



# Notice of Change to the Terms and Conditions of Revolving Credit Limit and Instalment Loan for WeLab Bank Subscribe+ for Apple Products (“Notice”)

WeLab Bank Limited (“WeLab Bank”, “we”, “our”, “us”) would like to notify you the following changes in “Terms and Conditions of Revolving Credit Limit and Instalment Loan for WeLab Bank Subscribe+ for Apple Products” (the “Subscribe+ Terms”).

Change related to the early repayment fee (“Early Repayment Fee Related Change”) will take effect from 1 January 2024 (“Early Repayment Fee Related Change Effective Date”). Please read the following carefully as the relevant amendments may affect you. The changes are summarized as below for your reference:

### Early Repayment Fee Related Terms:

Change in Clause [9] “Early Repayment” under “Terms and Conditions of Revolving Credit Limit and Instalment Loan for WeLab Bank Subscribe+ for Apple Products”

Before the change	<p>9. Early Repayment</p> <p>Subject to the Terms and Conditions of Subscribe+ for Apple Products, you may repay the outstanding principal of any Instalment Loan (in whole but not in part) on any day prior to its final repayment date. If you choose to do so, you will pay all accrued but unpaid interest, plus a fee of 2% on the outstanding principal of the Instalment Loan being repaid. The early repayment fee of 2% will be waived for the first two Instalment Loans been early repaid by you under this Program. You may also be required to refund or return any applicable promotional offers in case of early repayment (subject to the terms and conditions of such promotional offer(s)).</p>
After the change	<p>9. Early Repayment</p> <p>Subject to the Terms and Conditions of Subscribe+ for Apple Products, you may repay the outstanding principal of any Instalment Loan (in whole but not in part) on any day prior to its final repayment date. If you choose to do so, you will pay all accrued but unpaid interest, plus a fee of 2% on the outstanding principal of the Instalment Loan being repaid. <del>The early repayment fee of 2% will be waived for the first two Instalment Loans been early repaid by you under this Program.</del> You may also be required to refund or return any applicable promotional offers in case of early repayment (subject to the terms and conditions of such promotional offer(s)).</p>

Please refer to [this link](#) for the revised Subscribe+ Terms for reference.

Please note that the revised Subscribe+ Terms will be binding on you if you continue to maintain the WeLab Bank Subscribe+ for Apple Products revolving credit limit and/or respective instalment loan(s) with us on or after the Early Repayment Fee Related Changes Effective Date. We may not be able to continue providing the services contemplated under the Subscribe+ Terms to you if you do not accept the changes set out in this Notice.

Any references to the "Terms and Conditions of Revolving Credit Limit and Instalment Loan for WeLab Bank Subscribe+ for Apple Products" in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised Subscribe+ Terms from the effective date of such change(s). You may find the revised Subscribe+ Terms in the WeLab Bank App and on the WeLab Bank website with the selection of "Features" > "Subscribe+ for Apple Products".

The prevailing version of Subscribe+ Terms will no longer be valid from 1 January 2024. You may refer to [this link](#) to access and download a copy of the prevailing version for future reference if necessary.

If you have any questions, or should you wish to terminate any of your account(s), repay any of your loan(s) or cancel your application, please contact our Customer Service Hotline at 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

30 November 2023