

0%外匯差價認購美元基金推廣(2025 年 5 月至 6 月) 之條款及細則

本網頁/文件僅供參考，且不構成投資建議。此提及的投資產品或服務並不同等，亦不應被視為定期存款的代替品。它並非受保障存款，亦不受香港存款保障計劃保障。投資涉及風險，請參閱本網頁/文件之重要聲明。

推廣詳情

1. 「**推廣**」指本「0%外匯差價認購美元基金推廣」。
2. 此推廣有效期為 2025 年 5 月 23 日至 2025 年 6 月 30 日，包括首尾兩天（「**推廣期**」）。
3. 此推廣只適用於推廣期內在匯立銀行有限公司（「**匯立銀行**」、「**WeLab Bank**」）持有核心賬戶及投資賬戶的客戶（「**合資格客戶**」）。
4. 於推廣期內，合資格客戶進行合資格基金認購交易（定義見下列第 4 條）而該認購指示涉及港元兌換美元的外幣兌換（「**合資格外匯交易**」），可就該合資格外匯交易享 0%差價。於 WeLab Bank app 內所顯示的匯率一般包含 WeLab Bank 的成本溢價或差價，而合資格客戶進行合資格外匯交易時所支付的匯率已包含所有溢價及差價。合資格客戶將獲享相等於合資格外匯交易之差價的現金回贈金額（「**現金回贈**」）。

表 1：計算現金回贈例子

合資格外匯交易之匯率	= 7.83655936
該合資格外匯交易的差價	= 0.25%
合資格基金認購交易金額	= HKD 100,000
該合資格外匯交易的現金回贈	= HKD 100,000 × 0.25% = HKD 250

以上例子僅供參考。合資格外匯交易差價於實際交易時可能有所不同，並會以實際差價來計算現金回贈。

5. 「**合資格基金認購交易**」只包括推廣期內：

(1) 透過 WeLab Bank app 內的「自選基金服務」(包括但不限於「WeLab 閒智寶」、其他貨幣市場基金及其他類別基金) 及/或「GoWealth 智動投資顧問」服務成功提交之 10,000 港元或以上 (以每筆交易計算) 的認購**美元基金**之交易 (包括一次性投資及每月投資)；及

(2) 於香港時間 2025 年 6 月 30 日下午 3 時正前提交認購指示，及於 2025 年 7 月 7 日或之前成功交收。成功提交但未完成交收的認購指示，及於推廣期前提交的指示 (包括一次性投資及每月投資) 將不計算在內。

6. 「**不合資格外匯交易**」包括推廣期內透過 WeLab Bank app 的「外匯交易」功能及「跨境匯款」功能進行的外幣兌換。不合資格外匯交易將不會獲享本推廣的任何現金回贈。

如何獲享推廣獎賞？

7. 此推廣毋須登記。

開始前須注意的事項

8. 現金回贈總額將於 2025 年 7 月 31 日或之前存入合資格客戶所持有的港元核心賬戶內。現金回贈將以四捨五入至最接近的仙位計算。

9. 合資格客戶之銀行賬戶於推廣期內和存入現金回贈時必須保持有效及狀況良好以獲得現金回贈。如有任何爭議，WeLab Bank 保留取消合資格客戶之現金回贈而毋須另行通知。

10. 除非另有訂明，此推廣不可與外匯交易有關的其他推廣同時使用。

11. WeLab Bank 將會根據 WeLab Bank 之紀錄以決定合資格客戶是否合資格參加此推廣。

12. 除非我們另有規定，所有現金獎賞之金額均不得轉讓、退還、交換或轉換為其他形式。

13. 如果我們認為你違反任何適用法律法規、欺詐、濫用和/或不遵守本推廣條款及細則（由我們全權判斷），我們有權撤銷你參加本推廣的資格及/或暫停或終止你於本行的任何或所有賬戶。在不作另行通知的情況下，我們有權從你的賬戶（包括但不限於你的核心賬戶）扣除我們已經派發的現金回贈。另外，我們保留所有採取任何法律行動的權利追討任何未償還的款項。
14. 我們保留從客戶賬戶（包括但不限於你的港元核心賬戶）扣除任何我們已經派發但不適用於你的現金獎賞的權利，恕不另行通知。
15. WeLab Bank 保留隨時修改此條款及細則及/或暫停/取消此優惠之權利而無須另行通知。有關更改的推廣優惠、條款及細則可以於 WeLab Bank app 及/或網站找到，及/或 WeLab Bank 將透過其他途徑通知合資格客戶。如有爭議，WeLab Bank 的決定為最終、決定性並具有約束力。
16. 本條款及細則應與我們的理財服務條款（「理財服務條款」）及賬戶條款（「賬戶條款」）一起閱讀。除非另有定義，否則在理財服務條款或賬戶條款中的定義應與本條款及細則具有相同含義。如果本條款及細則與理財服務條款及賬戶條款不一致，則按以下順序進行：
 - i. 本條款及細則；
 - ii. 理財服務條款；及
 - iii. 賬戶條款。
17. 此推廣條款及細則受中華人民共和國香港特別行政區法律所管轄，並按其詮釋。如中英文條款及細則有所差異，一概以英文版本為準。

生效日期：2025 年 5 月 23 日

重要聲明

本網頁/文件僅供參考，且不構成對任何人作出買賣、認購或交易任何投資產品或服務的要約、招攬、建議、意見或任何保證。

投資涉及風險，基金價格可升可跌，甚至可能變成毫無價值。基於市場情況，部分投資或不能即時變現。請細閱我們的理財服務條款(包括風險披露)，以及相關基金銷售文件，以瞭解我們的理財服務以及基金更多資料，包括其風險因素。

投資決定是由你自行作出的，但你不應投資於本網頁所提及之產品或服務，除非中介人於銷售此產品時已向你解釋經考慮你的財政狀況、投資經驗及目標後，相關產品或服務是適合你的。

你在作出任何投資決定之前，須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力，並了解有關產品的性質及風險。

倘有任何關於本網頁/文件所提及之產品或服務、進行交易或基金涉及性質及風險等方面的疑問，你應徵詢獨立財務顧問的意見。

本網頁/文件所提供的產品及服務僅為香港居民而設。我們無意讓任何人於任何受限制或未獲法律或法規授權分發或使用本網頁的司法管轄區、國家或地區內，分發或使用本網頁/文件。如你並非身處香港，我們或未獲授權於你身處或居住的國家或地區向你提供產品及服務。

本網頁/文件由 WeLab Bank 刊發，內容並未經證券及期貨事務監察委員會審閱。

外匯市場面對著不可預測的波動，並可能受到複雜的政治和經濟風險之影響。如果你將港元或外幣存款兌換成其他貨幣，該等外匯交易將面對由匯率波動帶來的風險。因此，你可能會蒙受損失。

以上內容並非亦不構成認購或進行任何交易的要約、建議、邀請或招攬。

Terms and Conditions of Promotion: 0% FX Spread for USD Funds Subscriptions (May - June 2025)

This webpage/document is for information only and does not constitute any investment advice. The investment products or services mentioned herein are not equivalent to, nor should they be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. Investment involves risks, please refer to the Disclaimers herein for details.

Promotion Details

1. **"Promotion"** refers to "Promotion: 0% FX Spread for USD Funds Subscriptions"
2. The promotion period of this Promotion is from 23 May 2025 to 30 June 2025 (both dates inclusive) (**"Promotion Period"**).
3. This promotion is only applicable to customers who hold valid Core Accounts and Investment Accounts at WeLab Bank Limited (**"WeLab Bank"**) during the Promotion Period (**"Eligible Customers"**).
4. During the Promotion Period, Eligible Customers who conduct Eligible Mutual Funds Subscription Transactions (as defined in clause 4 below) with currency exchange from Hong Kong Dollar (**"HKD"**) to US Dollar (**"USD"**) in the relevant subscription instructions (**"Eligible FX Transactions"**) can enjoy 0% spread for the Eligible FX Transactions. The exchange rate displayed in the WeLab Bank app generally includes any spread or profit margin of WeLab Bank and an Eligible Customer will be charged an all-inclusive price for the Eligible FX Transaction. A cash rebate amount equivalent to the spread for the Eligible FX Transaction (**"Cash Rebate"**) will be rewarded to the Eligible Customer.

Table 1: Example for the calculation of the Cash Rebate

Exchange rate of Eligible FX Transaction	= 7.83655936
Eligible FX Transaction spread	= 0.25%
Eligible Mutual Funds Subscription Transaction amount	= HKD 100,000
Cash Rebate for the Eligible FX Transaction	= HKD 100,000 × 0.25% = HKD 250



The table above is for reference only. The Eligible FX Transaction spread may vary in actual transactions and the actual spread will be used in the calculation of Cash Rebate.

5. **“Eligible Mutual Funds Subscription Transactions”** refer to fund subscription transactions that meet the following conditions during the Promotion Period:
- 1) USD mutual funds subscription transactions of HKD 10,000 or above (in each transaction) successfully submitted via the “Featured Funds Service” (including but not limited to “WeLab Money Plus”, other money market funds and other types of mutual funds) and/or the “GoWealth Digital Wealth Advisory” service in the WeLab Bank app, including one-time investments and monthly investments; and
 - 2) Subscription orders shall be submitted before 3:00 pm Hong Kong time on 30 June 2025 and successfully settled on or before 7 July 2025. Subscription orders which are successfully submitted but not settled, and subscription orders which are submitted prior to the Promotion Period (including one-time investments and monthly investments) will not be counted.
6. **“Ineligible FX Transactions”** refer to currency exchange completed through the “Foreign exchange” function and the “Global Remit” function in the WeLab Bank app during the Promotion Period. Ineligible FX Transactions cannot enjoy Cash Rebate under this Promotion.

How to get the offer?

7. No registration is required.

Read before you start.

8. The total Cash Rebate will be credited to the HKD Core Accounts held by the Eligible Customers on or before 31 July 2025. The Cash Rebate shall be rounded to the nearest cent.
9. Eligible Customers’ bank accounts must be valid and with good standing during the Promotion Period and at the time of receiving the Cash Rebate in order to be eligible to receive the Cash Rebate. In case of any disputes, WeLab Bank reserves the right to forfeit the Cash Rebate without prior notice.



10. Unless otherwise specified, this Promotion cannot be used in conjunction with other promotions relating to the foreign exchange service.
11. WeLab Bank will determine the eligibility of Eligible Customers to participate in this Promotion based on WeLab Bank's records.
12. All Cash Rebate amount cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.
13. Any breach of applicable laws or regulations, fraud, abuse and/or non-compliance by you (as determined at our sole discretion) will result in forfeiture of your eligibility to participate in this Promotion and/or suspension or termination of all or any of your accounts with us. We reserve the right to debit the Cash Rebate from your accounts (including but not limited to your Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.
14. We reserve the right to retain any Cash Rebate from your Accounts (including but not limited to your HKD Core Account) that we have distributed but not necessarily applicable to you without prior notice.
15. WeLab Bank reserves the right to amend the terms and conditions and/or suspend/cancel this promotion at any time without prior notice. The latest details of this Promotion and the revised terms and conditions will be made available on WeLab Bank app, website and/or communicated to Eligible Customers by other means as soon as practicable. In the event of dispute, WeLab Bank's decision shall be final, conclusive and binding.
16. These terms and conditions shall be read in conjunction with our Wealth Management Services Terms and Account Terms. Terms defined in our Wealth Management Services Terms or Account Terms shall have the same meaning when used herein, unless otherwise defined. In the event of inconsistency between these terms and conditions, the Wealth Management Services Terms and the Account Terms, the prevailing order shall be as follows:
 - i. these terms and conditions;
 - ii. the Wealth Management Services Terms; and
 - iii. the Account Terms.
17. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of



China. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective Date: 23 May 2025

Disclaimers

This webpage/document does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services.

Investment involves risk. The price of an investment fund unit may go up as well as down and the investment funds may become valueless. Part of your investment may not be able to liquidate immediately under certain market situation. Please refer to our Wealth Management Services Terms (including relevant risk disclosures) and relevant fund offering documents for more details of our services as well as the nature and risks of the relevant products.

The investment decision is yours but you should not invest in these product(s) nor services unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives.

Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product(s).

If you have any inquiries on the nature and risks involved in this webpage/document, relevant product(s) and services, trading or investment funds, etc, you should seek advice from independent financial adviser.

The information contained on this webpage is intended for Hong Kong residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services available in the country or region you are located or resident in.

This webpage/document is issued by Welab Bank Limited. The contents of this webpage/document have not been reviewed by the Securities and Futures Commission in Hong Kong.

The foreign exchange market is subject to unpredictable fluctuations and may be affected by complex political and economic risk. If you choose to convert your HKD or foreign currency deposit to other currencies, such foreign exchange transaction will be subject to risk arising from exchange rate fluctuation. As a result, you may suffer a loss.

The information above is not and does not constitute or form part of any offer, recommendation, invitation or solicitation to subscribe to or to enter into any transaction.

0%外汇差价认购美元基金推广 (2025 年 5 月至 6 月)之条款及细则

本网页/文件仅供参考，且不构成投资建议。此提及的投资产品或服务并不等同，亦不应被视为定期存款的代替品。它并非受保障存款，亦不受香港存款保障计划保障。投资涉及风险，请参阅本网页/文件之重要声明。

推广详情

1. 「推广」指本「0%外汇差价认购美元基金推广」。
2. 此推广有效期为 2025 年 5 月 23 日至 2025 年 6 月 30 日，包括首尾两天（「推广期」）。
3. 此推广只适用于推广期内在汇立银行有限公司（「汇立银行」、「WeLab Bank」）持有核心账户及投资账户的客户（「合格客户」）。
4. 于推广期内，合格客户进行合格基金认购交易（定义见下列第 4 条）而该认购指示涉及港元兑换为美元的外币兑换（「合格外汇交易」）可就该合格外汇交易享 0%差价。于汇立银行 app 内所显示的汇率一般包含汇立银行的成本溢价或差价，而合格客户进行合格外汇交易时所支付的汇率已包含所有溢价及差价。合格客户将获享相等于合格外汇交易之差价的现金回赠金额（「现金回赠」）。

表 1：计算现金回赠例子

合格外汇交易之汇率	= 7.83655936
合格外汇交易差价	= 0.25%
合格基金认购交易金额	= HKD 100,000
合格外汇交易的现金回赠	= HKD 100,000 × 0.25%
	= HKD 250

以上例子仅供参考。合格外汇交易差价于实际交易时可能有所不同，并会以实际差价来计算现金回赠。

5. 「**合资格基金认购交易**」只包括推广期内：

- 1) 透过汇立银行 app 内的「自选基金服务」(包括但不限于「汇立闲智宝」、其他货币市场基金及其他类别基金) 及/或「智动投资顾问」服务成功提交之 10,000 港元或以上 (以每笔交易计算) 的认购美元基金之交易 (包括一次性投资及每月投资); 及
- 2) 认购指示于香港时间 2025 年 6 月 30 日下午 3 时正前提交, 及于 2025 年 7 月 7 日或之前成功交收。成功提交但未完成交收的认购指示, 及于推广期前提交的认购指示 (包括一次性投资及每月投资) 将不计算在内。

6. 「**不合资格外汇交易**」包括推广期内透过汇立银行 app 的「外汇交易」功能及「跨境汇款」功能进行的外币兑换。

如何获享推广奖赏?

7. 此推广毋须登记。

开始前须注意的事项

8. 现金回赠总额将于 2025 年 7 月 31 日或之前存入合资格客户所持有的港元核心账户内。现金回赠将以四舍五入至最接近的仙位计算。
9. 合资格客户之银行账户于推广期内和存入现金回赠时必须保持有效及状况良好以获得现金回赠。如有任何争议, 汇立银行保留取消合资格客户之现金回赠而毋须另行通知。
10. 除非另有订明, 此推广不可与外汇交易有关的其他推广同时使用。
11. 汇立银行将会根据汇立银行之纪录以决定合资格客户是否合资格参加此推广。
12. 于我们平台提交指示之时间除非我们另有规定, 所有现金奖赏之金额均不得转让、退还、交换或转换为其他形式。
13. 如果我们认为你违反任何适用法律法规、欺诈、滥用和/或不遵守本推广条款及细则 (由我们全权判断), 我们有权撤销你参加本推广的资格及/或暂停或终止你于本行的任何或所有账户。在不作另行通知的情况下, 我们有权从你的账户 (包括但不

限于你的核心账户) 扣除我们已经派发的现金回赠。另外, 我们保留所有采取任何法律行动的权利追讨任何未偿还的款项。

14. 我们保留从你的账户 (包括但不限于你的港元核心账户) 扣除任何我们已经派发但不适用于你的现金奖赏的权利, 恕不另行通知。
15. 汇立银行保留随时修改此条款及细则及/或暂停/取消此优惠之权利而无须另行通知。有关更改的推广优惠、条款及细则可以于汇立银行 app 及/或网站找到, 及/或汇立银行将透过其他途径通知合资格客户。如有争议, 汇立银行的决定为最终、决定性并具有约束力。
16. 本条款及细则应与我们的理财服务条款 (「理财服务条款」) 及账户条款 (「账户条款」) 一起阅读。除非另有定义, 否则在理财服务条款或账户条款中的定义应与本条款及细则具有相同含义。如果本条款及细则与理财服务条款及账户条款不一致, 则按以下顺序进行:
 - i. 本条款及细则;
 - ii. 理财服务条款; 及
 - iii. 账户条款。
17. 此推广条款及细则受中华人民共和国香港特别行政区法律所管辖, 并按其诠释。如中英文条款及细则有所差异, 一概以英文版本为准。

生效日期: 2025 年 5 月 23 日

重要声明

本网页/文件仅供参考, 且不构成对任何人作出买卖、认购或交易任何投资产品或服务的要约、招揽、建议、意见或任何保证。

投资涉及风险, 基金价格可升可跌, 甚至可能变成毫无价值。基于市场情况, 部分投资或不能实时变现。请细阅我们的理财服务条款(包括风险披露), 以及相关基金销售文件, 以了解我们的理财服务以及基金更多数据, 包括其风险因素。

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