

## 5% p.a. 港元定期存款條款及細則 (2025 年 7 月)

### 一般條款

1. 此優惠有效期為 2025 年 7 月 7 日至 2025 年 7 月 31 日，包括首尾兩天(「推廣期」)。
2. 此優惠只適用於在推廣期內以推薦碼「WBDAY5」(「指定推薦碼」)於匯立銀行有限公司(「匯立銀行」)成功開立全新港元核心賬戶(「合資格賬戶」)，並於開立合資格賬戶前的 12 個月內不曾於匯立銀行持有合資格賬戶(「合資格新客戶」)。
3. 「成功開立核心賬戶日」指合資格新客戶收到 WeLab Bank 電郵通知成功開立合資格賬戶當天。

### 定期存款優惠

4. 合資格新客戶於推廣期內可享定期存款年利率 5% (「定期存款獎賞利率」) 適用於 1 個月港元 GoSave 2.0 定期存款，而存款金額為 50,000 港元。
5. 此優惠只從成功開立核心賬戶日起 7 個曆日內有效(包括成功開立核心賬戶日)。若合資格新客戶未有在該有效期內使用此優惠，則在有效期後將不再合資格享有此優惠。
6. 此優惠只可使用一次，並不能與其他定期存款優惠同時使用。
7. 合資格新客戶之銀行賬戶於推廣期內並直至定期存款到期時必須保持有效及狀況良好以獲得定期存款利息。如有任何爭議，匯立銀行保留取消合資格新客戶之利息而毋須另行通知。
8. 本定期存款獎賞利率名額有限，先到先得，額滿即止。我們就本定期存款獎賞利率限額的記錄為最終及具決定性。

### 如何獲享優惠？

9. 合資格新客戶須於推廣期內使用指定推薦碼於匯立銀行開立合資格賬戶。若客戶未有於開戶時輸入該指定推薦碼，則該客戶將不可享有定期存款優惠。

### 開始前須注意的事項

10. 匯立銀行將會根據匯立銀行之紀錄以決定合資格新客戶是否合資格參加此優惠及交易情況。
11. 如有任何舞弊/欺詐成分或取消任何交易，包括但不限於取消/提前取回以定期存款獎賞利率開立的定期存款，匯立銀行有權從任何銀行賬戶(包括但不限於合資格賬戶)直接扣除定期存款優惠的利息，而毋須事先通知。

12. 匯立銀行保留隨時修改此條款及細則及/或取消此優惠之權利而無須另行通知。有關更改的優惠、條款及細則可以於匯立銀行 **app** 及/或網站找到，及/或匯立銀行將透過其他途徑通知合資格新客戶。如有任何爭議，匯立銀行保留最終決定權。
13. 此優惠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 7 月 7 日

# Terms and Conditions for 5% p.a. HKD Time Deposit (July 2025)

## General Terms

1. The promotion period of the offer is from 7 July 2025 to 31 July 2025 (both dates inclusive) ("**Promotion Period**").
2. This offer is only applicable to new customers who successfully open new Hong Kong Dollar ("**HKD**") Core Accounts ("**Eligible Accounts**") at WeLab Bank Limited ("**WeLab Bank**") using the referral code "WBDAY5" ("**Designated Referral Code**") during the Promotion Period and did not hold any bank accounts at WeLab Bank in the past 12 months prior to opening the Eligible Account during the Promotion Period ("**Eligible New Customers**").
3. "**Date of Successful Core Account Opening**" means the date on which a Eligible New Customer receives WeLab Bank's email notifying successful an Eligible Account opening.

## Time Deposit Offer

4. Eligible New Customers can enjoy a time deposit interest rate of 5% p.a. ("**Time Deposit Reward Rate**") for 1-month HKD GoSave 2.0 Time Deposit with a deposit amount of HKD 50,000.
5. The offer is only valid for the first 7 calendar days from the Day of Successful Account Opening (including the Day of Successful Account Opening). Eligible New Customers who do not use this offer during such validity period will no longer be entitled to the offer after the validity period.
6. The offer can only be used once and cannot be used in conjunction with other offers.
7. Eligible New Customers' bank accounts must be valid and with good standing during the Promotion Period and until the maturity of the time deposit in order to be eligible to receiving the time deposit interest. Otherwise, WeLab Bank reserves the right to forfeit the interest without prior notice.
8. There are limited quotas for this Time Deposit Reward Rate and it is rewarded on a first come first served basis. Our records on the available quotas shall be final and conclusive.

## How to get the offer?

9. Eligible New Customers are required to open Eligible Accounts at WeLab Bank using the Designated Referral Code during the Promotion Period. If such Designated Referral Code is not applied during account opening, the customer will not be entitled to receive the Time Deposit Offer.

## **Read before you start.**

10. WeLab Bank will determine the eligibility of Eligible New Customers to participate in this offer as well as the transactions based on WeLab Bank's records.
11. In case of any fraud/abuse/reversal or cancellation of any transactions, including but not limited to the cancelation / early withdrawal of the time deposit placed with the Time Deposit Reward Rate, WeLab Bank reserves the right to debit the interest of the Time Deposit Offer credited from any bank accounts (including but not limited to the Eligible Accounts) without prior notice.
12. WeLab Bank reserves the right to amend the terms and conditions and/or cancel this offer at any time without prior notice. The latest details of this offer and the revised terms and conditions will be made available on WeLab Bank app, website and/or communicated to Eligible New Customers by other means as soon as practicable. All matters and disputes are subject to the final decision of WeLab Bank.
13. 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: 7 July 2025

## 5% p.a. 港元定期存款条款及细则 (2025 年 7 月)

### 一般条款

1. 此优惠有效期为 2025 年 7 月 7 日至 2025 年 7 月 31 日，包括首尾两天(「推广期」)。
2. 此优惠只适用于在推广期内以推荐码「WBDAY5」(「指定推荐码」)于汇立银行有限公司(「汇立银行」)成功开立全新港元核心账户(「合格账户」)，并于开立合格账户前的 12 个月内不曾于汇立银行持有合格账户(「合格新客户」)。
3. 「成功开立核心账户日」指合格新客户收到汇立银行电邮通知成功开立合格账户当天。

### 定期存款优惠

4. 合格新客户于推广期内可享定期存款年利率 5%(「定期存款奖赏利率」)适用于 1 个月港元 GoSave 2.0 定期存款，而存款金额为 50,000 港元。
5. 此优惠只从成功开立核心账户日起 7 个历日内有效(包括成功开立核心账户日)。若合格新客户未有在该有效期内使用此优惠，则在有效期后将不再合格享有此优惠。
6. 此优惠只可使用一次，并不能与其他定期存款优惠同时使用。
7. 合格新客户之银行账户于推广期内并直至定期存款到期时必须保持有效及状况良好以获得定期存款利息。如有任何争议，汇立银行保留取消合格新客户之利息而毋须另行通知。
8. 本定期存款奖赏利率名额有限，先到先得，额满即止。我们就本定期存款奖赏利率限额的记录为最终及具决定性。

### 如何获享优惠？

9. 合格新客户须于推广期内使用指定推荐码于汇立银行开立合格账户。若客户未有于开户时输入该指定推荐码，则该客户将不可享有定期存款优惠。

### 开始前须注意的事项

10. 汇立银行将会根据汇立银行之纪录以决定合格新客户是否合格参加此优惠及交易情况。
11. 如有任何舞弊/欺诈成分或取消任何交易，包括但不限于取消/提前取回以定期存款奖赏利率开立的定期存款，汇立银行有权从任何银行账户(包括但不限于合格账户)直接扣除定期存款优惠的利息，而毋须事先通知。

12. 汇立银行保留随时修改此条款及细则及/或取消此优惠之权利而无须另行通知。有关更改的优惠、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新客户。如有任何争议，汇立银行保留最终决定权。
13. 此优惠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 7 月 7 日