Terms and conditions for Personal Loans (Personal Loan schedule to the General Terms and Conditions)

(Applicable to all customers to whom we provide Personal Loans)

We will make changes to this schedule from time to time. We will give you notice of the changes if you have a Personal Loan with Mox. We will not notify any customer who does not have any Personal Loan with Mox of any changes to this schedule.

1. Applying for a Personal Loan

(a) We may allow you to apply for an instalment loan facility with Mox ("**Personal Loan**") on the Mox app.

(b) We will consider various factors, including your credit history and your current use of our other credit products, in making our decision on whether to allow you to apply for a Personal Loan.

(c) In connection with your Personal Loan, you agree that we may conduct credit checks and reviews on your existing credit facilities, and are allowed to conduct checks with, and access data from, any credit reference agency relating to you, at any time and on a regular basis, in accordance with the provisions of the Code of Practice on Consumer Credit Data.

(d) A Personal Loan application must be for:

(i) at least the minimum Hong Kong dollar amount; and

(ii) in multiples of the Hong Kong dollar amount,

as we determine and display in the Mox app and/or our website from time to time.

(e) We may determine the number of active Personal Loans you can have at any one time. We will display any such limit in the Mox app and/or on our website from time to time.

2. Approval and *set up* of a Personal Loan

(a) We may approve or reject your application for a Personal Loan or grant a lower amount than you requested in your application, in our absolute discretion. We will consider factors such as your credit history and your current use of our other credit products, in making our decision on whether to approve your application.

(b) We will notify you if your application for a Personal Loan has been approved or rejected. If we reject your application, we may disclose the reason for rejecting your application.

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(c) If we approve your application for a Personal Loan, your Personal Loan will be ***set up*** in accordance with the part of this schedule for the type of Personal Loan you have been approved for.

(d) Once your Personal Loan is ***set up***, we will display the following in the Mox app (amongst other things):

(i) the Personal Loan amount;

(ii) the number of months to repay the Personal Loan;

(iii) your "**monthly instalment**" for the Personal Loan, which is broken down into:

(A) the "**monthly fee**", being the amount of interest you will be charged on the Personal Loan and required to pay for a month (by reference to the annualised percentage rate); and

(B) the "**monthly principal repayment amount**", being the difference between the "**monthly instalment**" and the "**monthly fee**" for a month, reflecting the principal amount of the Personal Loan required to be repaid in that month;

(iv) the payment due date for each monthly instalment;

(v) the "**one-off fee**" for the Personal Loan (if applicable), being an amount determined by us from time to time; and

(vi) the total repayment amount.

(e) We will advance the proceeds of the Personal Loan to you in accordance with the method specified in the part of this schedule for the type of Personal Loan you have been approved for.

(f) If we vary the interest rate on a Personal Loan, we may vary the monthly instalment amount and the number of months to repay the Personal Loan.

3. Statements

We will not issue any statements for your Personal Loan(s).

4. Use of a Personal Loan

Unless approved by us otherwise, you must apply the proceeds of your Personal Loan for the purpose set out in the part of this schedule for the type of Personal Loan you have been advanced.

5. Interest, fees and charges for Personal Loans

We may charge interest, fees and charges on a Personal Loan. We will notify you of the interest rates, fees and charges as well as the frequency of payment and calculation

methods from time to time. The interest rates and amount of any fees and charges may vary across different Personal Loans. Unless we notify you otherwise, the interest rates, fees and charges set out in the General Fees and Charges and the applicable Key Facts Statement will apply.

6. How to repay a Personal Loan

(a) You must repay your Personal Loan in monthly instalments (as described in clause 2 of this schedule) in the manner provided in the Mox app or as otherwise notified by us to you.

(b) You must ensure that any payment instruction you provide to pay us any amount you owe us is honoured. For example, you must:

(i) ensure that there are sufficient funds in the account to be debited; and/or

(ii) not cancel or vary any payment arrangement, or close the account from which the amounts that you owe us are to be deducted, without making alternative arrangements.

(c) Despite there being other methods of repayment, we may, in our sole and absolute discretion, require you to set up and maintain an automatic payment arrangement (e.g. direct debit) with us or with another Hong Kong bank to pay your monthly instalments for your Personal Loan to Mox. We may require you to give us evidence, in form and substance satisfactory to us, that such arrangement has been set up, including evidence of our authority (such as documents conferring such authority) to debit the monthly instalments from an account held with another Hong Kong bank.

(d) If you pay us an amount in excess of the amount you are required to pay, we may (at our election):

(i) retain such excess amount as a credit balance for you on your Personal Loan, which we will apply to pay amounts you are required to pay at a later date. No interest will accrue on any such credit balance;

(ii) deposit such excess amount in any of your accounts held with Mox; or

(iii) return such excess amount to you.

(e) Please note, some payment methods may require more processing time and different payment channels have different cut-off times as determined by such payment channel. We encourage you to arrange to pay your monthly instalment, as early as possible, to avoid incurring any additional interest, fees and charges.

(f) You cannot reborrow any monthly principal repayment amount you have paid us.

(g) If we do not receive any payment in connection with your Personal Loan(s), in full, on or before the due date for such payment, we may:

(i) charge you additional fees as set out in the Key Facts Statement for the type of Personal Loan you have been advanced;

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(ii) charge you interest daily at the applicable interest rate as set out in the Key Facts Statements for the type of Personal Loan you have been advanced;

(iii) demand immediate payment of all amounts you owe us, including any interest, fees and charges and any amounts you owe us in connection with any of our other unsecured credit products; and

(iv) set off, debit, withhold or transfer all amounts you owe us (including any interest, fees and charges) against any balances in or from any of your accounts with us.

(h) If clause 6(g) of this schedule applies, we may use any amount we receive from you to pay amounts you owe us in the following order or any order we choose:

(i) all interest, fees and charges accrued and due in connection with your Personal Loan(s);

(ii) the outstanding balance on the principal amount of your Personal Loan(s); and

(iii) any other amounts you owe us in connection with your Personal Loan(s).

If more than one interest rate applies, the amount on which the higher interest rate is payable will be paid first (from highest to lowest).

(i) Please notify us as soon as possible if you have any difficulty in repaying or servicing a Personal Loan. You can do so by sending us an email to care@mox.com, calling us on +852 2888 8228 or using the in-app call or live chat feature in the Mox app.

(j) If you do not pay an amount you owe us on or by the due date of that payment, this could result in your credit rating being negatively affected and may jeopardize your access to credit from reputable lending institutions.

(k) We may take such action as we consider necessary to enforce our rights under this schedule and to collect any overdue amount you owe us on your Personal Loan(s), including to appoint third party agencies or service providers (for example, a debt collection agency) and/or take legal action. You are required to indemnify and reimburse us, in whole or in part, for the reasonable costs (including legal fees) and expenses we incur in taking any such action.

7. Cancellation and early repayment of a Personal Loan

7.1 Cancellation of Mox Account

If you close your Mox Account, you are also telling us to cancel your Personal Loan(s). Without limiting anything in these terms, the closure of your Mox Account by you is subject to:

(a) full payment of all amounts in connection with your Personal Loan(s), including interest, fees and charges;

(b) there being no unresolved disputed transactions; and

(c) any other conditions that we consider necessary to enable us to comply with any law or regulation.

7.2 Early repayment of Personal Loan by you

(a) Once your Personal Loan has been ***set up***, you will not be able to cancel the Personal Loan, but you can repay the Personal Loan early in accordance with clause 7.2(c) of this schedule.

(b) We only allow early repayment of a Personal Loan in full – we do not allow partial repayment of a Personal Loan.

(c) You may request to repay your Personal Loan prior to the maturity date by giving us at least 5 days' prior notice. If such Personal Loan is to be repaid using the proceeds of a subsequent Personal Loan, you do not need to provide us with any notice.

(d) If you repay a Personal Loan:

(i) during the Cooling-Off Period for the Personal Loan:

(A) we will waive the early repayment fee; and

(B) you must pay, on the early repayment date that you have agreed with us or the date on which the subsequent Personal Loan described in clause 7.2(c) is ***set up*** (as applicable):

(aa) any interest on the Personal Loan which has accrued up to and including, the early repayment date you have agreed with us or the date on which the subsequent Personal Loan is ***set up***;

(ab) the aggregate of all monthly principal repayment amounts of monthly instalments remaining on the Personal Loan; and

(ac) any applicable fees,

to the extent not previously paid by you;

(ii) after the Cooling-Off Period but prior to the maturity date for the Personal Loan, you must pay on the early repayment date that you have agreed with us or the date on which the subsequent Personal Loan described in clause 7.2(c) is ***set up*** (as applicable):

(A) any interest on the Personal Loan which has accrued up to and including, the early repayment date you have agreed with us or

the date on which the subsequent Personal Loan is ***set up*** (as applicable);

(B) the aggregate of all monthly principal repayment amounts of monthly instalments remaining on the Personal Loan; and

(C) any applicable fees, such as the early repayment fee,

to the extent not previously paid by you.

(e) You must pay all amounts under this clause 7 in accordance with clause 6 of this schedule. We will not refund any interest, fees or charges you have paid for a Personal Loan if you repay a Personal Loan early. Any request you make to repay a Personal Loan early is irrevocable.

(f) If you pay all amounts you are required to pay under clause 7.2(c) of this schedule prior to the early repayment date, we will only apply the proceeds in payment of the amounts you are required to pay under clause 7.2(c) of this schedule on the early repayment date. For the avoidance of doubt, you will not accrue any interest on such payment, nor will you be entitled to any reduction on any interest on the Personal Loan.

7.3 Cancellation by Mox

We may, at any time and in our absolute discretion:

(a) cancel a Personal Loan; and/or

(b) demand immediate repayment of any or all amounts you owe on a Personal Loan,

regardless of whether such amount is due and payable as at the date of our demand. You must make immediate payment upon the receipt of any such demand.

We may set off against the balances in, or debit, withhold or transfer from any of your accounts with us to pay any amount you owe us.

7.4 <u>You remain liable for all amounts due even after cancellation</u>

You remain liable for all amounts due under your Personal Loan(s) even if the Personal Loan(s) is cancelled.

Part A: Personal Instalment Loan

In the event of any inconsistency between the terms of this Part A and the remainder of this schedule, this Part A prevails in so far as it applies to Personal Loans that are Personal Instalment Loans.

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8. Personal Instalment Loan

We may allow you to apply for a Personal Instalment Loan, repayable by you in monthly instalments over a number of months of your choice, the proceeds of which you can use

for any purpose, subject to the limitations set out in these terms (including clause 21 of the General Terms and Conditions). We call this type of Personal Loan, a "**Personal Instalment Loan**".

9. Conditions precedent to approval of a Personal Instalment Loan

Without limiting clause 2 of this schedule, we will not approve an application for a Personal Instalment Loan until the following conditions have been fulfilled to our satisfaction within the timeframes specified by us (unless we agree otherwise in writing):

(a) submission of any information required by us in connection to the Personal Instalment Loan; and

(b) any other conditions we may specify for the Personal Instalment Loan.

10. *Set up* of a Personal Instalment Loan

10.1 ***Set up*** of a Personal Instalment Loan

(a) Once we have approved your application for a Personal Instalment Loan, the Personal Instalment Loan will be ***set up*** straight away.

(b) We may provide the proceeds of your Personal Instalment Loan by:

(i) depositing the proceeds into a designated account with us;

(ii) issuing you with a cashier's order;

(iii) transferring the proceeds to a designated account with another Hong Kong bank or financial institution; and/or

(iv) applying the proceeds to repay any existing Personal Instalment Loan(s) and crediting the remainder of the proceeds in accordance with clause 10.1(b)(i), 10.1(b)(ii) or 10.1(b)(iii) of this schedule.

We will let you know the way(s) in which we will provide you with the proceeds of your Personal Instalment Loan.

(c) Interest on a Personal Instalment Loan shall accrue once the Personal Instalment Loan is ***set up*** in accordance with clause 10.1(a) of this schedule, even if you have not received the cashier's order under clause 10.1(b)(ii) of this schedule or the other Hong Kong bank and/or financial institution have not received the transfer under clause 10.1(b)(iii) of this schedule.

10.2 Cashier's order

(a) If we provide you with a cashier's order under clause 10.1(b)(ii) of this schedule, you are responsible for cashing in the cashier's order during the validity period for that cashier's order.

(b) Each cashier's order is valid for a limited period of time as set out in the Mox app and/or our website. If you do not cash in your cashier's order during the validity

period, you must request a new cashier's order from us. **A fee will apply.** For the avoidance of doubt, in this situation, interest will continue to accrue on your Personal Instalment Loan.

11. How to repay a Personal Instalment Loan

(a) Without limiting clause 6 of this schedule, once your Personal Instalment Loan has been ***set up*** in accordance with clause 10.1(a) of this schedule, you must pay the monthly instalments for the Personal Instalment Loan on and from the next payment due date for the monthly instalments.

(b) For the avoidance of doubt, if we have issued you with a cashier's order under clause 10.1(b)(ii) of this schedule, you must pay each monthly instalment for your Personal Instalment Loan on or before the payment due date for the monthly instalment, even if you have not cashed in the cashier's order.

Part B: Debt Consolidation Loan

In the event of any inconsistency between the terms of this Part B and the remainder of this schedule, this Part B prevails in so far as it applies to Personal Loans that are Debt Consolidation Loans.

12. Debt Consolidation Loan

We may allow you to apply for a Personal Loan, repayable by you in monthly instalments, the proceeds of which will be applied to repay outstanding balances on credit card(s) and/or personal loan(s) you owe to other bank(s) or financial institution(s) ("**Other Financial Institution Debt**"), as permitted by us on a case-by-case basis. We call this type of Personal Loan, a "**Debt Consolidation Loan**".

13. Conditions precedent to approval of a Debt Consolidation Loan

Without limiting clause 2 of this schedule, we will not approve an application for a Debt Consolidation Loan until the following conditions have been fulfilled to our satisfaction, within the timeframes specified by us (unless we agree otherwise in writing):

(a) provision of complete, accurate and up-to-date details of the Other Financial Institution Debt (including account details and outstanding amounts);

(b) submission of any other information required by us in connection to the Debt Consolidation Loan; and

(c) any other conditions we may specify for the Debt Consolidation Loan.

14. *Set up* of a Debt Consolidation Loan

14.1 ***Set up*** of a Debt Consolidation Loan

(a) Once we approve your application for a Debt Consolidation Loan, we will ask you to accept the Debt Consolidation Loan in the Mox app. Once you provide us with your acceptance in the Mox app, we will ***set up*** your Debt Consolidation Loan.

(b) If you do not provide your acceptance under clause 14.1(a) of this schedule on or before the date specified on the Mox app, our approval will no longer apply and you will no longer be eligible for the Debt Consolidation Loan. If you would still like the Debt Consolidation Loan, you will need to submit a new application for the Debt Consolidation Loan. We may approve or reject your new application in our absolute discretion.

(c) We may provide the proceeds of your Debt Consolidation Loan by:

(i) depositing the proceeds into a designated account with us;

(ii) issuing you with a cashier's order(s);

(iii) transferring the proceeds to a designated account(s) with other bank(s) or financial institution(s) that are owed the Other Financial Institution Debt; and/or

(iv) applying the proceeds to repay any existing Debt Consolidation Loan(s) and crediting the remainder of the proceeds in accordance with clause 14.1(c)(i), 14.1(c)(ii) or 14.1(c)(iii) of this schedule.

We will let you know the way(s) in which we will provide you with the proceeds of your Debt Consolidation Loan.

(d) Interest on a Debt Consolidation Loan will accrue once the Debt Consolidation Loan is ***set up*** in accordance with clause 14.1(a) of this schedule, even if you have not received the cashier's order(s) under clause 14.1(c)(ii) of this schedule or the other bank(s) or financial institution(s) have not received the transfer(s) under 14.1(c)(iii) of this schedule.

14.2 Cashier's order

(a) If we provide you with a cashier's order(s) under clause 14.1(c)(ii) of this schedule, you are responsible for presenting the cashier's order to the relevant bank or financial institution or cashing in the cashier's order during the validity period for that cashier's order. You are responsible for applying the proceeds of the cashier's order to repay the Other Financial Institution Debt owed to the relevant bank(s) or financial institution(s).

(b) Each cashier's order is valid for a limited period of time as set in the Mox app and/or our website. If you do not present your cashier's order to the relevant bank or financial institution or cash in your cashier's order during the validity period, you must request us for a new cashier's order(s). **A fee will apply.** For the avoidance doubt, in this situation, interest will continue to accrue on your Debt Consolidation Loan.

15. Conditions subsequent for Debt Consolidation Loan

You must:

(a) repay the Other Financial Institution Debt with the proceeds of your Debt Consolidation Loan within 1 month from when the Debt Consolidation Loan is ***set***

up in accordance with clause 14.1(a) of this schedule. You must provide us with evidence of such repayment, in form and substance satisfactory to us, upon our request;

(b) cancel or close the credit card, personal loan and other accounts that forms part of the Other Financial Institution Debt within 1 month from when your Debt Consolidation Loan is ***set up*** in accordance with clause 14.1(a) of this schedule. You must provide evidence of such cancellation or closure, in form and substance acceptable to us, upon our request; and

(c) not re-activate or reapply for any account that formed part of the Other Financial Institution Debt, apply for or set up any new credit cards or unsecured credit facilities, or apply for or accept any increase in the credit limit of any existing credit cards or unsecured credit facilities within 12 months from when your Debt Consolidation Loan was ***set up*** in accordance with clause 14.1(a) of this schedule.

16. Continuing obligations for Other Financial Institution Debt

Until you repay the Other Financial Institution Debt, you will continue to be responsible for repaying such debt to the relevant bank(s) and/or financial institution(s). Furthermore, such banks and financial institutions will determine the actual date of repayment of their Other Financial Institution Debt, according to their relevant policies and procedures. We are not liable for any overdue payment, interest, charges or penalties incurred by you in connection with any payments made to such bank(s) or financial institution(s).

17. How to repay a Debt Consolidation Loan

(a) Without limiting clause 6 of this schedule, once your Debt Consolidation Loan has been ***set up*** in accordance with clause 14.1(a) of this schedule, you must pay the monthly instalments for the Debt Consolidation Loan on and from the next payment due date for the monthly instalments.

(b) For the avoidance of doubt, if we have issued you with a cashier's order under clause 14.1(c)(ii) of this schedule, you must pay each monthly instalment for your Debt Consolidation Loan on or before the payment due date for the monthly instalment, even if you have not presented the cashier's order to the relevant bank(s) or financial institution(s) or have not cashed in the cashier's order.

18. Our additional rights for Debt Consolidation Loan

Without limiting anything in these terms, if:

(a) you fail to comply with any of the conditions in clause 15 of this schedule;

(b) any information you provided to us during the application process for your Debt Consolidation Loan is incorrect in any material respect; or

(c) you apply the proceeds of your Debt Consolidation Loan for any purpose other than as approved by us during the application process for the Debt Consolidation Loan,

we have the right to cancel your Debt Consolidation Loan and demand immediate repayment in accordance with clause 7.3 of this schedule.

Last updated: 5 October 2026

私人貸款條款及細則（一般條款及細則中的私人貸款附表）

（適用於我們提供私人貸款的所有客戶）

我們將不時對本附表作任何更改。如您有 Mox 提供的私人貸款，我們將通知您有關更改。我們不會就本附表的任何更改通知並無 Mox 提供的私人貸款的任何客戶。

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1. 申請私人貸款

(a) 我們或會准許您於 Mox app 上向 Mox 申請分期貸款（「**私人貸款**」）。

(b) 我們決定是否准許您申請私人貸款的考慮因素包括您的信貸記錄以及您現時使用我們其他信貸產品的情況等。

(c) 關於您的私人貸款，您同意我們將進行信貸查核及檢視您現有的信貸，並允許我們根據《個人信貸資料實務守則》的規定，不時向信貸資料服務機構作出查詢及索取任何與您相關的數據。

(d) 一項私人貸款申請：

(i) 的貸款額必須至少為最低限制的港元金額；及

(ii) 必須是若干港元金額的倍數，

以上各限制為我們不時按絕對酌情決定並顯示在 Mox app 及 / 或我們的網站。

(e) 我們有權決定您在任何時間可同時間擁有的有效私人貸款之數量限額。該限額不時顯示在 Mox app 及 / 或我們的網站。

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2. 私人貸款的批核及*設立*

(a) 我們可按絕對酌情權，決定是否批核或拒絕您的私人貸款的申請，或批出低於您申請要求的貸款額。我們決定是否批核您的申請的考慮因素包括您的信貸記錄以及您現時使用我們其他信貸產品的情況等。

(b) 如您的私人貸款申請獲得批核或遭拒絕，我們會通知您。如我們拒絕您的申請，我們或會告知您拒絕申請的原因。

(c) 如我們批核您的私人貸款申請，您的私人貸款將就按照本附表中針對您已獲批的私人貸款類型的部分***設立***。

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(d) 您的私人貸款一經***設立***後，我們將在 Mox app 顯示（包括但不限於）以下的內容：

(i) 該項私人貸款的金額；

(ii) 該項私人貸款的分期月數；

(iii) 該項私人貸款的「**每月供款**」，其分為：

(A) 「**月費**」，即您就該項私人貸款將被收取並需要在每月付的利息金額（參考適用的實際年利率）；及

(B) 「**每月本金償還金額**」，即一個月的「**每月供款**」和「**月費**」之差額，以反映需要在當月償還的私人貸款的本金金額；

(iv) 每個每月供款的到期繳款日；

(v) 私人貸款的「**一次性收費**」（如適用），即我們不時絕對酌情釐定的金額；及

(vi) 總償還金額。

(e) 我們將按照本附表中針對您已獲批的私人貸款類型的部分規定的方法，將私人貸款款項支付給您。

(f) 如我們更改一項私人貸款的利率，我們亦可以更改私人貸款每月供款的金額及分期月數。

3. 結單

我們不會就您的私人貸款發出任何結單。

4. 私人貸款的使用

除非我們另行批准，否則您必須將私人貸款的款項用於本附表中針對您所得到的私人貸款類型規定的用途。

5. 私人貸款的利息、收費及手續費

我們可就私人貸款收取利息、收費及手續費。我們會不時通知您利率、收費及手續費，以及付款的頻率及計算方法。不同的私人貸款的利率、收費及手續費可能會有所不同。除非

我們另行通知，否則載列於「一般收費及手續費」及相關產品資料概要的利率、收費及手續費將會適用。

6. 如何償還私人貸款

(a) 您必須按照 Mox app 中規定的方式或我們另外通知您的方式以每月供款償還私人貸款（如本附表第 2 條所述）。

(b) 您必須確保您向我們提供以支付您欠我們的任何金額的任何付款指示均得到兌現。例如，您：

(i) 必須確保帳户中有足夠的資金可進行扣帳；及 / 或

(ii) 在未作出替代安排的情況下，不得取消或更改任何付款安排，或關閉該就您欠我們的金額進行扣帳的賬户。

(c) 即使有其他還款方法，我們或會按我們全權酌情決定權要求您與我們或另一家香港銀行設立及維持自動付款安排（例如直接付款），以支付您的私人貸款的每月供款予 Mox。我們可要求您向我們提供令我們滿意的形式和內容的證據，證明該安排已被設立，包括我們獲授權（例如授予該授權的任何文件）從另一家香港銀行持有的戶口中扣除每月供款的證據。

(d) 如您向我們支付超出您需支付的任何金額，我們可以（並有權選擇）：

(i) 為您保留有關超出金額作為您的私人貸款信用結餘，而我們將應用該金額以支付您稍後需要支付的金額。任何有關結餘將不會累計利息；

(ii) 將有關超出金額存至您於 Mox 的任何戶口；或

(iii) 退還有關超出金額給您。

(e) 請注意：由於部分支付方法可能需要較長的處理時間以及不同的支付渠道有不同截數時間，而截數時間是按支付渠道酌情決定，我們鼓勵您盡早安排支付您的每月供款以免招致任何額外的利息、收費及手續費。

(f) 您不能重新借用您向我們支付的任何每月本金償還金額。

(g) 如我們未能在到期繳款日或之前全數收到您的私人貸款相關的付款，我們可以：

(i) 依照您所得到的私人貸款類型的產品資料概要所載，收取額外利息、收費及手續費；

(ii) **依照您所得到的私人貸款類型的產品資料概要所載，按適用利率每日向您收取結餘利息；**

(iii) **要求您立即支付您尚欠我們的所有金額，包括任何利息、收費及手續費以及您於我們其他無抵押信貸產品虧欠的任何金額；及**

(iv) **從您在我們的任何戶口中的結餘抵銷、扣除、預扣或轉移您所有尚欠我們的金額（包括任何利息、收費及手續費）。**

(h) 如本附表第 6(g)條適用，我們可能會使用從您收到的任何金額，按照以下順序或我們選擇的任何順序支付您欠我們的金額：

(i) 與你的私人貸款相關的所有應計和到期的利息、收費及手續費；

(ii) 您的私人貸款本金金額的未償還結餘；及

(iii) 您就您的私人貸款欠我們的任何其他金額。

如適用利率超過一個，將首先支付利率較高的金額（由高至低）。

(i) 如您有任何困難償還尚欠我們的私人貸款，請儘快通知我們。您可發電郵至 care@mox.com、致電（電話：+852 2888 8228）或使用 Mox app 內的即時通話或即時對話功能聯絡我們。

(j) **如果您在該付款到期日或之前未支付您欠我們的金額，這可能會導致您的信用評級受到負面影響，並可能危及您從信譽良好的貸款機構獲得信貸的機會。**

(k) **我們可採取我們認為必要的行動來執行我們在本附表下的權利及收回或追討您就您的私人貸款尚欠我們的欠款，其中包括聘用代理人或服務供應商（例如收數公司）及／或採取適當的法律行動。就我們為收回或追討任何欠款而招致並金額合理的所有或部分成本（包括法律費用）及開支，您須對我們作出彌償及向我們付還。**

7. 取消及提前償還私人貸款

7.1 取消 Mox 戶口

如您結束您的 Mox 戶口，即表示您通知我們取消您的私人貸款。在不限制這些條款的情況下，您關閉您的 Mox 戶口受限於：

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號

(a) 有關您的私人貸款的任何金額，包括利息、收費及手續費，已全數清還；

(b) 並無未解決的有爭議交易；及

(c) 為讓我們遵守任何法規，我們認為有必要的任何其他狀況。

7.2 您的提前償還私人貸款

(a) 您的私人貸款一經***設立***後，您將無法取消該私人貸款，但您可以根據本附表的第7.2(c)條隨時提前償還該私人貸款。

(b) 我們僅容許您提前償還整筆私人貸款金額，但不容許償還部分私人貸款金額。

(c) 您可要求於私人貸款到期日前償還該貸款，惟須給予我們至少 5 天事先通知。若該筆貸款將以後續私人貸款之款項償還，則無需另行通知。

(d) 若您償還一項私人貸款：

(i) 於私人貸款冷靜期內：

(A) 我們將豁免提前還款費用；及

(B) 您必須於您和我們同意的提前還款日或第 7.2(c)條所述後續私人貸款***設立***之日（視情況而定）支付（以尚未支付者為限）：

(aa)累計至您和我們同意的提前還款日或後續私人貸款***設立***之日（視情況而定）為止的利息；

(ab) 該項私人貸款下所有尚餘每月供款的每月本金償還金額的總和；及

(ac) 任何適用的收費。

(ii) 在私人貸款冷靜期結束後，但在私人貸款到期日之前，您必須於您和我們同意的提前還款日或第 7.2(c)條所述後續私人貸款***設立***之日（視情況而定）支付（以尚未支付者為限）：

(A) 任何累計至至您和我們同意的提前還款日或後續私人貸款***設立***之日（視情況而定）為止的利息；

(B) 該項私人貸款項下所有尚餘每月供款的每月本金償還金額的總和；及

(C) 任何適用的收費，例如提前還款費用。

(e) 您必須按照本列表第 6 條支付此第 7 條項下的所有金額。若您提前償還私人貸款，我們將不會退還您就私人貸款已支付的任何利息、收費或手續費。任何提前償還一項私人貸款的請求都是不可撤銷的。

(f) 如果您在提前還款日之前支付了本附表第 7.2(c)條要求您支付的所有金額，我們僅會將所得款項用於支付您在提前還款日根據本附表第 7.2(c)條需要支付的金額。為免生疑問，您不會就此類付款累積任何利息，亦不會就私人貸款的任何利息得到任何扣減。

7.3 Mox 的取消

我們可按絕對酌情權在任何時間：

(a) 取消一筆私人貸款；及/或

(b) 要求立即償還任何或所有私人貸款的未償還金額，

不論該金額於我們提出要求的日期是否到期應付。您必須在收到該要求後立刻償還款項。

我們可從您的任何 Mox 戶口中的結餘抵銷、扣除、預扣或轉移款項以支付您結欠我們的任何金額。

7.4 取消後您仍須就所有結欠金額負責

即使私人貸款被取消，您仍需對私人貸款項下的所有到期償還金額承擔責任。

A 部：私人分期貸款

如果本 A 部分的條款與本附表的其餘部分之間存在任何不一致，則在適用於為私人分期貸款的私人貸款的範圍內，概以本 A 部分的條款為準。

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8. 私人分期貸款

我們或會准許您申請私人分期貸款，由您所選擇的月數按月分期償還，其款項可用於任何用途，受限於這些條款載列的限制（包括一般條款及細則第 21 條）。我們稱這種私人貸款為「**私人分期貸款**」。

9. 批准私人分期貸款的先決條件

在不限制本附表第 2 條的情況下，除非以下條件在我們指定的時間範圍內得到滿足（除非我們另有書面同意），我們不會批准私人分期貸款的申請：

(a) 提交我們要求的與私人分期貸款有關的任何其他信息；及

(b) 我們可能為私人分期貸款指定的任何其他條件。

10. 私人分期貸款的***設立***

10.1 私人分期貸款的***設立***

(a) 您的私人分期貸款申請一經我們批核，我們將立即***設立***您的私人分期貸款。

(b) 我們可透過以下途徑提供您的私人分期貸款款項：

(i) 存入款項至指定的 Mox 戶口；

(ii) 向您發出銀行本票；

(iii) 存入款項至指定的其他香港銀行或金融機構戶口； 及 / 或

(iv) 將該款項用以償還任何現有私人分期貸款，並按照本附表第 10.1(b)(i)，10.1(b)(ii)或 10.1(b)(iii)條將餘下款項入賬。

我們會通知您我們向您提供私人分期貸款款項的途徑。

(c) 一旦私人分期貸款按本附表第 10.1(a)條***設立***，私人分期貸款的利息將開始累積，即使您尚未收到按本附表第 10.1(b)(ii)條我們向您發出的銀行本票，及/或者其他銀行或金融機構尚未收到本附表第 10.1(b)(iii)條下的轉帳。

10.2 銀行本票

(a) 如我們按照本附表第 10.1(b)(ii)條向您發出銀行本票，您有責任於該本票的有效期內兌現該銀行本票。

(b) 每張銀行本票於 Mox app 及 / 或我們的網站所載的有效期內有效。如您在有效期期間沒有兌現該銀行本票，您必須向我們申請新的銀行本票。**我們會就此收費。**為免生疑問，在這種情況下，您的私人分期貸款將繼續累積利息。

11. 如何支付私人分期貸款

(a) 在不限制本附表第 6 條的情況下，您的私人分期貸款一經***設立***（如本附表第 10.1(a)條所述）後，您必須在下一個每月供款的到期繳款日起支付私人分期貸款的每月供款。

(b) 為免生疑問，如我們向您發出銀行本票（如本附表第 10.1(b)(ii)條所述），即使您尚未兌現該銀行本票，您亦必須在每月供款的到期繳款日或之前支付私人分期貸款的每月供款。

B 部：結餘轉戶貸款

如果本 B 部分的條款與本附表的其餘部分之間存在任何不一致，則在適用於為結餘轉戶貸款的私人貸款的範圍內，概以本 B 部分的條款為準。

12. 結餘轉戶貸款

我們或會根據具體情況准許您申請私人貸款，由您按月分期償還，其款項將用於償還您欠其他銀行或金融機構的信用卡及 / 或私人貸款的未償還結餘（「**其他金融機構債務**」）。我們稱這種私人貸款為「**結餘轉戶貸款**」。

13. 批准結餘轉戶貸款的先決條件

在不限制本附表第 2 條的情況下，除非以下條件在我們指定的時間範圍內得到滿足（除非我們另有書面同意），我們不會批准結餘轉戶貸款的申請：

(a) 提供其他金融機構債務的完整、準確、最新明細（包括賬户明細和未償還金額）；

(b) 提交我們要求的與結餘轉戶貸款有關的任何其他信息；及

(c) 我們可能為結餘轉戶貸款指定的任何其他條件。

14. 結餘轉戶貸款的*設立*

14.1 結餘轉戶貸款的***設立***

(a) 您的結餘轉戶貸款申請一經我們批核，我們將要求您於 Mox app 接受該結餘轉戶貸款。一旦您於 Mox app 接受該結餘轉戶貸款，我們將立即***設立***您的結餘轉戶貸款。

(b) 如您沒有在 Mox app 上指定的日期或之前根據本附表第 14.1(a)條接受結餘轉戶貸款，我們的批核將不再適用，而您將不再有資格得到結餘轉戶貸款。如您仍然想得到結餘轉戶貸款，您必須重新遞交結餘轉戶貸款的申請。我們可按絕對酌情權批核或拒絕您的新申請。

(c) 我們可透過以下途徑提供您的結餘轉戶貸款款項：

(i) 存入款項至指定的 Mox 戶口；

(ii) 向您發出銀行本票；

(iii) 存入款項至指定的所欠其他金融機構債務的其他銀行或金融機構戶口；及／或

(iv) 該款項用以償還任何現有結餘轉戶貸款，並按照本附表第 14.1(c)(i), 14.1(c)(ii)或 14.1(c)(iii)條將餘下款項入賬。

我們會通知您我們向您提供結餘轉戶貸款款項的途徑。

(d) 一旦結餘轉戶貸款按本附表第 14.1(a)條***設立***，結餘轉戶貸款的利息將開始累積，即使您尚未收到按本附表第 14.1(c)(ii)條我們向您發出的銀行本票，或者其他銀行或金融機構尚未收到本附表第 14.1(c)(iii)條下的轉帳。

14.2 銀行本票

(a) 如我們按照本附表第 14.1(c)(ii)條向您發出銀行本票，您有責任於該銀行本票的有效期內向相關銀行或金融機構出示或兌現該銀行本票。您有責任將銀行本票的款項用於償還欠相關銀行或金融機構的其他金融機構債務。

(b) 每張銀行本票於 Mox app 及／或我們的網站所載的有效期內有效。如您在有效期期間沒有未向相關銀行或金融機構出示或兌現該銀行本票，您必須向我們申請新的銀行本票。**我們會就此收費。**為免生疑問，在這種情況下，您的結餘轉戶貸款將繼續累積利息。

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15. 結餘轉戶貸款的後續條件

您：

(a) 在您的結餘轉戶貸款按本附表第 14.1(a)條***設立***後 1 個月內，必須用所得款項償還其他金融機構債務。您必須在我們的要求下向我們提供令我們滿意的形式和內容的還款證據；

(b) 在您的結餘轉戶貸款按本附表第 14.1(a)條***設立***後 1 個月內，必須取消或關閉構成其他金融機構債務的信用卡、私人貸款和其他帳户。您必須在我們的要求下向我們提供令我們滿意的形式和內容的取消或閉戶證據；及

(c) 在您的結餘轉戶貸款按本附表第 14.1(a)條***設立***後 12 個月內，不得重新激活或重新申請構成其他金融機構債務的任何賬户，申請或設立任何新的信用卡或無抵押貸款，或申請或接受任何現有信用卡或無抵押貸款的信用額度增加。

16. 其他金融機構債務的持續責任

在您償還其他金融機構債務之前，您將繼續負責向相關銀行及 / 或金融機構償還此類債務。此外，相關銀行及金融機構將根據其相關政策和程序確定其他金融機構債務的實際還款日期。我們對您因向相關銀行或金融機構作出任何付款而產生的任何逾期付款、利息、費用或罰款不承擔任何責任。

17. 如何支付結餘轉戶貸款

(a) 在不限制本附表第 6 條的情況下，您的結餘轉戶貸款一經***設立***（如本附表第 14.1(a)條所述）後，您必須在下一個每月供款的到期繳款日起支付結餘轉戶貸款的每月供款。

(b) 為免生疑問，如我們向您發出銀行本票（如本附表第 14.1(c)(ii)條所述），即使您尚未向相關銀行或金融機構出示或兑現該銀行本票，您亦必須在每月供款的到期繳款日或之前支付結餘轉戶貸款的每月供款。

18. 我們就結餘轉戶貸款的額外權利

在不限制這些條款的任何內容的情況下，如果：

(a) 您未能遵守本附表第 15 條中的任何條件；

(b) 您在申請結餘轉戶貸款過程中向我們提供任何在任何重大方面不正確的信息；或

(c) 您將結餘轉戶貸款的款項用於結餘轉戶貸款申請過程中我們批准以外的任何用途，

我們將有權取消您的結餘轉戶貸款，並且要求您按本附表第 7.3 條立即償還款項。

最近更新日期：2026 年 10 月 5 日

Mox Bank Limited
G.P.O. Box 9488, Hong Kong
香港郵政總局郵箱9488號