

Fourth Round of “Win HKD10,000 Prize Every Week” Lucky Draw – Terms and Conditions

1. The fourth round of “Win HKD10,000 Prize Every Week” Lucky Draw (the “**Campaign**” or “**Lucky Draw**”) is offered by WeLab Bank Limited (“**WeLab Bank**”, “**we**”, “**us**” or “**our**”). The promotion period is from 8 December 2025 to 14 December 2025 (23:59), Hong Kong time (both dates inclusive) (the “Campaign Period”).
2. By participating in this Campaign, you acknowledge that you have read and agreed to these Terms and Conditions.
3. This Campaign is only applicable to WeLab Bank’s customer who:
 - I. maintains a valid WeLab Bank Core Account as of the day immediately before the Lucky Draw Date as stated in Clause 7;
 - II. places at least one designated GoSave 2.0 Time Deposit during the Campaign Period;
 - III. is not the employee of WeLab Bank or any of its affiliated companies (the “Eligible Customer”).
4. If the Eligible Customer is found to have violated these Terms and Conditions, tampered with the process of the Campaign, jeopardized the fairness of the Campaign, engaged in any illegal, fraudulent, abusive, or dishonest behavior, made false statements, or violated applicable laws or regulations, The Bank has reserves the right to disqualify the participant without prior notice and may seek compensation for any associated damages or losses.
5. During the Promotion Period, the Eligible Customer will obtain:
 - I. one (1) lucky draw chance for placing every single GoSave 2.0 Time Deposit with a tenor of 3 months or more and a minimum amount of HKD100,000 or the designated amounts in foreign currencies as stated in the table below;
 - II. three (3) lucky draw chances for placing every single GoSave 2.0 Time Deposit with a tenor of 3 months or more and a minimum amount of HKD200,000 or the designated amounts in foreign currencies as stated in the table below; and
 - III. five (5) lucky draw chances for placing every single GoSave 2.0 Time Deposit with a tenor of 3 months or more and a minimum amount of HKD300,000 or the designated amounts in foreign currencies as stated in the table below.

The aforesaid designated amounts in foreign currencies are as follows:

	One (1) Lucky Draw chance	Three (3) Lucky Draw chances	Five (5) Lucky Draw chances
USD	USD12,800	USD25,800	USD38,800
CNY	CNY91,800	CNY183,800	CNY274,800
AUD	AUD19,800	AUD39,800	AUD58,800
GBP	GBP9,800	GBP19,800	GBP29,800

6. There is no limit to the number of lucky draw chances each Eligible Customer may obtain during the Campaign Period.
7. The Campaign Period, deadline for obtaining the lucky draw chances and lucky draw date are as follow:

Campaign Period	8 December 2025 to 14 December 2025 (23:59), Hong Kong time (inclusive of both dates)
Deadline for obtaining the lucky draw chances	14 December 2025 (23:59), Hong Kong time
Lucky Draw Date	15 December 2025 (23:59), Hong Kong time

8. One (1) Lucky Draw winner (the “Winner”) will be drawn randomly by computer on the Lucky Draw Date. The winner is entitled to receive the prize below (the “Prize”):

Prize
A Harbour City Gift Card of HKD 10,000 (or a reward of equivalent value)

The Bank reserves the right to substitute the Prize with an alternative prize of its equivalent value (the “Substitute Prize”).

9. The Winner will be notified by email and phone call (the “Winner Notification”) within 2 business days from the Lucky Draw Date according to his/her latest email address and the mobile phone number registered with the Bank. The redemption method of the Prize or Substitute Prize (if applicable) will be included in the Winner Notification. The Winner must follow the redemption details in the Winner Notification to redeem the Prize or Substitute Prize (if applicable). We will also announce the Winner on our official website and WeChat Official Account “汇立银行 WeLab Bank”.
10. During the Campaign Period, you agree and acknowledge that you are not entitled to the Prize or Substitute Prize (if applicable) if you (i) become an employee of the WeLab Bank or its affiliates, or (ii) close your Core Account and/or terminate the designated GoSave 2.0 Time Deposit before redemption of the Prize or Substitute Prize (if applicable).



11. WeLab Bank reserves the right to draw another Winner to replace any Winner who is or may be subsequently found to be ineligible or disqualified to the Lucky Draw.
12. The Campaign can be joined in conjunction with WeLab Bank's other reward(s) and/or promotional offer(s).
13. If WeLab Bank subsequently determines that a person is not eligible for a Prize or Substitute Prize (if applicable), for any reason whatsoever, WeLab Bank may at its' discretion reclaim the Prize or Substitute Prize (if applicable) or deal with it in any manner as it deems fit.
14. The Prize or Substitute Prize (if applicable) is not replaceable in the event of any loss or damage.
15. The Prize or Substitute Prize (if applicable) offered under this Lucky Draw cannot be converted to cash.
16. WeLab Bank is not the supplier of the Prize or Substitute Prize (if applicable). Use of the Prize or the Substitute Prize (if applicable) 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 Substitute Prize (if applicable) in this Lucky Draw.
17. 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.
18. 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 or the Substitute Prize (if applicable).
19. The Bank has the sole and absolute discretion in determining a person's eligibility to receive the Prize or Substitute Prize (if applicable). 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 or Substitute Prize (if applicable).
20. 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 or Substitute Prize (if applicable) and/or suspension or termination of all or any of your Account with us. We shall not reward the Prize or Substitute Prize (if applicable) or where the Prize or Substitute Prize (if applicable) 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.

21. Upon acceptance of the Prize or Substitute Prize (if applicable), 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.
22. It is the Winners' responsibility to comply (at their own expense) with any laws requiring payment of any delivery, tax, duty, levy or similar impost relating to the award of the Prize or Substitute Prize (if applicable), and the Bank shall have no responsibility or costs in respect thereof.
23. 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.
24. In the event of any dispute arising from the Lucky Draw, the decision of the Bank shall be final and conclusive.
25. 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.
26. 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.
27. 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.
28. If there is any inconsistency or conflict between the English and Chinese version, the English version shall prevail.

Effective Date: 8 December 2025