

“GoSave 2.0 Festive of Savings Earn Interest & Win iPhone Lucky Draw” Terms and Conditions

1. The WeLab Bank GoSave 2.0 Festive of Savings Earn Interest & Win iPhone Lucky Draw (“**Campaign**” or the “**Lucky Draw**”) is offered by WeLab Bank Limited (“**WeLab Bank**”, “**we**”, “**us**” or “**our**”). Unless otherwise stated, the valid period of this lucky draw is from 8 April 2024 to 12 April 2024 (Hong Kong Time) (both dates inclusive) (“**Campaign Period**”).
2. By participating in this Campaign, you acknowledge that you have read and agreed to these Campaign terms and conditions.
3. This Campaign is only applicable to any WeLab Bank’s customer who fulfil all the following requirements (each, an “Eligible Customer”):
 - i. Holds a valid WeLab Bank Core Account prior to the applicable Lucky Draw Date as stated in Clause 6; and
 - ii. Sets up at least one designated GoSave 2.0 Time Deposit during the Campaign Period.

Any person who acts in breach of applicable laws and regulations or who has an actual or potential conflict of interest will be disqualified from participating in the Lucky Draw.

4. All Hong Kong staff members of WeLab Bank shall not be eligible for the Lucky Draw.
5. The Lucky Draw will take place one business day after the date of successfully setting up the designated GoSave 2.0 Time Deposit. During the Campaign Period, Eligible Customers can get:
 - i. One (1) Lucky Draw chance for setting up every single designated GoSave 2.0 Time Deposit with minimum amount of HK\$100,000;
 - ii. Three (3) Lucky Draw chances for setting up every single designated GoSave 2.0 Time Deposit with minimum amount of HK\$200,000; and
 - iii. Five (5) Lucky Draw chances for setting up every single designated GoSave 2.0 Time Deposit with minimum amount of HK\$300,000
6. There will be five rounds of Lucky Draw and the cut-off time for participating in each of the Lucky Draws will be at 11:59pm (HK time) of the below exhibited dates:

Designated Target GoSave 2.0 Time Deposit set up on	8 Apr 2024 (Mon)	9 Apr 2024 (Tue)	10 Apr 2024 (Wed)	11 Apr 2024 (Thu)	12 Apr 2024 (Fri)
Dates each round of lucky draw to take place	9 Apr 2024 (Tue)	10 Apr 2024 (Wed)	11 Apr 2024 (Thu)	12 Apr 2024 (Fri)	15 Apr 2024 (Mon)

*Cumulation of lucky draw chances is on daily cut off and per eligible chance(s) according to the designated GoSave 2.0 time deposit(s) successfully set up.

7. Three (3) Lucky Draw winners (each a “Winner”) will be drawn randomly by computer on each Lucky Draw date. Winners can receive multiple prizes should their names be drawn more than once during the campaign period.

Each Winner will be entitled to a Prize as follows:

Prize Item	Capacity	Color
Apple iPhone 15 Pro Max	256 GB	Natural Titanium

The Bank reserves the right to replace the Prize with any reward with a value of Apple iPhone 15 Pro Max HKD 10,199 in case of stock unavailability without prior notice. For details, please refer to the redemption details in the Winner Notification (as defined in Clause 8).

8. The Winners will be notified by email and SMS (the “Winner Notification”) within 2 business days from the Lucky Draw Date according to his/her latest email address registered with the Bank or mobile phone number linked with their WeLab Bank accounts. The redemption details of the Prize will be included in the Winner Notification. The Winner should follow the redemption details in the Winner Notification to redeem the Prize. We will also announce the winner list through our official social media accounts (including Facebook and Instagram).
9. You agree and acknowledge that you are not entitled to the Prize if you (i) become a staff member of WeLab Bank, or (ii) close your Core Account and/or terminate the designated GoSave 2.0 Time Deposit before redemption of the Prize.
10. WeLab Bank reserves the right to draw alternate Winners to replace any Winner who is or may be subsequently found to be ineligible or disqualified to the Lucky Draw.
11. The Campaign can be joined in conjunction with WeLab Bank’s other reward offer(s).
12. If WeLab Bank subsequently determines that a person is not eligible for a Prize, for any reason whatsoever, WeLab Bank may at its’ discretion reclaim the Prize and award it to such person(s) or deal with it in any manner as it deems fit.
13. The Prize is not replaceable in the event of any loss or damage.
14. The Prize or alternative gift (where applicable) offered under this Lucky Draw cannot be converted to cash.
15. WeLab Bank is not the supplier of the Prize. Use of the Prize (or any alternative gift) may be subject to the suppliers’ terms and conditions applicable thereto. The Bank is not responsible for and shall have no liability in respect of the quality of goods and services provided by the suppliers of the Prize (or any alternative gift) in this Lucky Draw.
16. The Bank shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by the Eligible Customers as a result of their participation of the Lucky Draw.
17. An Eligible Customer’s personal information in the Bank’s record and his/her respective account must be valid and up-to-date during the Campaign Period and by the time of redemption in order to be entitled for the Prize.
18. The Bank has the sole and absolute discretion in determining a person’s eligibility to receive the Prize. If the Bank discovers at any time, whether after or during the Campaign Period, that any person has failed to comply with these terms and conditions, the Bank is entitled to disqualify the person from participating in the Lucky Draw and receiving the Prize.
19. 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 Campaign and entitle to the Prize and/or suspension or termination of all or any of your Account with us. We shall not reward the Prize or where the Prize has been rewarded, we reserve the right to debit the equivalent amount from your Account (including but not limited to your Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.

20. Upon acceptance of the prize, the winner of the lucky draw is consent to the bank's generating and utilization of the event details pertaining to the winner, for marketing and public relations purposes.
21. It is the Winners' responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the award of the Prize, and the Bank shall have no responsibility in respect thereof.
22. No person other than the Eligible Customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
23. In the event of any dispute arising from the Lucky Draw, the decision of the Bank shall be final and conclusive.
24. The Bank reserves the right to change these terms and conditions and terminate the Lucky Draw at any time without prior notice. The Bank accepts no liability for any such change or termination.
25. The Lucky Draw is held within Hong Kong Special Administrative Region. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and each Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
26. These terms and conditions shall be read in connection with our Account Terms and GoSave 2.0 Time Deposit Terms and Conditions. Terms defined in our Account Terms or GoSave 2.0 Time Deposit Terms and Conditions shall have the same meanings when used herein, unless otherwise defined. In the event of inconsistency between these terms and conditions, the Account Terms and GoSave 2.0 Time Deposit Terms and Conditions, the prevailing order shall be as follows:
 - i. these terms and conditions; and
 - ii. the GoSave 2.0 Time Deposit Terms and Conditions; and
 - iii. the Account Terms.
27. If there is any inconsistency or conflict between the English and Chinese version, the English version shall prevail.

Effective Date: 8 April 2024

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