

GoWealth 「智」動升級優惠名額已經爆滿

由於反應熱烈，GoWealth 「智」動升級優惠已於 2023 年 3 月 10 日香港時間下午 3 點前完結。你必須於 2023 年 2 月 20 日至 2023 年 3 月 10 日香港時間下午 3 時前於投資賬戶中成功提交累計不少於 HKD 20,000 (或等值) 的一次性投資交易指示及 / 或每月投資交易指示，方可獲得除現金回贈年利率外的 1% 的額外回贈獎賞率 (即合共 3.79% 回贈獎賞率)。「合資格存款」上限為 HKD 100,000。

除上述變更外，本優惠受原條款及細則約束，詳情請參閱本行網頁。注意：投資涉及風險。

GoWealth 「智」動升級新客戶優惠計劃條款及細則

1. **GoWealth 「智」動升級新客戶優惠計劃** (「計劃」) 推廣由 2023 年 2 月 20 日至 2023 年 3 月 31 日(包括首尾兩日) (「計劃期」)，除非我們另有規定。
2. 本計劃適用於符合以下所有條件的匯立銀行有限公司 (「WeLab Bank」、「我們」) 的新客戶 (「你」、「你的」或「合資格客戶」):
 - i. 於計劃期間並非我們的現有貸款客戶，及於成功開立投資賬戶日(定義見以下第 3 條)起首 180 天內未有成為我們的新貸款客戶；
 - ii. 在計劃期內成功開立 WeLab Bank 投資賬戶的客戶；並
 - iii. 在計劃期開始前的十二 (12) 個月內尚未終止和/或關閉你的 WeLab Bank 核心賬戶或投資賬戶。
3. 「成功開立投資賬戶日」指你收到 WeLab bank 投資賬戶成功開戶確認電郵當天。
4. 受限於以下第 15 條之規定，你將於成功開立投資賬戶日起首 180 天，可獲得每月現金回贈 (「**現金回贈**」)，而其金額相等於：

現金回贈 = 合資格存款 X (現金回贈獎賞率 + 額外回贈獎賞率)

其中：

(a) 「合資格存款」指你存入於核心賬戶中的港元存款，上限為 HKD 100,000。

(b) 現金回贈獎賞率為 2.80% 減去你的核心賬戶中的現行年利率 (「**現行年利率**」) *。為免生疑問，現金回贈獎賞率及現行年利率之總和不得超過 2.80%。

*我們目前為你的核心賬戶提供的港元現行年利率為 0.01% 並僅供參考，本行可全權酌情決定不時更改。你可以從我們的網站或 WeLab Bank App 獲取你核心賬戶的最新現行年利率。

(c) 如你在計劃期內於投資賬戶中成功提交累計不少於 HKD 20,000 (或等值) 的一次性投資交易指示及 / 或每月投資交易指示，以認購基金，你將可獲得除現金回贈年利率外的 1% 的額外回贈獎賞率。

例子：

合資格存款	現行年利率	所有合資格客戶	在計劃期內於投資賬戶中成功提交累計不少於 HKD 20,000 (或等值) 的一次性 / 每月投資交易指示, 以認購基金的合資格客戶
		現金回贈獎賞率	現金回贈獎賞率 + 額外回贈獎賞率
上限為 HKD 100,000	0.01%	2.79%	3.79%

情景例子 1 (成功開立投資賬戶日為 2023 年 2 月 25 日):

提交交易指示日	交易指示詳情	所有合資格客戶
2023 年 2 月 25 日	一次性投資 HKD 10,000	由 2023 年 2 月 25 日起首 180 天, 可獲得每月現金回贈, 而其現金回贈為合資格存款 X 3.79%。
2023 年 3 月 8 日	每月投資 HKD 10,000	

情景例子 2 (成功開立投資賬戶日為 2023 年 3 月 10 日):

提交交易指示日	交易指示詳情	所有合資格客戶
2023 年 3 月 10 日	一次性投資 HKD 10,000	由 2023 年 3 月 10 日起首 180 天, 可獲得每月現金回贈, 而其現金回贈為合資格存款 X 3.79%。
2023 年 3 月 30 日	一次性投資 HKD 20,000	

情景例子 3 (成功開立投資賬戶日為 2023 年 3 月 30 日):

提交交易指示日	交易指示詳情	所有合資格客戶
2023 年 3 月 30 日	一次性投資 HKD 20,000	由 2023 年 3 月 30 日起首 180 天, 可獲得每月現金回贈, 而其現金回贈為合資格存款 X 3.79%。

情景例子 4 (成功開立投資賬戶日為 2023 年 3 月 10 日):

提交交易指示日	交易指示詳情	所有合資格客戶
2023 年 3 月 10 日	一次性投資 HKD 15,000	由 2023 年 3 月 10 日起首 180 天, 可獲得每月現金回贈, 而其現金回贈為合資格存款 X 2.79%。
2023 年 4 月 8 日	每月投資 HKD 5,000	

(d) 現金回贈將按 365 日 (閏年的情況下為 366 日) 每日單利息基準計算。

- 提交交易指示之時間以香港標準時間 (HKT) 為準。如認購交易被撤回、取消或拒絕, 該交易將不會被視為成功完成認購交易。

6. 現金回贈之現金回贈獎賞率及額外回贈獎賞率僅供參考，本行可全權酌情決定不時更改。如本計劃現金回贈之現金回贈獎賞率及額外回贈獎賞率有任何變動（如有），我們將會提前 14 天通過電郵通知你。
7. 我們將會通過電郵提前 14 天通知你計劃的結束日期之更改（如有）。
8. 為免生疑問，你的核心賬戶的利息將仍然如下計算：
 - (i) 根據你核心賬戶的每日存款餘額和我們在計息日的核心賬戶現行年利率； 和
 - (ii) 以 365 日（閏年的情況下為 366 日）每日單利息基準累計。
9. 現金回贈將於計劃期起每個曆月的最後一日起的 15 個工作日內以現金回贈的方式存入你的核心賬戶，除 2023 年 2 月 20 日至 2023 年 2 月 28 日期間的現金回贈，其將於 2023 年 3 月 31 日後 15 個工作日內以現金回贈的方式存入你的核心賬戶。
10. 於核心賬戶中的合資格存款結餘將會以本行每日結算時間作計算。
11. 現金回贈將四捨五入至最接近之仙位數。
12. 本計劃不可與 GoFlexi 優惠，GoFlexi-Link 優惠，Loan-Deposit-Link 優惠，私人貸款現金回贈優惠及 Tesla 3-in-1 Combo 優惠同時使用，而現有貸款客戶並不符合此計劃的參加資格。
13. 如你於成功開立投資賬戶日起首 180 天內成為我們的新貸款客戶，年利率將根據第 12 條所列貸款計劃的核心賬戶額外年利率優惠計算，而你亦將不再享有本計劃下的現金回贈獎賞率或額外回贈獎賞率（如有）。
14. 本計劃不可與其他有關理財服務的推廣優惠一同使用。
15. 本計劃可與 WeLab Bank 活期存款特「息」計劃（「**現有計劃**」）一同使用。如任何於現有計劃內的新客戶合資格存款同時符合本計劃中合資格存款之定義，因此可同時於現有計劃和本計劃中獲得現金回贈，你於本計劃中可獲得的現金回贈金額應減去現有計劃中該存款可獲得的現金回贈金額。

例子：

如客戶同時參與本計劃及現有計劃，並維持 HKD 300,000# 於其核心賬戶	現有計劃現金回贈	本計劃現金回贈
首 HKD 100,000	可根據現有計劃的條款及細則獲全額現金回贈	可獲現金回贈，惟現金回贈金額將減去現有計劃中現金回贈金額
其後的 HKD 200,000	可獲全額現金回贈	不可獲得

#假設此存款額於享有現有計劃現金回贈的 90 天內及享有本計劃現金回贈的 180 天內。

16. 除非我們另有規定，否則額外現金回贈不得轉讓、退還、交換或轉換為其他形式。

17. 你同意並知悉，如果你在現金回贈存入你的核心賬戶之前的任何時間關閉你的核心賬戶或投資賬戶，你將無權獲得任何現金回贈。
18. 如果我們認為你違反任何適用法律法規、欺詐、濫用和/或不遵守本計劃條款及細則，我們有權撤銷你參加本計劃的資格及/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，我們不會向你發放任何現金回贈及/或我們有權從你的賬戶（包括但不限於你的核心賬戶）扣除我們已經發放的現金回贈。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。
19. 我們保留隨時暫停、修改或終止本計劃和/或修改本條款及細則的權利，恕不另行通知。如有爭議，我們擁有最終決定權、決定性並具有約束力。
20. 本條款及細則應與我們的 WeLab Bank 活期存款特「息」計劃條款及細則、匯立理財服務條款及賬戶條款一起閱讀。除非另有定義，否則在我們的 WeLab Bank 活期存款特「息」計劃條款及細則、匯立理財服務條款及賬戶條款中的定義應與本計劃條款及細則具有相同含義。如果此等條款及細則存在差異或不一致，則按以下順序進行：
 - (i) 本條款及細則；
 - (ii) WeLab Bank 活期存款特「息」計劃條款及細則；
 - (iii) 匯立理財服務條款；及
 - (iv) 賬戶條款。
21. 如本條款及細則的中英文版本有任何差異，概以英文版本為準。

核心賬戶存款是符合香港的存款保障計劃保障資格的存款。

生效日期：2023 年 2 月 20 日

重要聲明：

本網頁/文件僅供參考，且不构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您的財政狀況、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。



GoWealth Auto Upgrade Offer Quota Is Full

Due to overwhelming response, the GoWealth Auto Upgrade Offer has ended at 3pm Hong Kong time on 10 March 2023. You have to successfully place mutual fund(s) subscription order(s) with a one-time investment and/or monthly investment with accumulated amount of not less than HKD 20,000 (or equivalent) with your investment account from 20 February 2023 until 10 March 2023 3:00 pm Hong Kong time to enjoy an additional 1% as Bonus Cash Rebate Rate on top of the Cash Rebate Rate. (i.e. 3.79% cash rebate rate in total). Eligible Deposit is capped at HKD100,000.

Except the abovesaid change, the Offer is subject to the original T&Cs. Please refer to our official website for details. Note: Investment involves risk.

GoWealth Auto Upgrade Offer New Customers Program Terms & Conditions

1. The **GoWealth Auto Upgrade Offer New Customers Program** (“Program”) shall start from 20 February 2023 until 31 March 2023 (both dates inclusive) (“Promotion Period”) unless otherwise specified by us.
2. The Program applies to WeLab Bank Limited’s (“WeLab Bank”, “we”, “us” or “our”) new customers only (“you”, “your” or “Eligible Customer”) who:
 - i. Are not our existing loan customers within the Promotional Period and have not drawn down any loans with us within 180 days from the Date of Successful Investment Account Opening (as defined in Clause 3 below);
 - ii. Have successfully opened a WeLab Bank Investment Account during the Promotion Period, and
 - iii. Have not terminated and/or closed any WeLab Bank account within the past 12 months before the Promotion Period.
3. The date of successful Investment Account opening is the date when you receive the WeLab Bank Investment Account opening confirmation email (“**Date of Successful Investment Account Opening**”).
4. Subject to Clause 15 below, for the first 180 days from the Date of Successful Investment Account Opening, you will receive a monthly cash rebate (“**Cash Rebate**”), amount of which shall be equal to:

Cash Rebate = Eligible Deposit X (Cash Rebate Rate + Bonus Cash Rebate Rate).

In which:

- (a) Eligible Deposit refers to the HKD fund placed in your Core Account capped at HKD100,000.
- (b) Cash Rebate Rate shall be equal to 2.80% minus the current prevailing interest rate applicable to your Core Account (“**Current Prevailing Interest Rate**”). For the avoidance of doubt, the sum of Cash Rebate Rate and Core Account Interest Rate shall not exceed 2.80%.

* Our Current Prevailing Interest Rate for HKD for your Core Account is 0.01%. It is for reference only and is subject to change from time to time and at the Bank’s sole and absolute discretion. The latest prevailing interest rate for your Core Account can be obtained from our website or WeLab Bank App.

- (c) If you have successfully placed mutual fund(s) subscription order(s) with an one-time investment and/or monthly investment with accumulated amount of not less than HKD 20,000 (or equivalent) with your investment account within the Promotion Period, on top of the Cash Rebate Rate, you can enjoy an additional 1% as Bonus Cash Rebate Rate.

Example:

Eligible Deposit	Current Prevailing Interest Rate (p.a.)	For all Eligible Customers	For Eligible Customers placed mutual fund(s) subscription order(s) with a one-time/monthly investment with accumulated amount not less than HKD 20,000 (or equivalent) within the Promotion Period
		Cash Rebate Rate (p.a.)	Cash Rebate Rate + Bonus Cash Rebate Rate (p.a.)
Capped at HKD 100,000	0.01%	2.79%	3.79%

Scenario 1 (Date of Successful Investment Account Opening is 25 Feb 2023) :

Date of Order Placement	Order Details	For all Eligible Customers
25 Feb 2023	One-time investment HKD 10,000	Entitled to the Cash Rebate for the first 180 days from 25 Feb 2023, amount of which shall be Eligible Deposit X 3.79%
8 Mar 2023	Monthly Investment HKD 10,000	

Scenario 2 (Date of Successful Investment Account Opening is 10 Mar 2023):

Date of Order Placement	Order Details	For all Eligible Customers
10 Mar 2023	One-time investment HKD 10,000	Entitled to the Cash Rebate for the first 180 days from 10 Mar 2023, amount of which shall be Eligible Deposit X 3.79%
30 Mar 2023	Monthly investment HKD 10,000	

Scenario 3 (Date of Successful Investment Account Opening is 30 Mar 2023):

Date of Order Placement	Order Details	For all Eligible Customers
30 Mar 2023	One-time investment HKD 20,000	Entitled to the Cash Rebate for the first 180 days from 30 Mar 2023, amount of which shall be Eligible Deposit X 3.79%

Scenario 4 (Date of Successful Investment Account Opening is 10 Mar 2023):

Date of Order Placement	Order Details	For all Eligible Customers
10 Mar 2023	One-time investment HKD 15,000	Entitled to the Cash Rebate for the first 180 days from 10 Mar 2023, amount of which shall be Eligible Deposit X 2.79%
8 Apr 2023	Monthly investment HKD 5,000	

(d) The Cash Rebate will be calculated daily in simple interest on a 365-day basis (a 366-day basis in the case of a leap year).

- Order placement time will be based on Hong Kong Time. If any subscription order is withdrawn, cancelled or declined, such order will not be regarded as successful subscription order.



6. The Cash Rebate Rate and Bonus Cash Rebate Rate for the Cash Rebate are for reference only and are subject to change from time to time and at the Bank's sole and absolute discretion. Changes (if any) on the Cash Rebate Rate and Bonus Cash Rebate Rate for the Cash Rebate under this Program will be notified 14 days in advance by us through Email.
7. You will be given 14 days advance notice of the change in the end date of the Program (if any) by us through Email.
8. For the avoidance of doubt, the interest of your Core Account will still be calculated,
 - i. based on the total daily deposit balance of your Core Account and our prevailing interest rate for the Core Account as at the interest calculation day; and
 - ii. accrue daily on a simple and 365-day basis (a 366-day basis in the case of a leap year).
9. The Cash Rebate will be credited into your Core Account within 15 working days after each calendar month from the Date of Successful Investment Account Opening, except for the Cash Rebate for the period from 20 February 2023 to 28 February 2023, which will be credited into your Core Account within 15 working days after 31 March 2023.
10. The daily Eligible Deposit balance in the Core Account will be counted based on the day-end balance each day.
11. The Cash Rebate will be rounded to the nearest cent.
12. This Program cannot be used in conjunction with the GoFlexi, GoFlexi-Link Offer, Loan-Deposit-Link Offer, Personal Loan Cash Rebate Offer and WeLab Bank X Tesla 3-in-1 Combo Offer, and this Program is not applicable to any loan customers.
13. New Customers who draw down any loans with WeLab Bank on the first 180 days from the Date of Successful Investment Account Opening will be entitled to the interest rate offer from the loan programs stated in Clause 12 above and will no longer be entitled to the Cash Rebate Rate nor Bonus Cash Rebate Rate under this Program (if any).
14. This Program cannot be used in conjunction with any other promotional offer relevant to our Wealth Management Services.
15. This Program can be used in conjunction with the WeLab Bank Special Savings Interest Rate Program (the "**Existing Program**"). If any New Customer Eligible Deposit under the Existing Program falls within the definition of Eligible Deposit hereof and therefore is entitled to both the Cash Rebate under the Existing Program and this Program, your Cash Rebate amount under this Program shall be reduced by the Cash Rebate amount entitled from the Existing Program for such deposit.

Example:

Customer participating in both programs maintains HKD 300,000# in his/her Core Account	Cash Rebate from the Existing Program	Cash Rebate from this Program
First HKD 100,000	Entitled in full according to the Existing Program's terms and conditions	Entitled but the Cash Rebate amount shall be reduced by the Cash Rebate amount entitled under the Existing Program
Remaining HKD 200,000	Entitled in full	Not Entitled

#Assume it is within the 90-day period to be entitled to the Cash Rebate of the Existing Program and the 180-day period to be entitled to the Cash Rebate of this Program

For details of the WeLab Bank Special Savings Interest Rate Program, please refer to its terms and conditions.



16. The Cash Rebate cannot be transferred, returned, exchanged, or converted into other forms unless otherwise specified by us.
17. You agree and acknowledge that you are not entitled to receive any Cash Rebate if you close your Core Account at any time before the Cash Rebate is credited to your Core Account.
18. 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 the Program and/or suspension or termination of all or any of your Account with us. We shall not credit the Cash Rebate or where the Cash Rebate has been credited, we reserve the right to debit the Cash Rebate 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.
19. We reserve the right to suspend, modify or terminate this Program and/or amend these terms and conditions at any time without prior notice. In the event of a dispute, our decision shall be final, conclusive, and binding.
20. These terms and conditions shall be read in conjunction with our WeLab Bank Special Savings Interest Rate Program's terms and conditions, Wealth Management Services Terms and Account Terms. Terms defined in our WeLab Bank Special Savings Interest Rate Program's terms and conditions, Wealth Management Services Terms or Account Terms shall have the same meanings when used herein, unless otherwise defined. In the event of inconsistency between these terms and conditions, the prevailing order shall be as follows:
 - (i) these terms and conditions;
 - (ii) the WeLab Bank Special Savings Interest Rate Program's terms and conditions;
 - (iii) the Wealth Management Services Terms; and
 - (iv) the Account Terms.
21. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Core Account's deposit is a deposit qualified for protection under the Deposit Protection Scheme in Hong Kong.

Effective Date: 20 February 2023

Disclaimer

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.