Key Facts Statement (KFS) for Instalment Loan

Mox Bank Limited

Instant Loan Key Facts Statement

Last updated: 2 November 2026

This product is an instalment loan.

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.

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.

Interest rates and interest charges

Interest rate

For a loan amount of HKD100,000:

Loan tenor	6-months	12-months	24-months
Interest rate (or range of interest rates)	0.22% - 0.90%	0.22% - 0.90%	0.22% - 0.80%

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.

Annualised Percentage Rate (APR)

For a loan amount of HKD100,000:

Loan tenor	6-months	12-months	24-months
APR (or range of APRs)	4.63% - 20.02%	4.96% - 21.26%	5.12% - 18.99%

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.

Annualised overdue/default interest rate

Not applicable.

<table>
<tr><th colspan="2">Repayment</th></tr>
<tr><td>Repayment frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic repayment amount</td><td>For a loan amount of HKD100,000 with monthly repayment:

<table><tr><td>Loan tenor</td><td>6-months</td><td>12-months</td><td>24-months</td></tr><tr><td>Periodic repayment amount for the interest rates (or range of interest rates) specified above</td><td>HKD16,886.67 - HKD17,566.67</td><td>HKD8,553.33 - HKD9,233.33</td><td>HKD4,386.67 - HKD4,966.67</td></tr></table></td></tr>
<tr><td>Total repayment amount</td><td>For a loan amount of HKD100,000 with monthly repayment:

<table><tr><td>Loan tenor</td><td>6-months</td><td>12-months</td><td>24-months</td></tr><tr><td>Total repayment amount for the interest rates (or range of interest rates) specified above</td><td>HKD101,320 - HKD105,400</td><td>HKD102,640 - HKD110,800</td><td>HKD105,280 - HKD119,200</td></tr></table>
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/.</td></tr>
<tr><th colspan="2">Fees and charges</th></tr>
<tr><td>Handling fee</td><td>HKD0.</td></tr>
<tr><td>Late payment fee and charge</td><td>HKD0.</td></tr>
<tr><td>Prepayment/early settlement/ redemption fee</td><td>If you repay an Instant Loan early, we wil charge 2.5% of the aggregate monthly principal repayment amount(s) of the Instant Loan outstanding, to your Mox Credit.</td></tr>
</table>

	We call this charge the 'early repayment fee'. An early repayment fee may also be charged to your Mox Credit if your Instant Loan is cancelled or suspended by Mox in accordance with the Mox Credit Schedule. The early repayment fee will be waived if you request to repay your Instant Loan during the Cooling-Off Period for the Instant Loan.
Rejected cheque/rejected autopay charge	**HKD0**.
Paper loan repayment schedule	**HKD50** per copy of paper schedule, charged to your Mox Account. Each loan repayment schedule will contain details of one loan.
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 an Instant Loan application	**HKD5,000** (and thereafter in multiples of the Hong Kong dollar amount as displayed in the Mox app when you apply for an Instant Loan).
Repayment period for an Instant Loan	3 to 60 months.
Monthly instalment for an Instant Loan	Your "**monthly instalment**" for an Instant Loan is broken down into: 1. the "**monthly fee**", being the amount of interest you will be charged on the Instant Loan and required to pay in each month (the rate of which is calculated by reference to the applicable APR); and 2. 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 Instant Loan required to be repaid in that month. We will charge the one-off fee and each monthly instalment for an Instant Loan to Mox Credit which will be shown on your Mox Credit statement. If your Instant Loan is:

	3. an Additional Credit Instant Loan, the following amounts will be included in the minimum amount due set out in your Mox Credit statement: (a) (if applicable) **100%** of the one-off fee (once only for each Instant Loan); (b) **100%** of the monthly fee portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full); (c) **100%** of the monthly principal repayment amount portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full); and (d) (if applicable) **100%** of the early repayment fee (once only for each Instant Loan you repay early); and 4. not an Additional Credit Instant Loan, the following amounts will be included in the minimum amount due set out in your Mox Credit statement: (a) (if applicable) **100%** of the one-off fee (once only for each Instant Loan); (b) **100%** of the monthly fee portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full); (c) **1%** of the monthly principal repayment amount portion of the monthly instalment (in each Mox Credit statement until your Instant Loan is repaid in full); and (d) (if applicable) **100%** of the early repayment fee (once only for each Instant Loan you repay early), (see Note 1).
If you are unable to settle a monthly instalment of your Instant 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. Please note that we do not appoint any third parties to refer Instant 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 Instant Loans, please contact us.	

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Note 1:

- 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 Mox Credit statement balance in full, or if you only pay the minimum amount due shown therein, on or before the payment due date of that Mox Credit statement, we will charge you interest as set out in the Mox Credit Key Facts Statement (which can be found in the Mox app and/or on our website).
- 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.

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分期貸款產品資料概要

Mox Bank Limited

「即時借」產品資料概要

最後更新日期：2026 年 11 月 2 日

此乃分期貸款產品。

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貸款確認書為準。

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。

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）	0.22% - 0.90%	0.22% - 0.90%	0.22% - 0.80%

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）	4.63% - 20.02%	4.96% - 21.26%	5.12% - 18.99%

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。

<table>
<tr><td>逾期還款實際年利率 / 就違約貸款收取的實際年利率</td><td>不適用。</td></tr>
<tr><td colspan="2"></td></tr>
<tr><td>還款頻率</td><td>本貸款需按每月還款。</td></tr>
<tr><td>分期還款金額</td><td>就貸款金額 HKD100,000，每月還款為例：
<table>
<tr><td>貸款期</td><td>6 個月</td><td>12 個月</td><td>24 個月</td></tr>
<tr><td>根據上述利率（或利率範圍）計算之分期還款金額</td><td>HKD16,886.67 - HKD17,566.67</td><td>HKD8,553.33 - HKD9,233.33</td><td>HKD4,386.67 - HKD4,966.67</td></tr>
</table></td></tr>
<tr><td>總還款金額</td><td>就貸款金額 HKD100,000，每月還款為例：
<table>
<tr><td>貸款期</td><td>6 個月</td><td>12 個月</td><td>24 個月</td></tr>
<tr><td>根據上述利率（或利率範圍）計算之分期還款金額</td><td>HKD101,320 - HKD105,400</td><td>HKD102,640 - HKD110,800</td><td>HKD105,280 - HKD119,200</td></tr>
</table>
註：如要計算適用於您特定情況的總還款金額，您可使用我們網站（https://mox.com/zh/features/smart-borrowing/）上的還款計算機。</td></tr>
<tr><td colspan="2"></td></tr>
<tr><td>手續費</td><td>HKD0。</td></tr>
</table>

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逾期還款費用及收費	**HKD0**。
提前還款 / 提前清償 / 贖回的收費	若您提前償還整筆「即時借」金額，我們將從您的 Mox Credit 收取餘下您的「即時借」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」。若您的「即時借」根據 Mox Credit 附表被取消或暫停，我們亦可能從您的 Mox Credit 收取提前還款費用。 若您在冷靜期期間要求償還您的「即時借」金額，則提前還款費用可以被豁免。
退票 / 退回自動轉帳授權指示的費用	**HKD0**。
紙本貸款還款表	每份紙本 **HKD50**，計入您的 Mox 戶口。 每份紙本貸款還款表僅記載一個貸款的詳情。
其他有關貸款的信件（例如，現有貸款證明，還清貸款證明）	每份紙本 **HKD50**，計入您的 Mox 戶口。 無論是電子版或紙本版的信件，我們都會收取此費用。
合資格作「即時借」申請的最低貸款金額	**HKD5,000**（及其後您申請「即時借」時 Mox app 中所顯示的港元金額的倍數）。
「即時借」的還款期	3 - 60 個月。
「即時借」的每月付款金額	您的「即時借」「**每月供款**」分為： 1. 「**月費**」，即您就「即時借」每月會被收取且您須繳付的利息金額（其計算參考適用的實際年利率）；及 2. 「**每月本金償還金額**」，即一個月「**每月供款**」和「**月費**」之差額，以反映須在當月償還的「即時借」的本金金額。

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	我們將就「即時借」收取一次性手續費及每月供款計入 Mox Credit。該等金額將於閣下的 Mox Credit 月結單顯示。 如您的「即時借」： 3. 有未結的額外貸款限額「即時借」，您 Mox Credit 月結單中的最低還款額將包括以下金額： (a) （如適用）一次性的手續費的 **100%**（每項「即時借」僅收取一次）； (b) 每月供款內月費部分的**100%**（在每份 Mox Credit 月結單中的直至您的「即時借」全額償還）； (c) 每月供款內每月本金償還金額部分的 **100%**（在每份 Mox Credit 月結單中的直至您的「即時借」全額償還）；及 (d) （如適用）**100%**的提前還款費用（每項「即時借」僅收取一次）；及 4. 沒有未結的額外貸款限額「即時借」，您 Mox Credit 月結單中的最低還款額將包括以下金額： (a) （如適用）一次性的手續費的 **100%**（每項「即時借」僅收取一次）； (b) 每月供款內月費部分的**100%**（在每份 Mox Credit 月結單中的直至您的「即時借」全額償還）； (c) 每月供款內每月本金償還金額部分的 **1%**（在每份 Mox Credit 月結單中的直至您的「即時借」全額償還）；及

	(d) （如適用）**100%**的提前還款費用（每項「即時借」僅收取一次）， （見附註 1）。
若您未能全數支付您的「即時借」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。 請注意，我們並無委任任何第三方向我們轉介「即時借」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「即時借」有任何疑問，請與我們聯絡。	

附註 1：

- 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 Mox Credit 月結單到期付款日或之前未能全數支付 Mox Credit 結餘，或若您僅支付月結單所顯示的最低還款額，我們將向您收取 Mox Credit 產品資料概要所載的利息（可於 Mox app 及 / 或我們的網站找到）。
- 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。

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