

## 「一般服務收費」及「理財服務條款」的修訂通知(「通知」)

匯立銀行有限公司（「WeLab Bank」或「我們」）我們將因應理財服務中新推出的自選基金服務（「自選基金服務」）就以下項目作出修訂：

- (i) 「一般服務收費」新增自選基金服務之基金平台費（註：智能理財顧問服務將維持收取認購費，而並無更改）；及
- (ii) 修訂「理財服務條款」

請細心閱讀以下內容，有關的修訂可能會影響你：

### (i) 「一般服務收費」新增理財服務自選基金服務之基金平台費

由 2023 年 6 月 5 日（「基金平台費生效日」）起，自選基金服務將由你的核心賬戶中按月收取基金平台費。請注意由 2023 年 6 月 5 日至 2023 年 8 月 4 日期間（包括首尾兩天），自選基金服務將免除基金平台費。為免疑問，智能理財顧問服務將維持收取認購費，而並無更改。

以下有關「一般服務收費」的修訂將從基金平台費生效日起生效：

項目	收費（港元）及說明
基金平台費（適用於自選基金服務）	基金平台月費率: 0.08% <sup>註十</sup> (豁免貨幣市場基金持倉之費用)

- 註十：基金平台費將按月收取並於每月第 7 個工作天或之前由你的核心賬戶中扣除。每月之基金平台費為你每日平台費的每月總額，而每日平台費則根據你每日所有於自選基金服務中除貨幣市場基金外已結算基金之持倉價值（港元或以每日參考匯率計算的等值港元）乘以基金平台月費率再除以該月曆日數計算。有關基金資產類別，請參閱 WeLab Bank app 內的基金詳情頁面。

你可點擊[此](#)預覽經修訂的「一般服務收費」供參閱。於基金平台費生效日起，您亦可以在 WeLab Bank App 和 WeLab Bank 網站中「支援」>「一般服務收費」找到修訂後的「一般服務收費」。

### (ii) 修訂「理財服務條款」

由 2023 年 6 月 5 日（「修訂理財服務條款生效日」）起，「理財服務條款」中的條款及細則將修訂如下：

1. 「存款賬戶」一詞將修訂為「適用賬戶」
2. 第 4 條「基金投資服務」部分將加入第 4.8 條條款如下：

「除了執行基金交易應付費用外，我們將有權不時規定與理財服務有關的應付費用和收費（包括但不限於平台月費）。此類費用和收費將按照我們指定的時間間隔及期間收取，並從你的適用賬戶中扣除其必要金額。」

3. 第 16 條「風險披露」部分將加入第 16.7(G)(1)至 16.7(G)(7) 條條款如下：

「(1)「複雜產品」是指由於結構複雜，致令其條款、特點及風險在合理情況下不大可能會被零售投資者理解的投資產品。你應就複雜產品審慎行事。

(2) 你可能會損失全部投資金額或會蒙受大於投資金額的損失（如適用）。

(3) 就發行人提供未經香港證監會審閱的要約文件或資料的複雜產品而言，投資者應就該要約審慎行事。

(4) 就被形容為已獲香港證監會認可的複雜產品而言，該認可不表示獲得官方推介，及香港證監會認可不等如對該產品作出推介或認許，亦不是對該產品的商業利弊或表現作出保證。

(5) 如獲提供過往業績資料，往績並非預測日後業績表現的指標。

(6) 一些複雜產品僅供專業投資者買賣。

(7) 在作出任何投資決定前投資者應閱讀要約文件及其他相關資料，以了解有關複雜產品的主要性質、特點和風險，亦應先尋求獨立專業意見，並且應有足夠的淨資產來承擔因買賣該產品而可能招致的風險和損失。」

4. 其它輕微修訂（詳情請參閱以下連結中的修訂後的「理財服務條款」）。

你可點擊[此](#)預覽經修訂的「理財服務條款」供參閱。於修訂理財服務條款生效日起，你亦可以在 WeLab Bank App 和 WeLab Bank 網站中「產品特色」>「GoWealth」>「理財服務條款」找到修訂後的「理財服務條款」。

請注意，如你於 2023 年 6 月 5 日當日或之後於 WeLab Bank 繼續持有投資賬戶，修訂後的「一般服務收費」及「理財服務條款」對你具有約束力。

此外，由 2023 年 6 月 5 日起，你與我們之間訂立的任何其他條款及細則、合約或文件中對「一般服務收費」及「理財服務條款」的任何引用應被視為對修訂後的「一般服務收費」及「理財服務條款」的引用。

另請注意，如果你不接受載於本通知的修訂，我們可能無法繼續向你提供「一般服務收費」及「理財服務條款」內規定的服務。如果你不接受修訂，你有權在相關修訂生效日前根據「賬戶條款」及「理財服務條款」下的相關條款終止你的賬戶。



如果你有任何疑問或你想終止你的任何賬戶，請致電客戶服務熱線 +852 3898 6988 或電郵至 [wecare@welab.bank](mailto:wecare@welab.bank) 與我們聯繫。

如本通知的中英文版有任何歧異，一概以英文版本為準。

WeLab Bank 謹啟

2023年5月25日

參考編號: WBLNOA20230525



**Notice of Changes to “General Service Charges” and “Wealth Management Services Terms” (“Notice”)**

Welab Bank Limited (“**WeLab Bank**”, “**we**”, “**our**”, “**us**”) would like to notify you of the following changes, along with the introduction of the new Featured Funds Services of our Wealth Management Services (“Featured Funds Services”):

- (i) Introduction of the Fund Platform Fee for Featured Funds Services to the “General Service Charges” (*Note: Digital Wealth Advisory services will remain to be subject to subscription fee without change*); and
- (ii) Change of the “Wealth Management Services Terms”.

Please read the summary of the changes below carefully as they may affect you:

**(i) Introduction of the Fund Platform Fee to the “General Service Charges”**

With effect from 5 June 2023 (“Fund Platform Fee Effective Date”), Fund Platform Fee in connection with the Featured Funds Services will be charged monthly and debited from your Core Account. Please note that the Fund Platform Fee will be waived for all customers during the period from 5 June 2023 to 4 August 2023 (both dates inclusive). For the avoidance of doubt, Digital Wealth Advisory services will remain to be subject to subscription fee without change.

The following change to the “General Service Charges” will become effective from the Fund Platform Fee Effective Date:

Item	Charges (HKD) and Details
Fund Platform Fee (for Featured Funds only)	Fund Platform Fee Monthly Rate: 0.08% <sup>10</sup> ( <i>waived for all money market fund holdings</i> )

- Remark 10: The fund platform fee shall be charged monthly and will be debited from your Core Account on or before the 7<sup>th</sup> business day of each month. The fund platform fee of a month is an aggregate amount of the daily fee within the month. Daily fee is calculated based on the daily market value of all your settled fund holdings in HKD (or HKD equivalent based on daily reference rate) under Featured Funds Services, excluding all money market fund holdings, multiplied by the fund platform fee monthly rate and divided by the number of calendar days of the month. For fund asset class information, please refer to the fund details page in WeLab Bank app.

You may click [here](#) to preview the revised “General Service Charges”. From the Fund Platform Fee Effective Date, you may find the revised “General Service Charges” in the WeLab Bank App and on the WeLab Bank website with the selection of “Support” > “General Service Charges”.

**(ii) Wealth Management Services Terms**

With effect from 5 June 2023 (“Terms Amendment Effective Date”), the terms and conditions of the Wealth Management Services Terms shall be amended as follows:

1. The term “CASA Account” in use will be amended as “Applicable Account”
2. A new Clause 4.8 will be added in Clause 4 “Fund Investment Services” as below:

“Apart from the Fees payable in carrying out Fund Transactions, we shall be entitled to prescribe, from time to time, fees and charges payable in connection with the Wealth Management Services (including without limitation the fund platform fee). Such fees and charges will be collected from you by debiting the requisite amount from your Applicable Account at such intervals within such a period of time as we may specify.”

3. New Clauses 16.7(G)(1) to 16.7(G)(7) will be added in Clause 16 “Risk Disclosures” as below:
  - “(1) “Complex product” refers to an investment product whose terms, features and risks are not reasonably likely to be understood by a retail investor because of its complex structure. You should exercise caution in relation to complex products.
  - (2) You may lose the entire invested amount or more than the invested amount (if applicable).
  - (3) For complex products for which the offering documents or information provided by the issuer have not been reviewed by the Hong Kong Securities and Futures Commission (SFC), investors are advised to exercise caution in relation to the offer.
  - (4) For complex products described as having been authorized by the SFC, SFC authorization does not imply official recommendation and such authorization is not a recommendation or endorsement of a product nor does it guarantee the commercial merits of a product or its performance.
  - (5) Where past performance information is provided, past performance is not indicative of future performance.
  - (6) Some complex products are only available to professional investors.
  - (7) Investors should read the offering documents and other relevant materials to understand the key nature, features and risks of a complex product and are advised to seek independent professional advice before making any investment decision and should have sufficient net worth to be able to assume the risks and bear the potential losses of trading the product.”
4. Other minor changes (please refer to the updated “Wealth Management Services Terms” via the link below for details).

You may click [here](#) to preview the revised “Wealth Management Services Terms”. From the Terms Amendment Effective Date, you may find the revised “Wealth Management Services Terms” in the WeLab Bank App and on the WeLab Bank website with the selection of “Features” > “GoWealth” > “Wealth Management Services Terms”.

Please note that the revised “General Service Charges” and the revised “Wealth Management Services Terms” shall be binding on you if you continue to maintain a WeLab Bank Investment Account on or after 5 June 2023.

In addition, from 5 June 2023, any references to the “General Service Charges” and the “Wealth Management Services Terms” in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised “General Service Charges” and “Wealth Management Services Terms”.

Please note that we may not be able to continue providing the services contemplated under the “General Service Charges” and the “Wealth Management Services Terms” to you if you do not accept any change set out in this Notice. If you do not accept any change set out in this Notice, you



have the right to terminate your account(s) in accordance with the relevant clauses under the Account Terms and Wealth Management Services Terms before the relevant change is effective.

If you have any questions, or should you wish to terminate any of your account(s), please contact our Customer Service Hotline at +852 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  
25 May 2023

Notice Reference: WBLNOA20230525