

Fees and charges

The following fees and charges apply to your use our products and services set out below.

Unless the context requires otherwise, capitalised terms used in this document shall have the meanings in our General Terms and Conditions. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

ATM cash withdrawals		
Local ATM cash withdrawals		
JETCO network	Free of charge	
Mastercard network	HKD20 per transaction	
Overseas ATM cash withdrawals ¹		
JETCO network (JETCO ATMs outside Hong Kong)	HKD30 per transaction	No foreign exchange handling fees will be charged. The Foreign Currency will be converted into Hong Kong dollars at the exchange rate provided by JETCO. The exchange rate displayed in the Mox app and statements is calculated by Mox and is for your reference only.
Mastercard network (ATMs provided by banks outside Hong Kong)	HKD30 per transaction The foreign exchange handling fee referred to below will also be charged.	The Foreign Currency will be converted into Hong Kong dollars at the exchange rate provided by Mastercard. The exchange rate displayed in the Mox app and statements is calculated by Mox and is for your reference only.

¹ Overseas cash withdrawals may also be subject to fees imposed by the bank providing the ATM service. Please pay attention to the fees and charges when making overseas cash withdrawals.

Fees relating to Foreign Currency transactions on your Mox Card

Foreign exchange handling fee	1.95% (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox)	All settlements will be made in Hong Kong dollars. The foreign exchange handling fee will be imposed on transactions on your Mox Card effected in a Foreign Currency (including any refund of a transaction effected in a Foreign Currency). The Foreign Currency amount will be converted into Hong Kong dollars at the exchange rate provided by Mastercard. The exchange rate displayed in the Mox app and statements is calculated by Mox and is for your reference only.
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Fees relating to settling Foreign Currency transactions in Hong Kong dollars and transactions processed overseas on your Mox Card

Cross-border access fee	1.95% (comprising of a 1% fee imposed by Mastercard plus a 0.95% fee imposed by Mox)	If you conduct a Hong Kong dollar transaction (including a refund) on your Mox Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e. in a place other than Hong Kong), the cross-border access fee will be imposed on that transaction. The cross-border access fee will also be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The cross-border access fee and the foreign exchange handling fee will not be imposed on the same transaction. The cross-border access fee will apply if you are offered the option to, and choose to, settle a Foreign Currency transaction in Hong Kong dollars at a point of sale overseas. Please note that such an option is a direct arrangement offered by the overseas merchant and not Mox. You should ask the overseas merchant for details about the exchange rate and any applicable fees before you enter into the transaction
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because settling Foreign Currency transactions in Hong Kong dollars may involve fees imposed by the merchant in addition to the cross-border access fee (and may involve a cost higher than the foreign exchange handling fee – see above).

Card issuing and servicing

Mox Card replacement fee	HKD50
Metal Mox Card replacement fee	HKD350
Dispute charge	HKD150 per transaction

Statements and advices

Paper bank statement	HKD50 per copy of paper statement, charged to your Mox Account.
Bank reference letter	HKD300 per copy of letter, charged to your Mox Account. We will charge this fee for both electronic and paper copies of the letter.
Certificate of balance	HKD150 per copy of certificate, charged to your Mox Account. We will charge this fee for both electronic and paper copies of the certificate.
Paper time deposit advice	HKD50 per copy of paper advice, charged to your Mox Account.
Paper Mox Credit statement retrieval	HKD50 per copy of paper statement, charged your Mox Account.

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.
Paper Mox Invest statement retrieval	HKD100 per copy of paper statement or contract note ¹⁹ , charged your Mox Account.

Negative balances in bank accounts

Negative balance fee	HKD120 for each month	If your Mox Account becomes overdrawn by more than HKD5,000, we will charge this fee to your Mox Account. We will charge this fee on and from the date falling 30 days from when your Mox Account has become overdrawn by more than HKD5,000, and monthly thereafter, until you have repaid the overdrawn amount, so that this amount is not more than HKD5,000.
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Balance withdrawals

Balance withdrawal fee	HKD50	If Mox withdraws any balance on behalf of a customer, this fee will be deducted by Mox from the balance to be withdrawn. Mox will give the remaining balance to the customer or requestor.
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Fees relating to currency exchanges

Currency exchange fee	The higher of: - up to 2% of the actual selling amount² (the percentage will vary depending on the currency pair); and - the smallest denomination of the selling currency (e.g. 1 cent, 1 pence etc.) or USD0.01 or its equivalent in the selling currency, whichever is higher. Mox will deduct the applicable currency exchange fee from the amount of currency you have requested to sell prior to carrying out the currency exchange.
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² The actual selling amount refers to the amount of currency you have requested to sell, less the applicable currency exchange fee as described above.

Fees relating to transfers³

Remit Fee	When you make a transfer using Express Remit, we will charge you a fee of a minimum amount of 1 unit of the Foreign Currency that you are transferring (e.g. 1 United States dollar, 1 Great British pound, 1 Singapore dollar etc.) (or its equivalent in Hong Kong dollars) for the transfer. We call this fee, the “Remit Fee”. The actual amount of the Remit Fee will vary depending on the country or region the transfer is being made to, the transfer system being used for the transfer, the amount being transferred and any other factors we determine to be relevant from time to time. To clarify, if you make a transfer using: a Foreign Currency that you already have in your Mox Account, we will charge you the Remit Fee for the transfer; and
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2. the Hong Kong dollar deposits in your Mox Account (including, where you wish to transfer a currency referred to in clause 7(c) of the Accounts and Cards Schedule), we will charge you, in Hong Kong dollars:

- (a) the currency exchange fee referred to above, for the currency exchange; and
- (b) the Remit Fee for the transfer.

We will deduct the Remit Fee from the amount of money you have requested to transfer, prior to carrying out the currency exchange (if applicable) and transfer.

Unless we are making a transfer pursuant to your instructions under a Recurring Remittance Transfer, we will display the Remit Fee in the Mox app at the time of the transfer. If we are making a transfer pursuant to your instructions under a Recurring Remittance Transfer, we will display the Remit Fee that you were charged in the Mox app, after we make the relevant transfer.

Fee for transferring United States dollars to a non-U.S. country or region

(Applicable on and from 15 August 2025) When you transfer United States dollars to a country or region outside of the U.S. using Express Remit, in addition to the Remit Fee, we will charge you a fee of a minimum amount of USD1 (or its equivalent in Hong Kong dollars) to transfer United States dollars to a non-U.S. country or region.

The actual amount of this fee will vary depending on the country or region the transfer is being made to, the transfer system being used for the transfer, the amount being transferred and any other factors we determine to be relevant from time to time.

To clarify, if you transfer United States dollars to a country or region outside of the U.S. using Express Remit and you use:

- 1. the United States dollars that you already have in your Mox Account, we will charge you:

- (a) the Remit Fee for the transfer; and
 - (b) this fee, for transferring United States dollars to a non-U.S. country or region; and
2. the Hong Kong dollars in your Mox Account, we will charge you, in Hong Kong dollars:
 - (a) the currency exchange fee referred to above for the currency exchange;
 - (b) the Remit Fee for the transfer; and
 - (c) this fee, for transferring United States dollars to a non-U.S. country or region.

We will deduct the above fees from the amount of money you have requested to transfer, prior to carrying out the currency exchange (if applicable) and transfer.

Unless we are making a transfer pursuant to your instructions under a Recurring Remittance Transfer, we will display the amount of this fee in the Mox app at the time of the transfer. If we are making a transfer pursuant to your instructions under a Recurring Remittance Transfer, we will display the amount of this fee that you were charged in the Mox app, after we make the relevant transfer.

Receipt of international telegraphic transfers

(Applicable on and from 1 September 2025) HKD50 or the equivalent amount in the applicable Foreign Currency, per receipt of transfer. We will deduct this fee from the amount of money you receive, prior to us depositing the proceeds of the transfer into your Mox Account.

Please note:

1. you will need to pay this fee irrespective of whether the sender has told their bank that the sender will bear all the charges of the transfer, you and the sender will share the charges of the transfer or you will bear all the charges of the transfer – this is because

	these charges (which are charged by a third party) are different to this fee (which we will charge); and 2. if the sender has told their bank that you will bear some or all of the charges of the transfer, in addition to this fee, the charges for the transfer (which are charged by a third party) will also either be deducted: (a) from the amount of money that you receive, or (b) from your Mox Account.
Request to change or cancel a transfer to another country or region via Express Remit	HKD250 per request, charged to your Mox Account. We will charge this fee when we attempt to carry out your request, even if the attempt is ultimately unsuccessful.
Request to change or cancel a local transfer of United States dollars	USD30 per request, charged to you Mox Account. We will charge this fee when we attempt to carry out your request, even if the attempt is ultimately unsuccessful.
Request to cancel a transfer made via FPS or Payment Connect	HKD100 per request, where the request relates to a transfer in Hong Kong dollars via FPS, charged to your Mox Account. CNY100 per request, where the request relates to a transfer in Renminbi via FPS, charged to your Mox Account. (Applicable on and from 11 August 2025) CNY100 per request, where the request relates to a transfer via Payment Connect, charged to your Mox Account. We will charge these fees when we attempt to carry out your request, even if the attempt is ultimately unsuccessful.
Request to cancel a bill payment	HKD100 per request, charged to your Mox Account. We will charge this fee when we attempt to carry out your request, even if the attempt is ultimately unsuccessful.

Return of proceeds of a transfer to you as requested by the recipient

For return of proceeds of a transfer that you made in Hong Kong dollars via FPS, where such return was initiated by the recipient, HKD100 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.

For return of proceeds of a transfer that you made in Hong Kong dollars via RTGS, where such return was initiated by the recipient, HKD250 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.

For return of proceeds of a transfer that you made in Renminbi via FPS, where such return was initiated by the recipient, CNY100 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.

(Applicable on and from 11 August 2025) For return of proceeds of a transfer that you made in Renminbi via Payment Connect, where such return was initiated by the recipient, CNY100 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.

For return of proceeds of a transfer that you made in Renminbi via RTGS, where such return was initiated by the recipient, CNY250 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.

For return of proceeds of a transfer that you made in United States dollars via RTGS, where such return was initiated by the recipient, USD30 per return, which we will deduct from the amount returned, prior to us releasing the returned proceeds to you.

³ In addition to the fees set out in this document, you may be required to pay other fees charged by corresponding or beneficiary banks or other third parties. Please see clause 7 of the Payments and Transfers Schedule for further details.

Mox Credit⁴



Annualised Percentage Rate (APR) ⁵ for retail purchases	35.99% (0.0907% per day)	This is the rate that will apply to retail purchases, when you are approved for Mox Credit, which we will review from time to time. We will not charge you interest if you pay your Mox Credit statement balance in full by the due date each month. Otherwise, interest will be charged on: 1. the unpaid principal in your Mox Credit statement balance, from the date of the previous Mox Credit statement on a daily basis until payment in full; and 2. the amount of each new transaction (entered into since the previous Mox Credit statement date), from the settlement date of that new transaction on a daily basis until payment in full.
Annualised Percentage Rate (APR) ⁵ for cash advances	35.91% (0.0871% per day)	This is the rate that will apply to cash advances, when you are approved for Mox Credit, which we will review from time to time. Interest will be charged on any unpaid amount of each cash advance (excluding any cash advance fee) from the settlement date of the cash advance on a daily basis until it is repaid in full. This means that, interest will accrue on a cash advance, from the date you take out the cash advance, and will continue to accrue, including before and after your Mox Credit statement containing details of the cash advance is issued, until you have repaid the cash advance in full. Please repay all cash advances as soon as possible to minimise your interest charges. You can contact us if you have any questions on how you can repay your cash advances.
Minimum amount due ⁶	If your Mox Credit statement balance is less than HKD220, the minimum amount due will be the total Mox Credit statement balance.	

Otherwise, if you:

1. have an outstanding Instant Loan that was approved on or after 25 June 2025 which uses Additional Credit (“**Additional Credit Instant Loan**”), the minimum amount due will be the higher of:
 - (a)
 - (i) 100% of interest, fees and charges; plus
 - (ii) 100% of the monthly instalment for your Additional Credit Instant Loan; plus
 - (iii) 1% of outstanding principal (excluding the amount set out in paragraph 3(a)(ii) above); plus
 - (iv) the higher of:
 - (A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 3(a)(i) above); and
 - (B) any overdue amount (as applicable, such as any overdue minimum amounts due); or
 - (b) HKD220; and
2. do not have an outstanding Additional Credit Instant Loan, the minimum amount due will be the higher of:
 - (a)
 - (i) 100% of interest, fees and charges; plus
 - (ii) 1% of outstanding principal; plus
 - (iii) the higher of:

		(A) any amount exceeding your credit limit (excluding interest, fees and charges under paragraph 4(a)(i) above); and (B) any overdue amount (as applicable, such as any overdue minimum amounts due); or (b) HKD220.
Cash advance fee	HKD100	For each cash advance (including those via the JETCO or Mastercard ATM networks).
Split Purchase ⁷	One-off fee	As displayed in the Mox app when you apply for a Split Purchase.
	Monthly fee	As displayed in the Mox app when you apply for a Split Purchase.
	Early repayment fee	2% of all remaining principal of the Split Purchase (at the time of early repayment).
Instant Loan ⁸	One-off fee	As displayed in the Mox app when you apply for an Instant Loan.
	Monthly fee	As displayed in the Mox app when you apply for an Instant Loan.
	Early repayment fee	Unless you request to repay an Instant Loan early during the Cooling-Off Period for the Instant Loan, 2% of all remaining principal of the Instant Loan (at the time of early repayment). If you request the repay an Instant Loan early during the Cooling-Off Period for the Instant Loan, we will waive the early repayment fee for the Instant Loan.
Instant Clear ⁹	One-off fee	As displayed in the Mox app when you apply for an Instant Clear.
	Monthly fee	As displayed in the Mox app when you apply for an Instant Clear.



	Early repayment fee	Unless you request to repay an Instant Clear early during the Cooling-Off Period for the Instant Clear, 2% of all remaining principal of the Instant Clear (at the time of early repayment).	If you request the repay an Instant Clear early during the Cooling-Off Period for the Instant Clear, we will waive the early repayment fee for the Instant Clear.
0% Merchant Split Purchase ¹⁰	Early repayment fee	2% of the remaining repayment amount of the 0% Merchant Split Purchase (at the time of early repayment).	
Excess fund transfer handling fee		Up to 3.5% of the amount of the Mox Credit Fund Transfer, or any part thereof, effected by you in a calendar month where the cumulative amount of your Mox Credit Fund Transfer(s) for that calendar month exceeds your monthly threshold. Your ‘monthly threshold’ may vary and will be determined by us from time to time and displayed in your Mox app.	
		When you request to make a Mox Credit Fund Transfer that will exceed your monthly threshold, you will be prompted in the Mox app to acknowledge the amount of the excess fund transfer handling fee applicable to that Mox Credit Fund Transfer. When you set up an automatic payment or other recurring arrangement that will constitute a Mox Credit Fund Transfer, you will be prompted in the Mox app to acknowledge that an excess fund transfer handling fee may be charged when the relevant transfer is effected. Upon your acknowledgment and by proceeding with the Mox Credit Fund Transfer or setting up the automatic payment or other recurring arrangement, you are deemed to have accepted any applicable excess fund transfer handling fee.	
Fees relating to Spend Auto-Switch		HKD25 for each calendar month you make one or more Spend Auto-Switch transaction(s), charged to your Mox Credit at the time of settlement of your first Spend Auto-Switch transaction for that calendar month.	
Spending rewards switching fee		HKD50, charged to your Mox Credit, each time you switch your Spending Rewards Scheme in the Mox app.	

We will waive this fee, if you:

1. switch your Spending Rewards Scheme from 'CashBack' to another Spending Rewards Scheme for a different Mox Card Reward for the first time and during the period beginning on and from the day you complete the Mox Credit application process and the following 7 days (you will have 'completed' the Mox Credit application process once you have received a Mox Credit approval notification from Mox); or
2. have an Eligible Balance for Card Rewards of HKD250,000 or more at the time you switch your Spending Rewards Scheme in the Mox app.

⁴ Only applicable to Mox Credit customers.

⁵ Annualised Percentage Rate (APR) is calculated based on the guideline as set out in the Code of Banking Practice and is for reference only.

⁶ Please refer to the Mox Credit Schedule for more information on your minimum amount due.

⁷ Fees applicable to a Split Purchase are specific to the eligible Mox Credit transaction and can be viewed in the Mox app. Please also refer to the Split Purchase Key Facts Statement.

⁸ Fees applicable to an Instant Loan can be viewed in the Mox app. Please also refer to the Instant Loan Key Facts Statement.

⁹ Fees applicable to an Instant Clear are specific to the eligible Instant Clear payment and can be viewed in the Mox app. Please also refer to the Instant Clear Credit Card Balance Transfer Plan Key Facts Statement.

¹⁰ Fees applicable to a 0% Merchant Split Purchase are specific to the eligible Mox Credit transaction and can be viewed in the Mox app. Please also refer to the 0% Merchant Split Purchase Key Facts Statement.

Mox Invest¹¹

Market	Type of fee	Fee rate	Charged by
Trade related (stocks and other listed Securities)			
Hong Kong	Trading commission	The trading commission will be charged according to the following:	Mox

If you are Invest tier^	Commission rate (% of transaction amount)	Minimum trading commission per order
Basic	0.15%	HKD50
Advanced	0.12%	HKD30
Pro	0.10%	HKD30
Elite	0.088%	HKD30

There is no trading commission for odd lot orders.

Settlement fee	Subject to the latest applicable rules and charges of the third party. ¹²	HKEX
Stamp duty ¹³	Subject to the latest applicable rules and charges of the third party. ¹²	HK Gov
Trading fee	Subject to the latest applicable rules and charges of the third party. ¹²	HKEX
SFC transaction levy	Subject to the latest applicable rules and charges of the third party. ¹²	SFC
AFRC transaction levy	Subject to the latest applicable rules and charges of the third party. ¹²	AFRC

U.S. Trading commission Trading commission for a transacted quantity of equal to or more than 1 share Mox will be charged according to the following:

If you are Invest tier^	Trading commission per share	Minimum trading commission per order	Minimum trading commission for a given stock purchased under a
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	Systematic Investment Plan			
	Basic	USD0.012	USD6.8	USD1
	Advanced	USD0.010	USD5	USD1
	Pro	USD0.0080	USD5	USD1
	Elite	USD0.0060	USD5	USD1
The trading commission for a transacted quantity of less than 1 share is fixed at USD1 per order. This rate also applies to transacted quantities of less than 1 share in a given U.S. stock under a Systematic Investment Plan.				
SEC transaction fee ¹⁴	Subject to the latest applicable rules and charges of the third party. ¹²			SEC
FINRA trading activity fee ¹⁴	Subject to the latest applicable rules and charges of the third party. ¹²			FINRA
Trade related (Funds, excluding Core Portfolio Service)				
Subscription fee for Funds	(Where the relevant Funds trading service is available on Mox Invest) Subscription fee for Funds will be charged according to the following:			Mox
	1. Funds (other than Allianz Yield Plus Fund)			
	If you are Invest tier^ Fee rate (% of investment amount) ¹⁵			

Basic	Up to 0.80%
Advanced	Up to 0.70%
Pro	Up to 0.60%
Elite	Up to 0.50%

2. Allianz Yield Plus Fund

If you are Invest tier^	Fee rate (% of investment amount)
All Invest tiers	0%

Core Portfolio Service

Advisory fee

The advisory fee¹⁶ will be charged according to the following:

Mox

If you are Invest tier^	Fee rate (%) of the daily holding value of your Core Portfolio
Basic	1.00% p.a.
Advanced	0.85% p.a.
Pro	0.70% p.a.
Elite	0.50% p.a.

Nominee and corporate actions services				
Hong Kong	Cash and dividend collection fee ¹⁷	0.2% of dividend or cash distribution amount ¹⁸ , minimum HKD30 per collection.	Mox	
	Equity interest collection fee ¹⁹	HKD1 per board lot, minimum HKD30 per collection, maximum HKD2,000 per collection.	Mox	
	Corporate action handling fee ²⁰	HKD1 per board lot, minimum HKD30 per collection, maximum HKD2,000 per collection.	Mox	
U.S.	ADR custody fees	The fees for general custody of ADRs range from USD0.01 – 0.05 per share. For details, please refer to the depositary bank of the ADRs. Mox will not notify you of any change of ADR fees in advance.	DTC	
Scrip handling and settlement related services				
Hong Kong	Stock transfer out	HKD500 per Hong Kong stock per instruction.	Mox	
U.S.	Stock transfer out	USD150 per U.S. stock per instruction.	Mox	
Account maintenance				
Hong Kong and U.S.	Paper Mox Invest statement retrieval	HKD100 per statement or contract note ²¹ .		
	Custodian fee	Waived	-	
Information services				
Hong Kong	Basic Market Prices Service	Waived	-	

U.S.	Nasdaq Basic	Waived	-
Other services			
Hong Kong and U.S.	Tax	Subject to specific requirements of individual stock.	-
<i>Notes:</i> <i>Mox Invest fees and charges listed above may be subject to change at any time. Please check this document regularly, including before you trade.</i> <i>Out of pocket expenses are to be paid by Mox Invest customers.</i> <i>A transaction refers to a trade that is effected on an exchange. An order refers to an instruction submitted by a customer to conduct a transaction(s) on the exchange. An order may be filled in multiple transactions. If an order is filled in multiple transactions over 2 days or more, the minimum trading commission will be applied on each trade execution day. Systematic Investment Plan refers to an instruction submitted by a customer to conduct recurring buy transactions via the Mox app.</i> <i>^ We will determine your Invest tier based on your Monthly Aggregate Transaction Volume or Holding Value of Funds, in accordance with the below:</i>			
<i>Invest tier</i>	<i>Monthly Aggregate Transaction Volume</i>	<i>Holding Value of Funds</i>	
<i>Basic</i>	<i>less than or equal to HKD100,000</i>	<i>less than or equal to HKD50,000</i>	
<i>Advanced</i>	<i>more than HKD100,000 and up to HKD500,000</i>	<i>more than HKD50,000 and up to HKD250,000</i>	
<i>Pro</i>	<i>more than HKD500,000 and up to HKD1,500,000</i>	<i>more than HKD250,000 and up to HKD750,000</i>	
<i>Elite</i>	<i>more than HKD1,500,000</i>	<i>more than HKD750,000</i>	

We will apply the Invest tier that is more favorable to you, based on your Monthly Aggregate Transaction Volume and your Holding Value of Funds (as determined by us in our sole and absolute discretion). We will assess (or refresh) the Invest tier that applies to you at such times and intervals as we determine from time to time. We will display such times and intervals in the Mox app. Without limiting the foregoing, your Monthly Aggregate Transaction Volume will be reset to 0 on the first day of every calendar month at a time designated by us through the Mox app.

For investments or trades made in a currency other than Hong Kong dollars, we will calculate the Hong Kong dollar amount of the investments or trades using our prevailing exchange rates. As exchange rates fluctuate, the amount of your Monthly Aggregate Transaction Volume and/or your Holding Value of Funds may change from time to time, even if you have not made any new investments or otherwise traded.

We will determine the applicable commission for a trade of stocks or other listed Securities with reference to the Invest tier applicable at the time the trade is executed. We will determine the applicable subscription fee for Funds or advisory fee for Core Portfolio Service with reference to the Invest tier applicable at the time the order is placed or when the advisory fee is calculated.

You can see the Invest tier that applies to you, at a particular point in time, in your Mox app.

For the purposes of this note:

“Holding Value of Funds” means the market value of all your holdings in Funds (including your Core Portfolio) held in your Mox Invest Account.

“Monthly Aggregate Transaction Volume” means the cumulative value of all executed buy and sell transactions of stocks and other listed Securities in the Hong Kong and U.S. markets conducted through Mox Invest during a calendar month in the relevant market’s time zone.

¹¹ Only applicable to Mox Invest customers.

¹² Third party charges in addition to the fees and charges information set out in this Fees and Charges document, including transaction levy, trading fee, stamp duty and others, may vary and be announced by respective parties from time to time.. For details, please refer to the FAQ regarding Mox Invest on Mox’s website and/or through the Help Centre in the Mox app.

¹³ Not applicable to trading warrants, callable bull/bear contracts (CBBCs) and exchange traded funds (ETFs).

¹⁴ Applicable to sell orders only.

¹⁵ Fee rate for a transaction of Fund will be displayed in the Mox app.



¹⁶ Calculated and accrued daily, from the day you invest in your Core Portfolio but excluding the execution day in respect of sell order(s) for your Core Portfolio. The advisory fee will be charged on a monthly basis and is usually deducted from your Mox Invest USD investment cash account. If you do not have sufficient balance to settle the fee, we may (in our discretion) allow it to accrue. The accrued amount may be deducted once there is available balance in your Mox Invest USD investment cash account or from any proceeds from the sale of your Core Portfolio or other investments. Please note, however, that any accrued amount is a debt due which we may deduct at any time from any of your accounts with Mox without further notice, in accordance with our General Terms and Conditions. Relevant fees continue to accrue for Core Portfolio holdings maintained even if you become ineligible for the Core Portfolio Service.

¹⁷ If dividend amount is less than HKD30, Mox will charge (and withhold) the lesser dividend amount.

¹⁸ Dividend includes cash dividend and value of scrip dividend, including resulting from choice dividends. Cash distribution amount includes but is not limited to the amount received from tender offers, mergers, and privatisations.

¹⁹ Equity interest collection events include but are not limited to exercise of right issues and open offers, bonus shares, spin-offs, mergers and tender offers.

²⁰ Corporate action events include but are not limited to right issues and open offers, and tender offers.

²¹ Mailing of physical statement is only available within Hong Kong.

Last updated: 11 August 2025



收費及手續費

以下的收費及手續費適用於您使用我們下列的產品及服務。

除非本條款另有所指，否則本條款中使用的定義與我們一般條款及細則的定義含義相同。如英文與中文版本有任何不一致，概以英文版本為準。

自動櫃員機現金提款

本地自動櫃員機現金提款

銀通網絡	免費
萬事達卡網絡	每宗交易收取 HKD20

海外自動櫃員機現金提款¹

銀通網絡（香港以外的銀通自動櫃員機）	每宗交易收取 HKD30	不收取外幣兌換手續費。
		外幣將按由銀聯通寶有限公司提供的匯率兌換為港元。於 Mox app 及您的月結單中顯示的匯率是由我們計算的，僅供你參考。



萬事達卡網絡（由海外的銀行所提
供的自動櫃員機）

每宗交易收取 HKD30
我們將收取下述之外幣兌換手續費。

外幣將按萬事達卡公司提供的匯率兌換為港元。於 Mox app 及您的月結單
中顯示的匯率是由我們計算的，僅供你參考。

¹ 於海外提取現金時，提供海外自動櫃員機服務的銀行可能會向您收取費用。於海外提款時請注意收費及手續費。

使用 Mox Card 進行外幣交易的相關費用

外幣兌換手續費

1.95%（包括萬事達卡收取 1% 費用
及 Mox 收取 0.95% 費用）

所有交易賬項均以港元支付。

所有以 Mox Card 進行的外幣交易的賬項（包括任何外幣交易退款），將
被徵收外幣兌換手續費。外幣金額將按萬事達卡提供的外匯匯率兌換為港
元。於 Mox app 及您的月結單中顯示的匯率是由 Mox 計算的，僅供你參
考。。



使用 Mox Card 以港元支付外幣簽賬及在海外處理的交易的相關費用

跨境港幣交易手續費	1.95% (包括萬事達卡收取 1% 費用及 Mox 收取 0.95% 費用)	如果您使用您的 Mox Card 進行港元交易 (包括退款), 不論是在香港還是海外, 而該交易因商戶或收單機構是在海外 (即香港以外的地方) 註冊而被視為在海外處理, 我們會就該交易收取跨境港幣交易手續費。 跨境港幣交易手續費將會在海外商戶或收單機構已將交易兌換成港元, 或在您要求兌換的情況下被徵收。 同一筆交易中不會同時徵收跨境港幣交易手續費及外幣兌換手續費。如果您可以選擇在海外商戶以港元結算外幣交易, 跨境港幣交易手續費將適用於此選項。請注意, 此選項屬海外商戶的直接安排, 而非由 Mox 提供。您應在進行交易前向海外商戶查詢有關匯率及任何適用費用的詳情, 因為以港元支付外幣交易可能會涉及跨境港幣交易手續費以外由商戶徵收的費用 (並且可能會涉及高於外幣兌換手續費的費用 – 見上文)。
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發卡及相關服務

Mox Card 更換費	每張 HKD50
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金屬 Mox 卡更換費	每張 HKD350
交易爭議處理費用	每宗交易 HKD150

月結單及通知書

郵寄銀行月結單	每份月結單 HKD50, 計入您的 Mox 戶口。
銀行證明信	每份證明信 HKD300, 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。
存款結餘證明書	每份證明書 HKD150, 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。
紙本定期存款通知書	每份紙本 HKD50, 計入您的 Mox 戶口。
紙本 Mox Credit 月結單	每份紙本 HKD50, 計入您的 Mox 戶口。
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 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。
貸款證明，還清貸款證明）

紙本 Mox Invest 月結單 每份紙本月結單或成交單據¹⁹ 收取 HKD100，計入您的 Mox 戶口。

戶口負結餘

負結餘額費用	每月 HKD120	如果您的 Mox 戶口結餘出現超過 HKD5,000 的透支，我們將從您的 Mox 戶口收取此費用。我們將於您的 Mox 戶口出現超過 HKD5,000 的透支後 30 天起計收取此費用，並於此後每月收取，直至您償還透支金額，使其不超過 HKD5,000 為止。
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提取結餘

提取結餘費用	HKD50	如 Mox 須為客戶提取結餘，Mox 將直接從有關結餘中扣除此費用，即客戶或申請人將獲得扣除費用後的餘額。
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貨幣兌換相關費用

貨幣兌換費

以下較高者：

1. 不多於實際賣出金額²的 2%（適用的百分比因貨幣對而異）；及
2. 賣出貨幣的最小面額（例如 1 仙、1 便士等）或 USD 0.01 或等值的賣出貨幣之較高者。

在進行貨幣兌換前，Mox 將於您要求賣出的貨幣金額中扣除適用的貨幣兌換費。

² 實際賣出金額是指您要求賣出的貨幣金額扣除以上所述所適用的貨幣兌換費。

轉賬相關費用³

外匯費

當您使用即時匯進行轉賬時，我們將向您收取您匯款的外幣的至少 1 單位（例如 USD1、1 英鎊、1 新加坡元等）的費用（或等值港元）進行匯款。我們將此費用稱為「**外匯費**」。

外匯費的實際金額將根據匯款的國家或地區、用於匯款的轉賬系統、轉賬金額以及我們不時確定的任何其他相關因素而有所不同。

讓您更清楚明白，如果您使用以下方式進行匯款：

1. 以您的 Mox 戶口中已有的外幣進行匯款，我們將向您收取關於外匯的外匯費；及
2. 以您的 Mox 戶口中的港元存款進行匯款（包括當您希望轉賬戶口及卡管理附表第 7(c)條所述的外幣），我們將以港元收取：
 - (a) 該貨幣兌換的貨幣兌換費（如上述）；及
 - (b) 關於外匯的外匯費。

我們將於進行該貨幣兌換（如適用）及匯款之前從您要求匯出的金額扣除外匯費。

除非我們按照您定期匯款的指示進行轉賬，否則我們將在轉賬時於 Mox app 顯示匯出匯款功能進行轉賬適用的外匯費。如果我們按照您定期匯款的指示進行轉賬，在我們進行相關轉賬後，我們將於 Mox app 顯示已向您收取的外匯費。

將美元轉至非美國的國家或地區的費用（適用於 2025 年 8 月 15 日及起）當您使用即時匯將美元轉至美國以外的國家或地區時，除外匯費外，我們還將向您收取最低金額為 USD 1（或等值港元）的費用，以將美元匯至非美國的國家或地區。

此費用的實際金額將根據匯款的國家或地區、用於轉賬系統、轉賬金額以及我們不時確定相關的任何其他因素而有所不同。

讓您更清楚明白，如果您使用即時匯將美元轉至美國以外的國家或地區，並且您使用：

1. 您已存入 Mox 戶口的美元，我們將向您收取：
 - (a) 轉賬的匯款費; 及
 - (b) 本項費用，以將美元轉至非美國國家或地區; 及
2. Mox 戶口內的港幣，我們將以港幣向你收取：
 - (a) 上述貨幣兌換的貨幣兌換費;
 - (b) 轉賬的匯款費; 及
 - (c) 本項費用，以將美元轉至非美國國家或地區。

在進行貨幣兌換（如適用）及匯款之前，我們將從您要求轉賬的金額中扣除上述費用。

除非我們按照您定期匯款的指示進行轉賬，否則我們將在轉賬時於 Mox app 顯示匯出匯款功能進行轉賬適用的外匯費。如果我們按照您定期匯款的指示進行轉賬，在我們進行相關轉賬後，我們將於 Mox app 顯示已向您收取的外匯費。

接收國際電匯

（適用於 2025 年 9 月 1 日及以後）每次接收國際電匯，收取 HKD50 元或等值的適用外幣金額。在我們將款項存入您的 Mox 戶口之前，我們將從該款項扣除此收費。

請注意：

1. 無論匯款人是否已告知其銀行，其將承擔匯款的所有費用、您和匯款人將分擔匯款費用，或者您將承擔匯款的所有費用，您都需要支付此費用（這是因為這些費用（由第三方收取）與此費用（我們將收取）不同）；及
2. 如匯款人已告知其銀行，指定您承擔部分或全部匯款費用，除此費用外，匯款費用（由第三方收取）亦會：（a）從您收到的款項中扣除，或（b）從您的 Mox 戶口扣除。

要求變更或取消經即時匯轉賬至其他國家或地區 每次要求 HKD250，計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使變更或取消最終嘗試不成功，我們仍會收取此費用。

要求變更或取消本地美元轉賬 每次要求 USD30，計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使變更或取消最終嘗試不成功，我們仍會收取此費用。

要求取消透過「轉數快」或跨境支付通進行的轉賬 每次要求，HKD100，適用於經「轉數快」的港元轉賬，計入您的 Mox 戶口。

每次要求，CNY100，適用於經「轉數快」的人民幣轉賬，計入您的 Mox 戶口。

（適用於 2025 年 8 月 11 日及起）每次要求，CNY100，適用於經跨境支付通的人民幣轉賬，計入您的 Mox 戶口。

我們在嘗試執行要求時會收取此費用，即使取消最終嘗試不成功，我們仍會收取此費用。

要求取消賬單支付	每次要求，HKD100，計入您的 Mox 戶口。我們在嘗試執行要求時會收取此費用，即使取消嘗試最終不成功，我們仍會收取此費用。
收款方要求將款項退回給您	每次收款方要求退回透過「轉數快」進行的港元轉賬款項，我們會從退回金額中扣除 HKD100，然後退回給您。 每次收款方要求退回透過即時支付結算系統進行的港元轉賬款項，我們會從退回金額中扣除 HKD250，然後退回給您。 每次收款方要求退回透過「轉數快」進行的人民幣轉賬款項，我們會從退回金額中扣除 CNY100，然後退回給您。 (適用於 2025 年 8 月 11 日及起) 每次收款方要求退回透過跨境支付通進行的人民幣轉賬款項，我們會從退回金額中扣除 CNY100，然後退回給您。 每次收款方要求退回透過即時支付結算系統進行的人民幣轉賬款項，我們會從退回金額中扣除 CNY250，然後退回給您。 每次收款方要求退回透過即時支付結算系統進行的美元轉賬款項退回，們會從退回金額中扣除 USD30，然後退回給您。

³ 除了本文件所列出的費用外，您可能需要支付由相應銀行或受惠銀行或其他第三方收取的其他費用。請參閱付款及轉賬附表第 7 條以了解更多詳情。

Mox Credit⁴

零售消費簽賬實際年利率 ⁵	35.99% (日息為 0.0907%)	這是您的 Mox Credit 獲批時適用於零售消費簽賬的利率，而我們會不時作出檢討。 如您在每月到期繳款日或之前全數支付您的 Mox Credit 月結單結餘，我們不會向您收取利息。否則，以下各項將被收取利息： 1. 您的結單結餘中未付本金金額，由上一 Mox Credit 月結單日期起按日計息，直至全數支付；及 2. 每項新交易金額（自上一 Mox Credit 月結單日期起誌賬），由該項新交易的結算日期起按日計息，直至全數支付。
現金透支的實際年利率 ⁴	35.91% (日息為 0.0871%)	這是您的 Mox Credit 獲批時適用於現金透支的利率，而我們會不時作出檢討。 利息將以每筆現金透支的任何未付金額（不包括任何現金透支費用）由結算日期起計按日計息，直至款項全部清還為止。

此代表現金透支利息會從您的現金透支的結算日期起開始並一直累計，無論是於誌入您現金透支詳情的月結單發出日前或後發生，現金透支利息會繼續累計直至您全數付清所有現金透支結欠。

請儘快付清所有現金透支結欠以減低您的利息支出。如您對如何付清您的現金透支結欠有任何問題，您可聯絡我們以提供協助。

最低還款額⁶

如您的月結單結餘低於 HKD220，最低還款額將為總結單結餘。

除非您：

1. 在 2025 年 6 月 25 日或之後批核且未償清使用額外貸款限額的「即時借」（「**額外貸款限額「即時借」**」），則最低還款額將為以下金額中較高者為準：
 - (a)
 - (i) 利息、費用及收費的 100%；另加
 - (ii) 額外貸款限額「即時借」的月結單的 100%；另加
 - (iii) 未償還本金的 1%（不包括以上第 3(a)(ii)條項下的款項）；另加
 - (iv) 以下較高者：
 - (A) 任何超逾您的信用限額（不包括以上第 3(a)(i)條項下的利息、費用及收費）；及

(B) 任何逾期金額（如適用，例如任何逾期最低還款額）；或 (b) HKD220；及 2. 沒有未償清的額外貸款限額「即時借」，則最低還款額將為以下金額中較高者為準： (a) (i) 利息、費用及收費的 100%；另加 (ii) 未償還本金的 1%；另加 (iii) 以下較高者： (A) 任何超逾您的信用限額（不包括以上第 4(a)(i)條項下的利息、費用及收費）；及 (B) 任何逾期金額（如適用，例如任何逾期最低還款額）；及 (b) HKD220。		
現金透支費用	HKD100	就每筆現金透支（包括透過銀通或萬事達卡自動櫃員機網絡提取現金）。
「簽賬分期」 ⁷	一次性收費	當您申請「簽賬分期」時會在 Mox app 中顯示。
	月費	當您申請「簽賬分期」時會在 Mox app 中顯示。

	提前還款費	(在提前還款時的) 所餘簽賬分期本金部分之 2%。
「即時借」 ⁸	一次性收費	當您申請「即時借」時會在 Mox app 中顯示。
	月費	當您申請「即時借」時會在 Mox app 中顯示。
	提前還款費	除非您在冷靜期間要求償還一項「即時借」，此費用為 (在提前還款時的) 所餘該項「即時借」本金部分之 2%。 若您在冷靜期期間要求償還一項「即時借」，則我們會豁免該項「即時借」的提前還款費用。
卡數「即時清」 ⁹	一次性收費	當您申請卡數「即時清」時會在 Mox app 中顯示。
	月費	當您申請卡數「即時清」時會在 Mox app 中顯示。
	提前還款費	除非您在冷靜期間要求償還您一項卡數「即時清」金額，此費用為所餘該項卡數「即時清」本金部分之 2% (在提前還款時的)。

	若您在冷靜期期間要求償還您的若您的卡數「即時清」金額，則提前還款費用可以被豁免。	
「商戶 0 息分期」 ¹⁰	提前還款費	(在提前還款時的) 所餘下未償還「商戶 0 息分期」的還款金額之 2%。
超出轉賬限額手續費	如果您從 Mox Credit 進行轉賬累積超過每曆月限額（即由我們不時釐定並在您的 Mox app 中顯示）我們將收取超額部分或當中的任何部分之超出轉賬限額手續費（最高可達 3.5%）。 當您使用 Mox Credit 進行轉賬，而該金額超過適用的每曆月限額，Mox app 會提示並讓您確認有關的超出轉賬限額手續費。當您設立的自動還款或定期轉賬是從 Mox Credit 轉賬，Mox app 會提示並讓您確認進行交易可能會產生超出轉賬限額手續費。當您確認並使用 Mox Credit 進行轉賬，您將被視作接受適用之手續費。	
自動簽賬切換	於當月完成一筆或以上的「自動簽賬切換」交易，該月將收取 HKD25，並將於首筆交易完成後計入您的 Mox Credit。	
消費獎賞轉換費	我們將按您每次於 Mox app 轉換消費獎賞計劃時向您收取 HKD50，計入您的 Mox Credit。 我們將會豁免此費用，如果您：	

- 1 完成 Mox Credit 申請程序（當您收到 Mox 向您發出的 Mox Credit 申請成功批核通知時，即代表您的 Mox Credit 申請程序已「完成」）的其後 7 天的期間內，首次將消費獎賞計劃由「CashBack」轉換至其他消費獎賞計劃；或
- 2 持有卡獎賞的合資格結餘達至少 HKD250,000（於轉換消費獎賞計劃時）。

⁴ 只適用於 Mox Credit 用戶。

⁵ 實際年利率是根據《銀行營運守則》所載的指引計算，並且僅供參考。

⁶ 有關最低還款額的詳情，請查閱我們的 Mox Credit 附表。

⁷ 適用於「簽賬分期」的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox app 中查看。另外，請您也參閱「簽賬分期」產品資料概要。

⁸ 適用於「即時借」的費用可以在 Mox app 中查看。另外，請您也參閱「即時借」產品資料概要。

⁹ 適用於卡數「即時清」的費用是專為合資格的卡數「即時清」特設，並可以在 Mox app 中查看。另外，請您也參閱卡數「即時清」計劃產品資料概要。

¹⁰ 適用於「商戶 0 息分期」的費用是專為合資格的 Mox Credit 交易特設，並可以在 Mox app 中查看。另外，請您也參閱「商戶 0 息分期」產品資料概要。

Mox Invest¹¹

市場	收費項目	收費	收費方
交易相關（股票及其他上市證券）			

香港

交易佣金

交易佣金將按以下收費：

Mox

如您的投資等級是 [^]	交易佣金費率（按成交金額的百分比）	每個指令最低交易佣金
Basic	0.15%	HKD50
Advanced	0.12%	HKD30
Pro	0.10%	HKD30
Elite	0.088%	HKD30

碎股交易免交易佣金。

股票交收費	按最新適用的第三方規則及費率收取。 ¹²	港交所
股票印花稅 ¹³	按最新適用的第三方規則及費率收取。 ¹²	香港政府
交易費	按最新適用的第三方規則及費率收取。 ¹²	港交所

	證監會交易徵費	按最新適用的第三方規則及費率收取。 ¹²	證監會																				
	會計及財務匯報局交易徵費	按最新適用的第三方規則及費率收取。 ¹²	會財局																				
美國	交易佣金	成交股數一股或以上之交易佣金將按以下收費：	Mox																				
	<table border="1"> <thead> <tr> <th>如您的投資等級是^</th><th>每股交易佣金</th><th>每個指令最低交易佣金</th><th>定期投資計劃項下每隻股票的最低交易佣金</th></tr> </thead> <tbody> <tr> <td>Basic</td><td>USD0.012</td><td>USD6.8</td><td>USD1</td></tr> <tr> <td>Advanced</td><td>USD0.010</td><td>USD5</td><td>USD1</td></tr> <tr> <td>Pro</td><td>USD0.0080</td><td>USD5</td><td>USD1</td></tr> <tr> <td>Elite</td><td>USD0.0060</td><td>USD5</td><td>USD1</td></tr> </tbody> </table>			如您的投資等級是^	每股交易佣金	每個指令最低交易佣金	定期投資計劃項下每隻股票的最低交易佣金	Basic	USD0.012	USD6.8	USD1	Advanced	USD0.010	USD5	USD1	Pro	USD0.0080	USD5	USD1	Elite	USD0.0060	USD5	USD1
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	成交股數少於一股的定額佣金 USD1。此定額佣金亦適用於定期投資計劃項下成交股數少於 1 股之美股。																						

SEC 交易費用 ¹⁴	按最新適用的第三方規則及費率收取。 ¹²	SEC
FINRA 交易活動費用 ¹⁴	按最新適用的第三方規則及費率收取。 ¹²	FINRA

交易相關（基金，不包括核心投資組合服務）

基金認購費

（當 Mox Invest 提供相關基金交易服務）基金認購費將按以下收費： Mox

1 基金（安聯收益增值基金除外）

如您的投資等級是 ^	收費利率 ¹⁵ （按投資金額的百分比）
Basic	最高 0.80%
Advanced	最高 0.70%
Pro	最高 0.60%
Elite	最高 0.50%

2 安聯收益增值基金

如您的投資等級是^	收費利率 (按投資金額的百分比)
所有投資等級	0%

核心投資組合服務

投顧費

投顧費¹⁶將按以下收費：

Mox

如您的投資等級是^	按核心投資組合每日持有價值收取的收費年利率 (%)
Basic	1.00%
Advanced	0.85%
Pro	0.70%
Elite	0.50%

代理人服務及公司行動服務

香港	代收股息費用 ¹⁷	股息或現金分派金額的 0.2% ¹⁸ ，每次代收最低 HKD30。	Mox
	代收股權費用 ¹⁹	每手 HKD1，每次代收最低 HKD30，每次代收最高 HKD2,000。	Mox
	代處理公司行動費用 ²⁰	每手 HKD1，每次代收最低 HKD30，每次代收最高 HKD2,000。	Mox
美國	美國預託證券（ADR）託管費	一般 ADR 託管費由每股 USD0.01 至 USD0.05 不等。詳情請向各美國預託證券的託管銀行查詢。Mox 將不會就任何美國預託證券託管費的變更提前通知您。	DTC
處理實物股票及交收服務			
香港	股票轉出	每項港股訂單指示收取 HKD500。	Mox
美國	股票轉出	每項美股訂單指示每次收取 USD150。	Mox
戶口服務			
	紙本 Mox Invest 結單	每份紙本結單或成交單據 ²¹ 收取 HKD100。	Mox

香港及美國	託管費	豁免。	-
資訊服務			
香港	基本報價服務	豁免。	-
美國	Nasdaq Basic	豁免。	-
其他服務			
香港及美國	稅務	按個別證券指定要求收取。	-
備註： Mox Invest 收費和手續費可能會隨時更新，請定時（包括在您交易前）查閱此文件。 自付費用由 Mox Invest 客戶承擔。 交易指在一交易所撮合的交易。指令是指客戶提交於交易所成交的訂單指示。一個指令可能最終由多單交易組合而成。如果一個指令分為多個交易於 2 天或以上完成，最低交易佣金將適用於每個交易成交日。定期投資計劃是指客戶透過 Mox app 設定之定期買入訂單指示。			

^我們將根據您的每月總交易金額或資金持有值來決定您的投資等級，詳情如下：

如您的投資等級是	每月總交易金額	基金持有價值
Basic	小於或等於 HKD100,000	小於或等於 HKD50,000
Advanced	HKD100,000 以上至 HKD500,000	HKD50,000 以上至 HKD250,000
Pro	HKD500,000 以上至 HKD1,500,000	HKD250,000 以上至 HKD750,000
Elite	多於 HKD1,500,000	多於 HKD750,000

我們會據您的每月總交易金額及基金持有價值採用較優惠的投資等級（按我們的全權及絕對酌情權決定）。我們將定期決定（或更新）您的投資等級，時間及間距將由我們決定，並在 Mox app 中顯示。在不限制任何上述的情況下，每月總交易金額將於每個曆月的第一天（時間經我們透過 Mox app 指定）重置為 0。

就以港元以外的貨幣進行之投資或交易而言，我們將使用我們當時的匯率將投資或交易的金額轉換為港元。由於匯率波動，即使您沒有進行任何新投資或交易，您的每月總交易金額及 / 或基金持有價值可能會隨時變動。

我們將根據股票或其他上市證券的交易成交時的投資等級以釐定交易佣金。我們將根據提交基金交易指令時的投資等級以釐定對於基金的認購費或計算核心投資組合服務投顧費時的投資等級以釐定投顧費。

您可以在 Mox app 中查看您當前的投資等級。

就此備註而言：

「基金持有價值」 指的是您在 Mox Invest 戶口中持有的所有基金（包括您的核心投資組合）的市值。

「每月總交易金額」 指的是您通過 Mox Invest 在香港和美國市場進行的所有股票和其他上市證券買賣交易在一個曆月（按相應市場當地時間）中的累計價值。

¹¹ 只適用於 Mox Invest 用戶。

¹² 除本收費及手續費文件中列明的費用和收費資訊外，第三方收費，包括交易徵費、交易費、印花稅及其他費用等，可能會不時變更，並由有關機構公佈。詳情請於 Mox 網站及 / 或 Mox app 內的幫助中心瀏覽關於 Mox Invest 的常見問題。

¹³ 不適用於認股證、牛熊證及交易所買賣基金。

¹⁴ 只適用於出售指令。

¹⁵ 基金交易的收費利率將在 Mox app 中顯示。

¹⁶ 由您開始投資於核心投資組合當日起每日計算及累計，但不包括出售您的核心投資組合的指令之執行日期。投顧費按月收取，並一般會從您的 Mox Invest 美元投資現金戶口中扣除。如您沒有足夠的餘額來支付費用，我們可以（按我們的酌情權）容許其累計。我們會從您的 Mox Invest 美元投資現金戶口中的可用餘額，或從您賣出您的核心投資組合或其他投資中獲得的任何收益中扣除累計之金額。但請注意，未付的投顧費是到期欠款，我們可根據一般條款及細則隨時從您於 Mox 的戶口中扣除相關金額，而恕不會另行通知。儘管您不再符合使用核心投資組合服務的資格，就您持有的核心投資組合而言，相關費用將繼續累計。

¹⁷ 若股息金額少於 HKD30，Mox 將會收取（及預扣）該股息金額作為服務費用。

¹⁸ 股息包括現金股息和（包括由股息選擇衍生的）以股代息的股票價值。現金分派金額包括但不限於由公司收購、公司合併及私有化派發的金額。

¹⁹ 代收股權包括但不限於行使供股權、公開招股、紅股、公司分拆、公司合併及投標要約。



²⁰ 代處理公司行動包括但不限於供股權、公開招股及投標要約。

²¹ 郵寄紙本結單只適用於香港地區範圍內。

最近更新日期：2025 年 8 月 11 日