

WeLab Bank 港漂专属迎新赏条款及细则

1. 在本条款及细则中使用的特定词语具有以下含义，除非文义另有要求：

「推广活动」指本「港漂专属迎新赏」。

「推广期」指由 2025 年 10 月 17 日至 2025 年 12 月 31 日为止（包括首尾两日）。

「核心账户」指与 WeLab Bank Limited（汇立银行有限公司）（「WeLab Bank」或「本行」）开立的主要 WeLab Bank 银行账户，其含义与「账户条款」中使用的相同。

「成功开立核心账户日」指新客户收到 WeLab Bank 电邮通知成功开立核心账户当天。

「投资账户」指于 WeLab Bank 开立的投资账户，其含义与「汇立理财服务条款」中使用的相同。

「新客户」指 (i) 在推广期开始前的十二（12）个月内未持有本行的任何账户；及 (ii) 在推广期间，以推广活动之指定推荐码【GPWB1K】成功开立核心账户的客户。

「港漂」指持有效非永久香港身份证的人士。

2. 如果你参加本推广活动，即代表你已确认并同意本活动条款及细则。

3. 本推广活动只适用于港漂新客户。

4. 于开立核心账户时，新客户只能输入一个指定推荐码，而具体的优惠资格将取决于所使用的推荐码。

5. 本推广活动奖赏名额有限，先到先得，额满即止。本行对本推广活动的限额及有关记录均有最终决定权，并对所有港漂新客户具约束力。如有任何争议，概以本行之决定为准。

6. 除非本行另有说明，所有奖赏不得以任何形式转让、退回、交换及/或转换为其他形式。

7. 本行保留有关你参与本推广活动资格的最终决定权。本行的决定将具有决定性及约束力。

8. 本行的纪录为最终及具决定性，其中包括但不限于以下事项的日期和金额：
(i) 开立、终止或转换核心账户/投资账户；(ii) 存款；及 (iii) 进行指定交易。

9. 所有交易时间以香港时间为准。

10. 若交易以外币进行，其金额将于交易当日根据本行确定的相关现行外汇汇率换算为港元，并四舍五入至最接近的整数以计算指定交易金额。

11. 现金奖赏并非费用豁免，你的指定交易将会被收取相关费用（如适用）。有关收费详情，请参阅 WeLab Bank 网站的一般服务收费。
12. 倘若本行认为你违反任何适用法律法规、欺诈、滥用和/或不遵守本条款及细则，本行有权撤销你参与本推广活动的资格及/或暂停或终止你在本行的所有或任何账户。在不作另行通知的情况下，本行不会向你发放奖赏或任何额外利息，或在已发放相关金额的情况下，本行有权从你的账户（包括但不限于你的核心账户）扣除已经发放的奖赏或任何额外利息。另外，本行保留所有采取任何法律行动的权利追讨任何未偿还的款项。
13. 本行保留从你的账户（包括但不限于你的核心账户）扣除任何本行已经派发但不适用于你的现金奖赏的权利，恕不另行通知。
14. 除非本行另有规定，否则本推广活动之优惠不可与其他新客户推广活动之优惠，折扣或推广一同使用。
15. 本行保留随时暂停、修改及/或终止本推广活动及/或不时修改本条款及细则（包括但不限于每个优惠下的指定日期）的权利，而不作另行通知。本行对于任何此类暂停、更改或终止不承担任何责任。
16. 除资格客户和本行外，任何人士不可根据《合约（第三者权利）条例》强制执行任何本条款及细则的条文或享有其任何条文的利益。
17. 若有任何与本推广活动相关之争议，WeLab Bank 的决定将是最终、确定且具约束力的。
18. 本条款及细则受中华人民共和国香港特别行政区法律管辖，并将按其诠释。
19. 本条款及细则应与本行的账户条款、汇立理财服务条款一起阅读。除非另有定义，否则在账户条款、汇立理财服务条款中的定义应与本条款及细则具有相同含义。如果本条款及细则与账户条款、汇立理财服务条款不一致，则按以下顺序进行：(i) 本条款及细则；(ii) 「汇立理财服务条款」；及 (iii) 「账户条款」。
20. 中英文版本之内容如有任何歧义，在任何情况下概以英文版本为准。

优惠 1 – 存款入金赏：港元 500 现金奖赏

21. 港漂新客户在推广期间成功开立核心账户日起计 30 个历日内，于本行之核心账户存入累计金额达港元等值 100,000 或以上，并于本行之核心账户存入累计金额达港元等值 100,000 或以上当日起计维持 30 个历日内，维持每日平均可用结余达港元等值 100,000 或以上，可获得 HKD 500 现金奖赏（「存款入金赏」）。
22. 每位港漂新客户只可以就本推广活动获得新资金奖赏一次。
23. 存款入金赏将于港漂新客户成功满足第 21 条所规定条件后的下一个历月之 20 日或之前存入港漂新客户所持有的港元核心账户内。港漂新客户之核心账户于

存入现金奖赏时必须保持有效及状况良好以获得现金奖赏。如有任何争议，本行保留权利取消港漂新客户之现金奖赏而毋须另行通知。

24. 如果港漂新客户的核心账户在现金奖赏存入港漂新客户的核心账户之前的任何时间关闭或因任何原因被冻结，即代表港漂新客户无权获得任何现金奖赏。

优惠 2 – 基金交易赏：港元 500 现金奖赏

25. 港漂新客户在推广期间成功开立投资账户日起计 30 个历日内，成功提交累计金额达港元等值 200,000 的理财服务认购指示，并由理财服务认购金额达港元等值 200,000 当日起计最少连续 30 个历日内，维持基金总值达等值 200,000 的总结余，可获得 HKD500 现金奖赏（「基金交易赏」）。
26. 为免生疑问，理财服务认购指示指成功以一次性投资方式或月供形式透过自选基金服务或 GoWealth 智动投资顾问认购基金。无论是否被视为合格指示或随后被撤回、取消或拒绝，均仅会根据本推广活动进行考量。除非另有规定，理财服务认购指示将不可与其他有关智动投资顾问或自选基金服务之优惠、折扣或推广一同使用。
27. 如有任何认购指示被撤回、取消或拒绝，则该指示将不被视为成功的认购指示。交易指示的截止时间为基金交易日香港时间下午 3 时正。
28. 基金交易赏将于港漂新客户成功满足第 25 条所规定条件后的下一个历月之 20 日或之前存入港漂新客户所持有的港元核心账户内。港漂新客户之核心账户于存入理财服务奖赏时必须保持有效及状况良好以获得现金奖赏。如有任何争议，本行保留权利取消港漂新客户之理财服务奖赏而毋须另行通知。
29. 如果港漂新客户的核心账户在现金奖赏存入港漂新客户的核心账户之前的任何时间关闭或因任何原因被冻结，即代表港漂新客户无权获得任何现金奖赏。

重要声明

本网页/文件仅供参考，且不构成对任何人作出买卖、认购或交易任何投资产品或服务的要约、招揽、建议、意见或任何保证。

本网页/文件仅供参考，且不构成投资建议。此网页/文件提及的投资产品或服务并不等同，亦不应被视为定期存款的代替品。它并非受保障存款，亦不受香港存款保障计划保障。投资涉及风险，请参阅本网页/文件之重要声明。

投资涉及风险，基金价格可升可跌，甚至可能变成毫无价值。基于市场情况，部分投资或不能即时变现。请细阅本行的理财服务条款（包括风险披露），以及相关基金销售文件，以了解本行的理财服务以及基金更多资料，包括其风险因素。

投资决定是由你自行作出的，但你不应投资于本网页所提及之产品或服务，除非中介人于销售此产品时已向你解释经考虑你的财政状况、投资经验及目标后，相关产品或服务是适合你的。

你在作出任何投资决定之前，须评估本身的财务状况、投资目标及经验、承受风险的意愿及能力，并了解有关产品的性质及风险。

倘有任何关于本网页/文件所提及之产品或服务、进行交易或基金涉及性质及风险等方面的疑问，你应征询独立财务顾问的意见。

本网页/文件所提供的产品及服务仅为香港居民而设。本行无意让任何人于任何受限制或未获法律或法规授权分发或使用本网页的司法管辖区、国家或地区内，分发或使用本网页/文件。如你并非身处香港，本行或未获授权于你身处或居住的国家或地区向你提供产品及服务。

本网页/文件由 **WeLab Bank** 刊发，内容并未经证券及期货事务监察委员会审阅。

外汇市场面对着不可预测的波动，并可能受到复杂的政治和经济风险之影响。如果你将港元或外币存款兑换成其他货币，该等外汇交易将面对由汇率波动带来的风险。因此，你可能会蒙受损失。以上内容并非亦不构成认购或进行任何交易的要约、建议、邀请或招揽。

生效日期：2025 年 10 月 17 日

WeLab Bank 港漂專屬迎新賞條款及細則

1. 在本條款及細則中使用的特定詞語具有以下含義，除非文義另有要求：

「推廣活動」指本「港漂專屬迎新賞」。

「推廣期」指由 2025 年 10 月 17 日至 2025 年 12 月 31 日為止（包括首尾兩日）。

「核心賬戶」指與 WeLab Bank Limited（匯立銀行有限公司）（「**WeLab Bank**」或「**本行**」）開立的主要 WeLab Bank 銀行賬戶，其含義與「賬戶條款」中使用的相同。

「成功開立核心賬戶日」指新客戶收到 WeLab Bank 電郵通知成功開立核心賬戶當天。

「投資賬戶」指於 WeLab Bank 開立的投資賬戶，其含義與「匯立理財服務條款」中使用的相同。

「新客戶」指 (i) 在推廣期開始前的十二（12）個月內未持有本行的任何賬戶；及 (ii) 在推廣期間，以推廣活動之指定推薦碼【GPWB1K】成功開立核心賬戶的客戶。

「港漂」指持有效非永久香港身份證的人士。

2. 如果你參加本推廣活動，即代表你已確認並同意本活動條款及細則。
3. 本推廣活動只適用於港漂新客戶。
4. 於開立核心賬戶時，新客戶只能輸入一個指定推薦碼，而具體的優惠資格將取決於所使用的推薦碼。
5. 本推廣活動獎賞名額有限，先到先得，額滿即止。本行對本推廣活動的限額及有關記錄均有最終決定權，並對所有港漂新客戶具約束力。如有任何爭議，概以本行之決定為準。
6. 除非本行另有說明，所有獎賞不得以任何形式轉讓、退回、交換及/或轉換為其他形式。
7. 本行保留有關你參與本推廣活動資格的最終決定權。本行的決定將具有決定性及約束力。
8. 本行的紀錄為最終及具決定性，其中包括但不限於以下事項的日期和金額：
(i) 開立、終止或轉換核心賬戶/投資賬戶；(ii) 存款；及 (iii) 進行指定交易。
9. 所有交易時間以香港時間為準。
10. 若交易以外幣進行，其金額將於交易當日根據本行確定的相關現行外匯匯率換算為港元，並四捨五入至最接近的整數以計算指定交易金額。
11. 現金獎賞並非費用豁免，你的指定交易將會被收取相關費用（如適用）。有關收費詳情，請參閱 WeLab Bank 網站的一般服務收費。

12. 倘若本行認為你違反任何適用法律法規、欺詐、濫用和/或不遵守本條款及細則，本行有權撤銷你參與本推廣活動的資格及/或暫停或終止你在本行的所有或任何賬戶。在不作另行通知的情況下，本行不會向你發放獎賞或任何額外利息，或在已發放相關金額的情況下，本行有權從你的賬戶（包括但不限於你的核心賬戶）扣除已經發放的獎賞或任何額外利息。另外，本行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。
13. 本行保留從你的賬戶（包括但不限於你的核心賬戶）扣除任何本行已經派發但不適用於你的現金獎賞的權利，恕不另行通知。
14. 除非本行另有規定，否則本推廣活動之優惠不可與其他新客戶推廣活動之優惠，折扣或推廣一同使用。
15. 本行保留隨時暫停、修改及/或終止本推廣活動及/或不時修改本條款及細則（包括但不限於每個優惠下的指定日期）的權利，而不作另行通知。本行對於任何此類暫停、更改或終止不承擔任何責任。
16. 除合資格客戶和本行外，任何人士不可根據《合約（第三者權利）條例》強制執行任何本條款及細則的條文或享有其任何條文的利益。
17. 若有任何與本推廣活動相關之爭議，WeLab Bank 的決定將是最終、確定且具約束力的。
18. 本條款及細則受中華人民共和國香港特別行政區法律管轄，並將按其詮釋。
19. 本條款及細則應與本行的賬戶條款、匯立理財服務條款一起閱讀。除非另有定義，否則在賬戶條款、匯立理財服務條款中的定義應與本條款及細則具有相同含義。如果本條款及細則與賬戶條款、匯立理財服務條款不一致，則按以下順序進行：（i）本條款及細則；（ii）「匯立理財服務條款」；及（iii）「賬戶條款」。
20. 中英文版本之內容如有任何歧義，在任何情況下概以英文版本為準。

優惠 1 – 存款入金賞：港元 500 現金獎賞

21. 港漂新客戶在推廣期間成功開立核心賬戶日起計 30 個歷日內，於本行之核心賬戶存入累計金額達港元等值 100,000 或以上，並於本行之核心賬戶存入累計金額達港元等值 100,000 或以上當日起計維持 30 個歷日內，維持每日平均可用結餘達港元等值 100,000 或以上，可獲得 HKD 500 現金獎賞（「存款入金賞」）。
22. 每位港漂新客戶只可以就本推廣活動獲得新資金獎賞一次。
23. 存款入金賞將於港漂新客戶成功滿足第 21 條所規定條件後的下一個曆月之 20 日或之前存入港漂新客戶所持有的港元核心賬戶內。港漂新客戶之核心賬戶於存入現金獎賞時必須保持有效及狀況良好以獲得現金獎賞。如有任何爭議，本行保留權利取消港漂新客戶之現金獎賞而毋須另行通知。

24. 如果港漂新客戶的核心賬戶在現金獎賞存入港漂新客戶的核心賬戶之前的任何時間關閉或因任何原因被凍結，即代表港漂新客戶無權獲得任何現金獎賞。

優惠 2 – 基金交易賞：港元 500 現金獎賞

25. 港漂新客戶在推廣期間成功開立投資賬戶日起計 30 個歷日內，成功提交累計金額達港元等值 200,000 的理財服務認購指示，並由理財服務認購金額達港元等值 200,000 當日起計最少連續 30 個歷日內，維持基金總值達等值 200,000 的總結餘，可獲得 HKD500 現金獎賞（「基金交易賞」）。
26. 為免生疑問，理財服務認購指示指成功以一次性投資方式或月供形式透過自選基金服務或 GoWealth 智動投資顧問認購基金。無論是否被視為合資格指示或隨後被撤回、取消或拒絕，均僅會根據本推廣活動進行考量。除非另有規定，理財服務認購指示將不可與其他有關智動投資顧問或自選基金服務之優惠、折扣或推廣一同使用。
27. 如有任何認購指示被撤回、取消或拒絕，則該指示將不被視為成功的認購指示。交易指示的截止時間為基金交易日香港時間下午 3 時正。
28. 基金交易賞將於港漂新客戶成功滿足第 25 條所規定條件後的下一個曆月之 20 日或之前存入港漂新客戶所持有的港元核心賬戶內。港漂新客戶之核心賬戶於存入理財服務獎賞時必須保持有效及狀況良好以獲得現金獎賞。如有任何爭議，本行保留權利取消港漂新客戶之理財服務獎賞而毋須另行通知。
29. 如果港漂新客戶的核心賬戶在現金獎賞存入港漂新客戶的核心賬戶之前的任何時間關閉或因任何原因被凍結，即代表港漂新客戶無權獲得任何現金獎賞。

重要聲明

本網頁/檔僅供參考，且不構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。

本網頁/檔僅供參考，且不構成投資建議。此網頁/檔提及的投資產品或服務並不同，亦不應被視為定期存款的代替品。它並非受保障存款，亦不受香港存款保障計劃保障。投資涉及風險，請參閱本網頁/檔之重要聲明。

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。請細閱本行的理財服務條款（包括風險披露），以及相關基金銷售檔，以瞭解本行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，除非仲介人於銷售此產品時已向你解釋經考慮你的財政狀況、投資經驗及目標后，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，並瞭解有關產品的性質及風險。

倘有任何關於本網頁/檔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/檔所提供的產品及服務僅為香港居民而設。本行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/檔。如你並非身處香港，本行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/檔由 **WeLab Bank** 刊發，內容並未經證券及期貨事務監察委員會審閱。

外匯市場面對著不可預測的波動，並可能受到複雜的政治和經濟風險之影響。如果你將港元或外幣存款兌換成其他貨幣，該等外匯交易將面對由匯率波動帶來的風險。因此，你可能會蒙受損失。以上內容並非亦不構成認購或進行任何交易的要約、建議、邀請或招攬。

生效日期：2025 年 10 月 17 日



WeLab Bank “WeLab Hong Kong Drifter Exclusive Welcome Offer” Terms and Conditions

1. The following capitalized terms used in these Terms and Conditions have the following meanings, unless the context otherwise requires:

“Campaign” means this **“ WeLab Hong Kong drifter Exclusive Welcome Offer”**.

"Campaign Period" means the period from 17 October 2025 to 31 December 2025 (both dates inclusive).

"Core Account" means the primary WeLab Bank account opened with WeLab Bank Limited (**“WeLab Bank”**) and has the same meaning as used in the “Account Terms”.

"Date of Successful Core Account Opening" means the date on which a New Customer receives WeLab Bank's email notifying successful Core Account opening.

"Investment Account" means an Investment Account opened with WeLab Bank and has the same meaning as used in the “Wealth Management Services Terms”.

"New Customer" means an individual who (i) has not held any WeLab Bank account in the preceding twelve (12) months of the Campaign Period; and (ii) successfully opens a Core Account using a designated referral code of this Campaign during the Campaign Period.

"Hong Kong Drifters" refer to individuals holding a valid non-permanent HKID Card.

2. By participating in this Campaign, you are deemed to confirm and have agreed to these terms and conditions.
3. This Campaign is only applicable to new Hong Kong drifter customers.
4. New Customer can only use one designated referral code when opening a Core Account. The specific offer entitlement will depend on the referral code used.
5. There are limited quotas for this Campaign and it is rewarded on a first come first served basis. WeLab Bank's records and determination with respect to the aforesaid quotas shall be final and conclusive. In case of any disputes in relation to the Campaign, WeLab Bank's decision shall be final and binding.
6. All reward cannot be transferred, returned, exchanged, and/or converted into other forms, unless otherwise specified by us.
7. Your eligibility to participate in this Campaign is subject to our final approval at our sole discretion.
8. Our records shall be final and conclusive as for, including but not limited to the dates and amounts of (i) the opening, terminating or converting of the Core Account/ Investment Account, (ii) the deposit and/or (iii) the specified transactions.
9. Transaction time will be based on Hong Kong Time.
10. If the transaction is conducted in a foreign currency, its transaction amount will be converted into Hong Kong dollars on the transaction date based on the relevant prevailing foreign exchange rate determined by us and rounded to the nearest integer for calculation of the transaction amount.

11. Cash Reward is not a fee waiver, your transaction(s) will be charged with relevant fees and charges (if applicable). For fees and charges information, please refer to WeLab Bank's website for the General Service Charges.
12. Any suspected breach of applicable laws or regulations, fraud, abuse and/or non-compliance with these Terms and Conditions by you (as determined at our sole discretion) will result in forfeiture of your eligibility to participate in the Campaign and/or suspension or termination of all or any of your Account with us. WeLab Bank shall not credit the reward or additional interests, or where such amount has been credited, WeLab Bank reserves the right to debit the reward amount or additional interests from your Account (including but not limited to your Core Account) without notice and/or take any necessary legal action to recover any outstanding amounts.
13. WeLab Bank reserves the right to retain any cash rewards from your account (including but not limited to your Core Account) that WeLab Bank has distributed but may not necessarily be applicable to you without prior notice.
14. Unless otherwise specified, the offers under this Campaign cannot be used in conjunction with offers, discounts or promotions provided under other New Customer campaigns.
15. WeLab Bank reserves the right to suspend, change and/or terminate this Campaign and/or amend these terms and conditions (including but not limited to any dates specified under each offer) anytime at our sole discretion without prior notice. The Bank accepts no liability for any such suspension, change or termination.
16. No person other than the eligible customers 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.
17. In the event of any dispute arising from the Campaign, the decision of WeLab Bank shall be final, conclusive and binding.
18. These terms and conditions are governed by and will be construed in accordance with the laws in Hong Kong Special Administrative Region of the People's Republic of China.
19. These terms and conditions shall be read in conjunction with our "Account Terms", "Wealth Management Services Terms" and Conditions". Terms defined in our "Account Terms", "Wealth Management Services Terms" shall have the same meaning when used herein, unless otherwise defined. In the event of any inconsistency between these terms and conditions, the "Account Terms" and "Wealth Management Services Terms" the prevailing order shall be as follows:
 - (i) these terms and conditions;
 - (ii) the "Wealth Management Services Terms" and/or "GoSave 2.0 Time Deposit Terms and Conditions", depending on the applicable offer(s); and
 - (iii) the "Account Terms".
20. Should there be any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Offer 1 – Deposit Reward: HKD 500 cash rebate

21. Within 30 calendar days from the Date of Successful Core Account opening during the promotion period, a New Hong Kong Drifter Customer who deposits a cumulative amount equivalent to HKD 100,000 or above into their Core Account, and from the date of reaching this deposit amount maintains a daily average available balance of HKD 100,000 or above in the Core Account for 30 consecutive calendar days, will receive a HKD 500 cash reward (“Deposit Reward”).
22. For the avoidance of doubt, a New Hong Kong Drifter Customer can only enjoy cash reward once under each New Customer Mission.
23. Cash rewards will be credited into the New Customer’s HKD Core Account on or before 20th of the next calendar month after Referee fulfilled the criteria as set out in Clause 21. New Customers’ Core Accounts must be valid and with good standing at the time of receiving the Cash Reward. Otherwise, WeLab Bank reserves the right to forfeit the Cash Reward without prior notice.
24. If the Core Account of a new Hong Kong drifter customer is closed or frozen for any reason at any time before the cash reward is credited to the Core Account, the customer will not be entitled to receive any cash reward.

Offer 2 – Fund Transaction Reward: HKD 500 cash rebate

25. Within 30 calendar days from the date of successful Investment Account opening during the promotion period, a New Hong Kong Drifter Customer who successfully submits fund subscription instructions with a cumulative amount equivalent to HKD 200,000 or above, and from the date of reaching this subscription amount maintains a total fund value of HKD 200,000 or above for at least 30 consecutive calendar days, will receive a HKD 500 cash reward (“Fund Transaction Reward”).
26. For the avoidance of doubt, subscription order with Wealth Management Services refers to one-time and monthly subscription instruction successfully subscribing fund(s) via the Featured Funds Services or GoWealth Digital Wealth Advisory. Regardless of whether the orders are deemed eligible or are subsequently withdrawn, cancelled, or declined, they will only be considered under this promotional campaign. Unless otherwise specified, fund subscription order cannot be used in conjunction with other offers, discounts, or promotions related to GoWealth Digital Wealth Advisory or Featured Funds Services.
27. If any subscription order is withdrawn, cancelled or declined, such order will not be regarded as successful subscription order. Subscription order cut-off time is 3:00 pm Hong Kong Time of a dealing day.
28. Cash rewards will be credited into the New Customer’s HKD Core Account on or before 20th of the next calendar month after Referee fulfilled the criteria as set out in Clause 25. New Customers’ Core Accounts must be valid and with good standing

at the time of receiving the Cash Reward. Otherwise, WeLab Bank reserves the right to forfeit the Cash Reward without prior notice.

29. If the Core Account of a new Hong Kong drifter customer is closed or frozen for any reason at any time before the cash reward is credited to the Core Account, the customer will not be entitled to receive any cash reward.

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.

This webpage/document does not constitute any investment advice. The investment products or services mentioned in this webpage/document are not equivalent to, nor should they be regarded as, substitutes for time deposits. They are not protected deposits and are not covered by the Hong Kong Deposit Protection Scheme. Investment involves risks. Please refer to the important disclaimer in this webpage/document.

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, WeLab Bank 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.



Foreign exchange markets are subject to unpredictable fluctuations and may be affected by complex political and economic risks. If you choose to convert your HKD or foreign currency deposit to other currencies, such foreign exchange transactions will be subject to risk arising from exchange rates fluctuation. As a result, you may suffer losses. The information above is not and does not constitute or form part of any offer, recommendation, invitation or solicitation to subscribe to or to enter into any transaction.

Effective Date: 17 October 2025