

Hi!

Notice of Handling HKD Real Time Gross Settlement (RTGS) System Inward Remittance

Welab Bank Limited ("WeLab Bank" , "we" , "our" , "us") would like to notify you of handling Hong Kong Dollar ("HKD") Real Time Gross Settlement (RTGS) System inward remittance that will take effect from 1 June 2022. If you use the HKD Real Time Gross Settlement (RTGS) System for inward remittance, please read the following carefully as the relevant handling may affect you.

Currently, a service fee of HKD50 is charged for each inward remittance service via the "HKD Real Time Gross Settlement (RTGS) System" . Starting from 1 June 2022, if the inward remittance amount is lower than or equal to the service fee of HKD50, such inward remittance will be returned without any prior notice. Please note that service providers may also charge the sender an additional fee for returning remittances. Please make alternative arrangements if necessary.

If you have any questions, please contact our Customer Service Hotline at (852)3898 6988 or email us at wecare@welab.bank.

Thank you again for your support!

If there are any discrepancies between the English and Chinese versions of this Notice, the English version shall prevail.

From your friends at WeLab Bank