

## 「賬戶條款」及「理財服務條款」的修訂通知（「通知」）

匯立銀行有限公司（「WeLab Bank」或「我們」）謹此通知你，我們就以下的條款及細則做出以下的修訂，並將於 2024 年 3 月 31 日生效：

- (i) 賬戶條款
- (ii) 理財服務條款

請細心閱讀以下內容，有關的修訂可能會影響你。以下概述修訂內容：

### (i) 賬戶條款相關修訂

(a) 賬戶條款第 2C 節銀行卡服務之 1.1(a) 將修訂如下：

修訂前	(a) 你於我們開立核心賬戶時，我們會向你發出虛擬及實體扣賬卡而不收取任何費用，該虛擬扣賬卡將於應用程式內顯示。你將不能取消虛擬扣賬卡，惟第 1.1(e)條列明的情況除外。
修訂後	(a) 你於我們開立核心賬戶時，我們會向你發出虛擬扣賬卡而不收取任何費用，該虛擬扣賬卡將於應用程式內顯示。我們會酌情決定會否向你發出實體扣賬卡。你將不能取消虛擬扣賬卡，惟第 1.1(e)條列明的情況除外。

(b) 賬戶條款第 2C 節銀行卡服務之 1.2 將修訂如下：

修訂前	(a) 你可透過扣賬卡動用我們所批准的你核心賬戶內的資金，並於自動櫃員機或銷售網點（如有）提取現金。
修訂後	(a) 你可透過扣賬卡動用我們所批准的你核心賬戶內的資金，並於香港境內的自動櫃員機或銷售網點（如有）提取現金。

### (ii) 理財服務條款相關修訂

修訂前	3.7 你確認已經細閱此等理財服務條款，即表示向我們確認你是香港的稅務居民。除你以書面形式另行通知我們外，我們有權假設你不是任何其他國家或司法管轄區的稅務居民，我們並有權倚賴此點行事。
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	8.2 (D) (2) 根據第 3.7 條, 你是香港的稅務居民;
修訂後 (新增第 1.7 條)	<p>1.7 你知悉並同意, 本理財服務條款、應用程式或網站中的任何內容, 均不應被解釋為在任何司法管轄區進行分銷、出售要約或認購任何證券或投資產品的招攬, 而根據此等司法管轄區的法律, 該等行為屬於非法行為。如果你在香港境外, 我們可能無權在你所在或居住的國家或地區向你分銷或提供產品和服務。</p> <p>3.7 你確認已經細閱此等理財服務條款, 即表示向我們確認你曾提供予我們的稅務資料是正確的。除非你根據第 3.9 條以書面形式通知我們任何變動, 我們有權假設此稅務資料是正確的並倚賴此資料行事。</p> <p>8.2 (D) (2) 根據第 3.7 條, 你提供予我們的稅務資料是正確的;</p>

你可點擊[此處](#)預覽經修訂的賬戶條款及[此處](#)預覽經修訂的理財服務條款。請注意, 如你在條款修訂生效日期或之後繼續持有 WeLab Bank 賬戶, 經修訂的賬戶條款及理財服務條款將對你具有約束力。如果你不接受載於本通知的修訂, 我們可能無法繼續向你提供賬戶條款及理財服務條款下預期的服務。於修訂生效日起, 你亦可以在 WeLab Bank App 和 WeLab Bank 網站中「下載文件」>「一般文件」找到修訂後的賬戶條款及理財服務條款或請點擊[此處](#)下載本通知。而現有的賬戶條款及理財服務條款將從 2024 年 3 月 31 日起不再有效, 如你希望查閱修訂前的版本你亦可以點擊[此處](#)下載賬戶條款及[此處](#)下載理財服務條款。

如果你有任何疑問或你想終止你的任何賬戶, 請致電客戶服務熱線 +852 3898 6988 或電郵至 [wecare@welab.bank](mailto:wecare@welab.bank) 與我們聯繫。如本通知的中英文版有任何歧異, 一概以英文版本為準。

WeLab Bank 謹啟  
2024 年 2 月 29 日

**Notice of Changes to “Account Terms” and “Wealth Management Services Terms” of WeLab Bank (“Notice”)**

Welab Bank Limited (“**WeLab Bank**”, “**we**”, “**our**”, “**us**”) would like to notify you of the changes in the following Terms and Conditions, that will take effect from 31 March 2024 (“**Terms Amendment Effective Date**”).

- (i) Account Terms;
- (ii) Wealth Management Services Terms.

Please read the summary of the changes below carefully as they may affect you:

**(i) Change of “Account Terms”**

- (a) Clause 1.1(a) under “Section 2C Card Services” of the Account Terms will be revised as below:

Before the change	(a) When you open a Core Account with us, we will issue to you a virtual Debit Card (which will be shown on the App) and a physical Debit Card without any fee. You cannot cancel a Debit Card except in the circumstances as set out in Clause 1.1(e).
After the change	(a) When you open a Core Account with us, we will issue to you a virtual Debit Card (which will be shown on the App) without any fee. The physical Debit Card will be issued at our discretion. You cannot cancel a Debit Card except in the circumstances as set out in Clause 1.1(e).

- (b) Clause 1.3(a) under “Section 2C Card Services” of the Account Terms will be revised as below:

Before the change	(a) The Debit Card will let you use the money in your Core Account as approved by us and take cash out at an ATM or point of sale (where available).
After the change	(a) The Debit Card will let you use the money in your Core Account as approved by us and take cash out at an ATM or point of sale (where available) in Hong Kong.

**(ii) Change of “Wealth Management Services Terms”**

Before the change	<p>3.7 By confirming that you have read these Wealth Management Service Terms you confirm to us that you are tax resident in Hong Kong. Unless you notify us in writing we are entitled to assume and rely on the fact that you are not tax resident in any other country or jurisdiction.</p> <p>8.2 (D) (2) in accordance with Clause 3.7 that you are tax resident in Hong Kong;</p>
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After the change (Clause 1.7 newly added)	<p>1.7 You acknowledge and agree that nothing in these Wealth Management Service Terms, the App or the Website should be construed as a distribution, an offer to sell, or a solicitation to buy any securities or investment products in any jurisdiction where such activities would be unlawful pursuant to 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 in the country or region you are located or resident in.</p> <p>3.7 By confirming that you have read these Wealth Management Service Terms you confirm to us that your Tax Information supplied to us is correct. Unless you notify us in writing of any change in accordance with Clause 3.9, we are entitled to assume such information is correct and rely on it.</p> <p>8.2 (D) (2) in accordance with Clause 3.7 that your Tax Information supplied to us is correct;</p>
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Please click [here](#) for the revised “Account Terms” and [here](#) for the revised “Wealth Management Services Terms” for reference.

Please note that the revised “Account Terms” and “Wealth Management Services Terms” shall be binding on you if you continue to maintain a WeLab Bank account and/or a WeLab Bank Investment Account on or after the Terms Amendment Effective Date.

Please also note that we may not be able to continue providing the services contemplated under the revised “Account Terms” and “Wealth Management Services Terms” to you if you do not accept the changes set out in this Notice. If you do not accept the changes, you have the right to terminate your account(s) in accordance with the relevant clauses under the revised “Account Terms” and “Wealth Management Services Terms” before the Terms Amendment Effective Date.

From the Terms Amendment Effective Date, any references to the revised “Account Terms” and “Wealth Management Services Terms” in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised “Account Terms” and “Wealth Management Services Terms”. You may find the revised “Account Terms” and “Wealth Management Services Terms” in the WeLab Bank App and on the WeLab Bank website with the selection of “Legal Bits” > “Download Documents” > “Terms and Conditions”. Please click [here](#) to download this Notice.

The prevailing versions of the “Account Terms” and “Wealth Management Services Terms” will no longer be valid from 31 March 2024. You may refer to this [link](#) to access and download a copy of the prevailing versions of Account Terms and this [link](#) to access and download a copy of the prevailing versions of Wealth Management Services Terms for future reference if necessary.



If you have any questions, or should you wish to terminate any of your account(s), please contact our Customer Service Hotline at +852 3898 6988 or email us at [wecare@welab.bank](mailto:wecare@welab.bank). If there are any discrepancies between the English and Chinese versions of this Notice, the English version shall prevail.

Welab Bank Limited  
29 February 2024