及細則是什麼及您可在何處取得經修訂條款之完整副本？

本通知的列表概述了我們對條款及細則之主要修訂。

您可以在此下載經修訂後的條款及細則的 PDF 版本：

- [Mission bonus 推廣 \(2026 年\) 的條款及細則](#) (「推廣條款」)；及
- [Mox Card 獎賞列表](#)。

經修訂的推廣條款將於 2026 年 9 月 1 日生效。

經修訂的 Mox Card 獎賞列表將於 2026 年 7 月 2 日生效。然而，CashBack 比率及「亞洲萬里通」里數獎賞比率的實際修訂將於 2026 年 9 月 1 日生效。您可以繼續於消費獎賞計劃就合資格消費交易獲得 2% CashBack 及 HKD5=1「亞洲萬里通」里數，直至 2026 年 8 月 31 日。

您需要作出什麼行動？

若您同意該修訂，您不用作出任何行動。您只需繼續使用 Mox app 以及我們的產品和服務，而以上條款及細則的修訂將於以上提及的相應生效日期起適用於您。

若您不同意相關條款及細則的修改，或預期您無法達到該條款的任何要求，您可按照現有的一般條款及細則第 9 條終止您於 Mox 的戶口。

若您就本通知有任何疑問，請發送電郵至 care@mox.com 或透過應用程式內的語音通話或對短訊功能與我們的客戶服務團隊聯絡。

Mox Bank Limited

修訂的概要¹

以下列表概述了我們對條款及細則之主要修訂。

請注意，以下僅為概要。詳情請參閱相關條款及細則原文。

1. Misson Bonus 推廣的變更

題目	修訂概要
Mission bonus 推廣 (2026 年) 的條款及細則²	
如您享有 Mox+	我們修訂了第 5 條以告知您，如您享有 Mox+ 並於推廣期內就一個曆月（除在最後一天外）完成一項任務，您將可就： (a) 您所有美元合資格活期存款；及 (b) 上限為最高 HKD5,000,000 的港元合資格活期存款， 按適用的額外年利率獲得以每日計算的額外利息，並按照推廣條款第 8 條所述應用。
如您未享有 Mox+ 及完成戶口出糧任務	我們新增了第 6 條，以告知您，如您未享有 Mox+ 並於推廣期內就一個曆月（除在最後一天外）完成戶口出糧任務，您將可就上限為最高 HKD200,000 的港元合資格活期存款，按適用的額外年利率獲得以每日計算的額外利息，並按照推廣條款第 8 條所述應用。
如您未享有 Mox+ 及沒有完成戶口出糧任務	我們新增了第 7 條，以告知您，如您未享有 Mox+ 並於推廣期內： (a) 就一個曆月（除在最後一天外）完成投資任務、貨幣兌換任務及 / 或存款任務；及 (b) 沒有於該曆月完成戶口出糧任務， 您將可就：

¹ 本概要的列表中使用的定義與一般條款及細則（不時修訂）的定義含義相同。

² 本概要的列表中使用的定義與推廣條款（不時修訂）的定義含義相同。

	(y) 您所有美元合資格活期存款；及 (z) 上限為最高 HKD600,000 的港元合資格活期存款， 按適用的額外年利率獲得以每日計算的額外利息，並按照推廣條款第 8 條所述應用。
額外年利率的應用	我們修訂了第 8 條以告知您，適用的額外年利率將適用於您的合資格活期存款： (a) 就戶口出糧任務而言，就一個曆月： (i) 如您於上一個曆月完成戶口出糧任務，從下一個曆月的第一天起計至該曆月的最後一天；及 (ii) 如您於本曆月完成戶口出糧任務，從戶口出糧任務完成日後第一天起計至本曆月的最後一天； (b) 就投資任務及貨幣兌換任務而言，就一個曆月，在任務完成日後第一天起計至本曆月的最後一天；及 (c) 就存款任務而言，在存款任務完成日後第一天。
戶口出糧任務	我們修訂了第 9 條以告知您，要就一個曆月完成戶口出糧任務，您必須由上個曆月的首天至本曆月的倒數第二天的期間內（包括首尾兩日）完成一個或多個合資格出糧交易，金額合計達至少： (a) 如您未享有 Mox+，HKD15,000；或 (b) 如您享有 Mox+，HKD25,000。
投資任務	我們修訂了第 10 (b) 條以澄清，當： (a) 就股票交易或加密貨幣交易而言，訂單已成交時；及 (b) 就基金交易而言，訂單已下達時， 即代表您已「完成」上述交易。

	我們亦修訂了第 10 (d) 條以澄清，就基金交易而言，如您於一個曆月期間內（除在最後一天外）提交訂單，而訂單於該曆月的最後一天當天或之後才執行，該交易金額將計入投資目標金額之計算。
貨幣兌換任務	我們修訂了第 11 條以澄清，如您於使用「即時匯」時進行貨幣兌換交易，當您在 Mox app 內到達顯示您的「即時匯」交易已確認的頁面，即代表您已進行該貨幣兌換交易。
存款任務	我們修訂了第 12 條以告知您，您的上月平均活期存款及存款任務目標金額均將於您的 Mox app 中所顯示。 「存款任務合資格結餘」的定義先前（部分）涵蓋了這個概念。「存款任務合資格結餘」的定義已與「合資格活期存款」的定義合併。
交易的撤銷或取消	我們修訂了第 14 條以告知您，如您已完成戶口出糧任務、投資任務或貨幣兌換任務而任何有助於完成該任務的交易隨後被撤銷或取消（包括因為您不能控制的原因）而令該任務不再視為完成，我們可能： (a) 於相應曆月在上述撤銷或取消後的剩餘時間，停止對您的合資格活期存款應用適用的額外年利率；及/或 (b) 從您於 Mox 的任何戶口中扣除相關每日計算的額外利息金額。 推廣條款的第 10 條先前（部分）涵蓋了這個概念。
額外年利率的定義	我們修訂了第 30 (a) 條以告知您，完成戶口出糧任務、投資任務、貨幣兌換或存款任務後的適用的額外年利率。

2. 消費獎賞計劃之 CashBack 及「亞洲萬里通」里數的變更

題目	修訂概要
Mox Card 獎賞列表	
消費獎賞計劃之 CashBack	我們修訂了 Mox Card 獎賞列表第 2 部以告知您，由 2026 年 9 月 1 日起，完成一項至少 HKD25,000 的合資格出糧交易將不再令您解鎖 2% 的 CashBack。
消費獎賞計劃之「亞洲萬里通」里數	我們修訂了 Mox Card 獎賞列表第 3 部以告知您，由 2026 年 9 月 1 日起，完成一項至少 HKD25,000 的合資格出糧交易將不再令您解鎖 HKD5 = 1「亞洲萬里通」里數獎賞比率。
完成合資格出糧交易的 Mox Card 獎賞	我們修訂了 Mox Card 獎賞列表備注 e 以告知您，如您完成一項至少 HKD25,000 的合資格出糧交易，您將可於完成合資格出糧交易當日起至(a)下一個曆月的最後一日或(b)2026 年 8 月 31 日（較早者為準）期間，獲得您所選的消費獎賞計劃之相關 Mox Card 獎賞。