



### WeLab Bank GoWealth 新舊客戶獎賞活動（「獎賞」）條款及細則

註：本網頁/文件僅供參考，且不构成投資建議。投資涉及風險，請參閱本網頁/文件之重要聲明。

- [1] WeLab Bank GoWealth 新舊客戶獎賞活動（「獎賞」）的推廣期為 2023 年 12 月 15 日至 2024 年 1 月 2 日（包括首尾兩天）（「推廣期」），或除特別註明外。基金持倉維持期為 2024 年 1 月 3 日至 1 月 31 日（包括首尾兩天）（「維持期」），或除特別註明外。
- [2] 獎賞活動只適用於在推廣期於 WeLab Bank Limited（「匯立銀行有限公司」、「WeLab Bank」、「本行」或「我們」）成功開立投資賬戶的新舊客戶，及在維持期內持有有效投資賬戶之客戶（「你」）。
- [3] 推廣期間內，你成功透過 WeLab Bank App 使用 GoWealth 自選基金服務，一次性投資達 HKD10,000 元或以上，認購每月派息基金（不包括貨幣市場基金）（「合資格交易」），並在整個維護期內持有倉位即可享有現金獎勵，金額等於：  
合資格交易投資金額 x 獎賞率 / 12 個月  
其中：  
獎勵率應等於年利率的 5%（「現金獎勵」）。
- [4] 若一次性投資達 HKD10,000 元或港幣等值或以上合資格交易，並維持資金直至維持期完結，你將獲得現金獎賞(港幣  $10,000 \times 5\% / 12 = \text{HKD}41.6$ )。客戶合資格交易的累積投資金額上限為 HKD1,000,000，而本計畫下所獲得的現金獎賞總額上限為 HKD4,166.7。
- [5] 除非我們另有規定，現金獎賞將於 2024 年 2 月 23 日或以前，存入你的 WeLab Bank 核心賬戶。
- [6] 你同意並承認如果你在現金獎勵金額存入你的核心賬戶之前關閉你的核心賬戶和/或投資賬戶，你將無權獲得任何現金獎勵。
- [7] 為免生疑，任何經 GoWealth 智動投資顧問認購基金的交易，以及月供形式買入基金，將不會被視為合資格交易。
- [8] 交易時間以香港時間為準，交易指示的截止時間為香港時間下午 3 時正，因此，你必需於 2024 年 1 月 2 日香港時間下午 3 時正前提交所有合資格交易指示。
- [9] 於推廣期內的所有合資格交易可以累計，並必須於維持期內維持，如果你在 2024 年 1 月 31 日或之前全額贖回合格交易的資金，你將無法享受任何獎賞。若你於 2024 年 1 月 31 日或之前贖回部分合資格交易資金，剩餘合資格交易金額達 HKD10,000 元或以上，將可獲得 5%現金獎賞。
- [10] 若交易以外幣進行，其投資金額將於交易當日根據我們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合資格交易。



[11] 現金獎賞參考例子如下

例子一：

假設客戶於推廣期前沒有持有任何基金，並於推廣期進行以下交易：

日期	交易詳情	備注
2023年12月19日	認購基金 A(每月派息) HKD 50,000	合資格交易金額 HKD 50,000

假設客戶於基金持倉維持期期間沒有贖回任何基金，2024年2月23日之前，可享 HKD208 現金獎賞。

例子二：

假設客戶於推廣期前已持有 HKD 5,000 基金 B 及 HKD 10,000 基金 C，並於推廣期進行以下交易：

日期	交易詳情	備注
2023年12月20日	認購基金 D(每月派息) HKD 30,000	合資格交易金額 HKD 30,000

假設客戶於基金持倉維持期期間沒有贖回基金，2024年2月23日之前，可享 HKD125 現金獎賞。

例子三：

假設客戶於推廣期前已持有 HKD 10,000 基金 C 及 HKD 20,000 基金 E，並於推廣期進行以下交易：

日期	交易詳情	備注
2023年12月18日	認購基金 B(每月派息) HKD 100,000	合資格交易金額 HKD 100,000
2023年12月19日	贖回基金 C HKD 10,000	NA

假設客戶於基金持倉維持期期間沒有贖回基金 B，2024年2月23日之前，可享 HKD416.7 現金獎賞。

例子四：

假設客戶於推廣期前已持有 HKD 20,000 基金 C 及 HKD 40,000 基金 D，並於推廣期進行以下交易：

日期	交易詳情	備注
2023年12月20日	認購基金 B(每月派息) HKD 80,000	合資格交易金額 HKD 80,000
2023年12月21日	贖回基金 C HKD 10,000	NA
2024年1月19日	贖回基金 B(每月派息) HKD 30,000	合資格交易金額餘下 <b>HKD 50,000 (HKD80,000- HKD30,000)</b>

假設客戶於基金持倉維持期期間，曾經部份贖回基金 B，合資格交易金額餘下 HKD 50,000，2024 年 2 月 23 日之前，可享 HKD208 現金獎賞。

例子五：

假設客戶於推廣期前已持有 HKD 20,000 基金 C 及 HKD 40,000 基金 D，並於推廣期進行以下交易：

日期	交易詳情	備注
2023年12月21日	認購基金 C(每月派息) HKD 50,000	合資格交易金額 HKD 50,000
2023年12月21日	贖回基金 D HKD 40,000	NA
2023年12月28日	認購基金 C(每月派息) HKD 30,000	合資格交易金額 HKD 30,000

合資格交易合共 HKD 80,000，假設客戶於基金持倉維持期期間，沒有贖回基金 C，2024 年 2 月 23 日之前，可享 HKD333 現金獎賞。

例子六：

假設客戶於推廣期時沒有任何持倉，並於推廣期進行以下交易：

日期	交易詳情	備注
2023年12月21日	認購基金 A(每月派息) HKD 50,000	合資格交易金額 HKD 50,000
2023年12月22日	認購基金 B(每月派息) HKD 10,000	合資格交易金額 HKD 10,000



2024 年 1 月 28 日	認購基金 C(每月派息) HKD 30,000	NA(不在推廣期內認購)
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合資格交易合共 HKD 60,000，假設客戶於基金持倉維持期期間，沒有贖回基金 A 及 B，2024 年 2 月 23 日之前，可享 HKD250 現金獎賞。

例子七：

假設客戶於推廣期時沒有任何持倉，並於推廣期進行以下交易：

日期	交易詳情	備注
2023 年 12 月 28 日	經智動投資顧問認購基金組合 A HKD 20,000	NA

經智動投資顧問認購基金，不適用於現金獎賞。

[12] 找尋是次推廣的 64 隻每月派息自選基金列表如下：

WeLab Bank App→GoWealth→自選基金→精選主題基金→查看基金列表→篩選→資產類別點選「股票基金」、「股債混合基金」、「債券基金」；分配狀況點選「派息」 →查看結果

ISIN	基金名稱	貨幣	組別	12 個月派息率(%)	年初至今表現(%)	1 年表現(%)	3 年表現(%)	5 年表現(%)
LU0820561909	安聯收益及增長基金(港元)(每月派息)	HKD	股債混合基金	8.75	12.46	10.34	5.06	39.74
LU0820561818	安聯收益及增長基金(美元)(每月派息)	USD	股債混合基金	8.62	12.38	10.20	4.21	40.00
LU1116320901	貝萊德系統分析環球股票高息基金(港元)(每月派息)	HKD	股票基金	8.51	9.99	8.30	11.94	30.02
LU1116320737	貝萊德系統分析環球股票高息基金(美元)(每月派息)	USD	股票基金	8.31	11.31	9.53	14.35	33.93
LU1697837992	貝萊德動力高息基金(港元)(每月派息)	HKD	股債混合基金	7.69	7.28	6.02	-2.23	11.17
LU1564329115	貝萊德動力高息基金(美元)(每月派息)	USD	股債混合基金	7.54	8.59	7.25	-0.09	14.39
LU0971552673	安聯歐洲股息基金(美元對沖)(每月派息)	USD	股票基金	7.43	13.84	12.28	29.35	24.65
HK0000084522	摩根全方位入息(港元)(每月派息)	HKD	股債混合基金	7.09	3.46	2.31	2.54	15.98

HK0000084514	摩根全方位入息(美元)(每月派息)	USD	股債混合基金	7.08	3.46	2.31	1.89	16.31
HK0000102936	摩根亞洲總收益債券(港元)(每月派息)	HKD	債券基金	6.88	1.92	3.81	-14.54	-2.40
HK0000055597	摩根亞洲總收益債券(美元)(每月派息)	USD	債券基金	6.87	1.94	3.80	-15.07	-2.15
LU2156566916	富達環球收益基金(美元)(每月派息)	USD	債券基金	6.86	5.24	5.61	-4.65	-
LU0784402520	貝萊德環球高收益債券基金(港元)(每月派息)	HKD	債券基金	6.48	7.07	7.14	-3.84	12.54
LU0764618640	貝萊德環球高收益債券基金(美元)(每月派息)	USD	債券基金	6.25	8.40	8.40	-1.71	15.87
HK0000081908	施羅德亞洲高息股債基金(港元)(每月派息)	HKD	股債混合基金	6.24	-0.13	0.72	-7.15	0.54
HK0000081932	施羅德亞洲高息股債基金(美元)(每月派息)	USD	股債混合基金	6.23	-0.19	0.66	-7.83	0.74
LU1128926307	JPM 環球債券收益(港元)(每月派息)	HKD	債券基金	5.97	2.76	2.73	-1.76	10.35
LU1128926489	JPM 環球債券收益(美元)(每月派息)	USD	債券基金	5.90	2.70	2.65	-2.44	10.63
LU1481012216	富達環球收益基金(港元對沖)(每月派息)	HKD	債券基金	5.88	4.12	4.53	-6.29	9.35
LU0727847666	JPM 環球高收益債券(港元)(每月派息)	HKD	債券基金	5.84	6.89	6.39	3.62	15.24
LU0356780857	JPM 環球高收益債券(美元)(每月派息)	USD	債券基金	5.81	6.70	6.20	2.84	15.52
LU1978682877	貝萊德可持續環球債券收益基金(港元)(每月派息)	HKD	債券基金	5.51	3.52	4.14	-4.72	0.00
LU1963769176	貝萊德中國債券基金(港元)(每月派息)	HKD	債券基金	5.47	2.06	3.32	-7.60	0.00
LU1842103472	貝萊德可持續環球債券收益基金(美元)(每月派息)	USD	債券基金	5.47	4.89	5.37	-2.48	7.67
LU0764618053	貝萊德亞洲老虎債券基金(美元)(每月派息)	USD	債券基金	5.42	2.71	5.09	-19.12	-3.99
LU0784395997	貝萊德亞洲老虎債券基金(港元)(每月派息)	HKD	債券基金	5.38	1.42	3.82	-20.94	-6.72
LU1847653141	貝萊德中國債券基金(美元)(每月派息)	USD	債券基金	5.37	3.31	4.41	-5.76	7.98
IE00BHR40Y78	PIMCO 收益基金 II (港元)(每月派息)	HKD	債券基金	5.37	4.18	4.75	-	-
LU0905234141	富達環球多元收益基金(美元)(每月派息)	USD	股債混合基金	5.34	1.00	2.07	-8.87	2.87
IE00BHR40X61	PIMCO 收益基金 II (美元)(每月派息)	USD	債券基金	5.34	4.16	4.61	-	-
LU0971552830	安聯歐洲股息基金(港元對沖)(每月派息)	HKD	股票基金	5.34	12.96	11.42	27.28	21.97
LU0905234497	富達環球多元收益基金(港元)(每月派息)	HKD	股債混合基金	5.31	1.11	2.14	-8.19	2.67
IE00B3QS5W57	PIMCO 亞洲策略收益基金(港元)(每月派息)	HKD	債券基金	5.23	1.35	4.92	-12.95	4.41
IE00B464Q616	PIMCO 亞洲策略收益基金(美元)(每月派息)	USD	債券基金	5.21	1.36	4.96	-13.52	4.66
LU1920062954	富達可持續發展環球股息優勢(港元對沖)(每月派息)	HKD	股票基金	5.15	10.86	9.05	17.15	-
LU1516285753	安聯環球機遇債券基金(港元)(每月派息)	HKD	債券基金	5.09	1.76	2.85	-4.46	7.58

LU0648948544	安聯亞洲多元入息基金(港元)(每月派息)	HKD	股債混合基金	5.06	-5.80	-3.49	-21.47	-7.75
LU1920063259	富達可持續發展環球股息優勢(美元對沖)(每月派息)	USD	股票基金	5.06	12.00	10.11	19.06	-
LU1516272009	安聯環球機遇債券基金(美元)(每月派息)	USD	債券基金	5.06	1.63	2.84	-5.21	7.48
LU0488056044	安聯亞洲多元入息基金(美元)(每月派息)	USD	股債混合基金	5.05	-5.92	-3.61	-22.09	-7.70
LU1823147811	施羅德環球目標回報(港元)(每月派息)	HKD	股債混合基金	5.01	5.92	6.14	4.27	19.35
LU1751208403	施羅德環球目標回報(美元)(每月派息)	USD	股債混合基金	5.00	5.75	6.00	3.47	19.47
LU2401550368	駿利亨德森環球地產股票基金(港元)(每月派息)	HKD	股票基金	4.60	-1.26	-2.04	-	-
LU0784638990	JPM 亞太入息(港元)(每月派息)	HKD	股債混合基金	4.56	3.01	4.08	-0.98	10.57
LU0784639295	JPM 亞太入息(美元)(每月派息)	USD	股債混合基金	4.55	2.85	3.93	-1.72	10.79
HK0000151867	摩根亞洲股息(港元)(每月派息)	HKD	股票基金	4.37	4.97	4.99	7.19	16.92
HK0000151891	摩根亞洲股息(美元)(每月派息)	USD	股票基金	4.36	4.86	5.00	6.36	17.15
LU2089283258	安聯全球永續發展基金(美元)(每月派息)	USD	股票基金	4.07	17.18	11.93	34.13	-
IE00B193ML14	PIMCO 環球高孳息債券基金(美元)(每季派息)	USD	債券基金	3.97	8.35	7.70	0.15	15.02
IE00B775H168	駿利亨德森平衡基金(港元)(每月派息)	HKD	股債混合基金	3.96	9.48	5.59	7.26	33.92
IE00B7KXQ091	駿利亨德森平衡基金(美元)(每月派息)	USD	股債混合基金	3.95	9.41	5.59	6.53	34.19
LU2382293830	景順泛歐洲基金(港元)(每月派息)	HKD	股票基金	3.79	14.06	11.51	-	-
LU1499592464	貝萊德世界房地產證券基金(美元)(每月派息)	USD	股票基金	3.68	1.08	-0.60	-7.80	0.64
LU2458285785	富達可持續發展亞洲股票基金(港元)(每月派息)	HKD	股票基金	3.64	-4.01	-3.56	-	-
LU2458285603	富達可持續發展亞洲股票基金(美元)(每月派息)	USD	股票基金	3.63	-4.07	-3.57	-	-
IE0004858456	駿利亨德森美國短期債券基金(美元)(每月派息)	USD	債券基金	3.38	2.95	3.25	-3.06	4.85
LU1119994140	富達歐洲股息基金(港元對沖)(每月派息)	HKD	股票基金	3.33	11.64	9.33	31.69	50.47
LU0918141887	安聯總回報亞洲股票基金(美元)(每月派息)	USD	股票基金	3.33	-0.79	0.12	-27.85	20.43
LU2190626999	貝萊德世界房地產證券基金(港元)(每月派息)	HKD	股票基金	3.31	0.04	-1.60	-9.65	-
LU0997587240	富達歐洲股息基金(美元對沖)(每月派息)	USD	股票基金	3.31	12.78	10.42	34.10	54.29
LU0918141705	安聯總回報亞洲股票基金(港元)(每月派息)	HKD	股票基金	3.29	-0.60	0.31	-27.23	20.25
LU2207432506	安聯綠色債券基金(美元)(每月派息)	USD	債券基金	2.79	4.73	2.40	-17.94	-
LU2111349929	安聯全球永續發展基金(港元)(每月派息)	HKD	股票基金	1.41	18.44	15.79	17.34	-
LU0082616367	JPM 美國科技(美元)(每年派息)	USD	股票基金	0.02	54.41	46.08	3.89	136.73

資料來源：晨星香港，截至 2023 年 11 月 30 日。

過往表現並非將來指標。派息資訊僅供參考，股息派發不獲保證，並可能從資本中撥付。

[13] 現金獎賞並非費用豁免，你的合資格交易將會被收取相關基金認購費用（如適用）。

[14] 我們紀錄中的日期及金額為最終及具決定性，包括(i)開立、取消或轉換核心賬戶和/或投資賬戶的日期、(ii)認購金額、(iii)交易數量、(iv)進行交易日期、(v)基金單位。

[15] 除非我們另有規定，所有現金獎賞之金額均不得轉讓、退還、交換或轉換為其他形式。

[16] 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）扣除我們已經派發的現金獎賞。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。

[17] 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。

[18] 本條款及細則應與我們的理財服務條款（「理財服務條款」）及賬戶條款（「賬戶條款」）一起閱讀。除非另有定義，否則在理財服務條款或賬戶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理財服務條款及賬戶條款不一致，則按以下順序進行：

- (i) 本條款及細則；
- (ii) 理財服務條款；及
- (iii) 賬戶條款。

[19] 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。

**生效日期：2023 年 12 月 15 日**





## 重要聲明

本網頁/文件僅供參考，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。

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你的財政狀況、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。





### WeLab Bank GoWealth New and Existing Customers Cash Reward Program (the "Program") Terms & Conditions

**Note: This webpage / document is for information only and does not constitute any investment advice. Investment involves risks, please refer to the Disclaimers herein for details.**

[1] WeLab Bank GoWealth New and Existing Customers Cash Reward Program (the "**Program**") shall start from 15 December 2023 until 2 January 2024 (both dates inclusive) (the "**Promotion Period**") or unless otherwise specified. Fund Position Maintenance Period shall start from 3 January 2024 until 31 January 2024 (both dates inclusive) (the "**Maintenance Period**") or unless otherwise specified.

[2] The Reward Program is only applicable to existing and new customers who have opened a valid Investment Account with WeLab Bank Limited ("**WeLab Bank**", "**we**", "**us**" or "**our**") during the Promotion Period and held the valid Investment Account during the Maintenance Period ("**you**").

[3] During the promotion period, customers who successfully submit a one-time investment instruction of HKD 10,000 or above (or HKD equivalent) to subscribe fund(s) with monthly dividend payout (excluding money market funds) via the Featured Funds Services of Wealth Management Services in the WeLab Bank App ("**Eligible Transaction**"), and hold the positions throughout the Maintenance Period can enjoy a cash reward, amount of which shall be equal to:

Investment amount of an Eligible Transaction x Reward Rate

In which:

Reward Rate shall be equal to an annual rate of 5% ("**Cash Reward**").

[4] For an Eligible Transaction, you will receive a Cash Reward (e.g. Eligible Transaction of HKD10,000 investment amount x 5% / 12 = HKD41.6) for maintaining your fund position until the end of the Maintenance Period. In any event, the cumulative investment amount of Eligible Transactions of a customer shall be capped at HKD1,000,000 and the total Cash Reward received under this Program shall be capped at HKD4,166.7.

[5] Unless we specify otherwise, the Cash Reward will be credited into your WeLab Bank Core Account on or before February 23, 2024.

[6] You agree and acknowledge that you are not entitled to receive any Cash Reward if you close your Core Account and/or Investment Account at any time before the Cash Reward amount is credited into your Core Account.

[7] For the avoidance of doubt, any investment instruction submitted via Digital Wealth Advisory and monthly instruction shall NOT be considered as an Eligible Transaction.



[8] Transaction 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. Subscription order cut-off time is 3:00 pm Hong Kong Time Trading Day, which means all Eligible Transaction order(s) must be placed before 3:00 pm Hong Kong Time on January 2, 2024.

[9] All eligible transactions during the promotion period can be accumulated and must be maintained during the maintenance period. If you fully redeem the fund(s) of your Eligible Transaction(s) on or before January 31, 2024, you will not be able to enjoy this Program. If you partially redeem the fund(s) of your Eligible Transaction(s) on or before January 31, 2024, you will be entitled to the 5% cash reward for your remaining Eligible Transaction(s) amount balance at or above HKD10,000.

[10] If a transaction is conducted in a foreign currency, its investment 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 Eligible Transaction.

[11] Illustrative Examples of Cash Reward

Example 1:

Assuming a customer does not hold any fund position before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
19 December 2023	Subscribe Fund A (with monthly dividend payout) HKD 50,000	HKD 50,000

The eligible fund position is maintained until the end of the Maintenance Period. The customer can enjoy a Cash Reward of HKD208 on or before 23 February 2024.

Example 2:

Assuming a customer has Fund B HKD5,000 and Fund C HKD10,000 before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
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20 December 2023	Subscribe Fund D (with monthly dividend payout) HKD 30,000	HKD 30,000
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The eligible fund position is maintained until the end of the Maintenance Period. The customer can enjoy a Cash Reward of HKD 125 on or before 23 February 2024.

Example 3:

Assuming a customer has Fund C HKD10,000 and Fund E HKD20,000 before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
18 December 2023	Subscribe Fund B (with monthly dividend payout) HKD 100,000	HKD 100,000
19 December 2023	Redeemed Fund C HKD 10,000	NA

The eligible fund position is maintained until the end of the Maintenance Period. The customer can enjoy a Cash Reward of HKD 416 on or before 23 February 2024.

Example 4:

Assuming a customer has Fund C HKD20,000 and Fund D HKD40,000 before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
20 December 2023	Subscribe Fund B (with monthly dividend payout) HKD 80,000	HKD 80,000
21 December 2023	Redeemed Fund C HKD 10,000	NA
19 January 2024	Redeemed Fund B (with monthly dividend payout)	<b>HKD 50,000 (i.e. HKD80,000 investment amount on 20 Dec 2023 minus</b>



	HKD 30,000	<b>HKD30,000 redemption amount on 19 Jan 2024)</b>
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The eligible fund position has been redeemed during the Maintenance Period, the eligible investment amount is HKD 50,000, you can enjoy a Cash Reward of HKD 208 on or before 23 February 2024.

Example 5:

Assuming a customer has Fund C HKD20,000 and Fund D HKD40,000 before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
21 December 2023	Subscribe Fund C (with monthly dividend payout) HKD 50,000	HKD 50,000
21 December 2023	Redeemed Fund D HKD 40,000	NA
28 December 2023	Subscribe Fund C (with monthly dividend payout) HKD 30,000	HKD 30,000

Total eligible investment amount is HKD 80,000, if the eligible fund position is maintained until the end of the Maintenance Period, you can enjoy a Cash Reward of HKD 333 on or before 23 February 2024.

Example 6:

Assuming a customer does not hold any fund position before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
21 December 2023	Subscribe Fund A (with monthly dividend payout) HKD 50,000	HKD 50,000
22 December 2023	Subscribe Fund B (with monthly dividend payout) HKD 10,000	HKD 10,000



28 January 2024	Subscribe Fund C (with monthly dividend payout) HKD 30,000	NA (The subscription is not within the promotion period.)
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Total eligible investment amount is HKD 60,000, if the eligible fund position is maintained until the end of the Maintenance Period, you can enjoy a Cash Reward of HKD 250 on or before 23 February 2024.

**Example 7:**

Assuming a customer does not hold any fund position before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
28 December 2023	Subscribe Portfolio A via Digital Wealth Advisory HKD 20,000	NA

The subscription is conducted via Digital Wealth Advisory, and thus not entitled for the Cash Reward.

[12] Funds with monthly dividend payout available in the Featured Funds Services are listed below for your reference:

You can also find these funds by logging into WeLab Bank App→GoWealth→Pick your own funds→Featured Funds→View full fund List→Filters→Asset Class click "Equity Fund", "Mixed asset fund", "Bond fund"; Payout type click Dividend→View Results

**As of 30 Nov 2023**

ISIN	Name	Fund Currency	Category	12 Mo Yield(%)	YTD return (%)	1-year return (%)	3-year return (%)	5-year return (%)
LU0820561909	Allianz Income and Growth (HKD)(Monthly Dividend)	HKD	Mixed Asset	8.75	12.46	10.34	5.06	39.74
LU0820561818	Allianz Income and Growth (USD)(Monthly Dividend)	USD	Mixed Asset	8.62	12.38	10.20	4.21	40.00
LU1116320901	BGF Systematic Global Equity High Inc (HKD)(Monthly Dividend)	HKD	Equity Fund	8.51	9.99	8.30	11.94	30.02

LU1116320737	BGF Systematic Global Equity High Inc (USD)(Monthly Dividend)	USD	Equity Fund	8.31	11.31	9.53	14.35	33.93
LU1697837992	BGF Dynamic High Income(HKD)(Monthly Dividend)	HKD	Mixed Asset	7.69	7.28	6.02	-2.23	11.17
LU1564329115	BGF Dynamic High Income(USD)(Monthly Dividend)	USD	Mixed Asset	7.54	8.59	7.25	-0.09	14.39
LU0971552673	Allianz European Equity Div (USD)(Monthly Dividend)	USD	Equity Fund	7.43	13.84	12.28	29.35	24.65
HK0000084522	JPMorgan Multi Income (HKD)(Monthly Dividend)	HKD	Mixed Asset	7.09	3.46	2.31	2.54	15.98
HK0000084514	JPMorgan Multi Income (USD)(Monthly Dividend)	USD	Mixed Asset	7.08	3.46	2.31	1.89	16.31
HK0000102936	JPMorgan Asian Total Return Bond (HKD)(Monthly Dividend)	HKD	Bond Fund	6.88	1.92	3.81	-14.54	-2.40
HK0000055597	JPMorgan Asian Total Return Bond (USD)(Monthly Dividend)	USD	Bond Fund	6.87	1.94	3.80	-15.07	-2.15
LU2156566916	Fidelity Global Income Fund (USD)(Monthly Dividend)	USD	Bond Fund	6.86	5.24	5.61	-4.65	-
LU0784402520	BGF Global High Yield Bond (HKD)(Monthly Dividend)	HKD	Bond Fund	6.48	7.07	7.14	-3.84	12.54
LU0764618640	BGF Global High Yield Bond (USD)(Monthly Dividend)	USD	Bond Fund	6.25	8.40	8.40	-1.71	15.87
HK0000081908	Schroder Asian Asset Income (HKD)(Monthly Dividend)	HKD	Mixed Asset	6.24	-0.13	0.72	-7.15	0.54
HK0000081932	Schroder Asian Asset Income (USD)(Monthly Dividend)	USD	Mixed Asset	6.23	-0.19	0.66	-7.83	0.74
LU1128926307	JPM Income (HKD)(Monthly Dividend)	HKD	Bond Fund	5.97	2.76	2.73	-1.76	10.35
LU1128926489	JPM Income (USD)(Monthly Dividend)	USD	Bond Fund	5.90	2.70	2.65	-2.44	10.63
LU1481012216	Fidelity Global Income Fund A (HKD Hedged)(Monthly Dividend)	HKD	Bond Fund	5.88	4.12	4.53	-6.29	9.35
LU0727847666	JPM Global High Yield Bond (HKD)(Monthly Dividend)	HKD	Bond Fund	5.84	6.89	6.39	3.62	15.24
LU0356780857	JPM Global High Yield Bond (USD)(Monthly Dividend)	USD	Bond Fund	5.81	6.70	6.20	2.84	15.52
LU1978682877	BGF Sustainable Global Bond Inc (HKD)(Monthly Dividend)	HKD	Bond Fund	5.51	3.52	4.14	-4.72	0.00
LU1963769176	BGF China Bond (HKD)(Monthly Dividend)	HKD	Bond Fund	5.47	2.06	3.32	-7.60	0.00
LU1842103472	BGF Sustainable Global Bond Inc (USD)(Monthly Dividend)	USD	Bond Fund	5.47	4.89	5.37	-2.48	7.67
LU0764618053	BGF Asian Tiger Bond (USD)(Monthly Dividend)	USD	Bond Fund	5.42	2.71	5.09	-19.12	-3.99
LU0784395997	BGF Asian Tiger Bond (HKD)(Monthly Dividend)	HKD	Bond Fund	5.38	1.42	3.82	-20.94	-6.72
LU1847653141	BGF China Bond (USD)(Monthly Dividend)	USD	Bond Fund	5.37	3.31	4.41	-5.76	7.98
IE00BHR40Y78	PIMCO Income II (HKD)(Monthly Dividend)	HKD	Bond Fund	5.37	4.18	4.75	-	-
LU0905234141	Fidelity Global Multi Asset Income Fund (USD)(Monthly Dividend)	USD	Mixed Asset	5.34	1.00	2.07	-8.87	2.87
IE00BHR40X61	PIMCO Income II (USD)(Monthly Dividend)	USD	Bond Fund	5.34	4.16	4.61	-	-
LU0971552830	Allianz European Equity Div (HKD Hedged)(Monthly Dividend)	HKD	Equity Fund	5.34	12.96	11.42	27.28	21.97

LU0905234497	Fidelity Global Multi Asset Income Fund (HKD)(Monthly Dividend)	HKD	Mixed Asset	5.31	1.11	2.14	-8.19	2.67
IE00B3QS5W57	PIMCO Asia Strategic Interest Bond Fund (HKD)(Monthly Dividend)	HKD	Bond Fund	5.23	1.35	4.92	-12.95	4.41
IE00B464Q616	PIMCO Asia Strategic Interest Bond Fund (USD)(Monthly Dividend)	USD	Bond Fund	5.21	1.36	4.96	-13.52	4.66
LU1920062954	Fidelity Sustainable Global Dividend Plus (HKD Hedged)(Monthly Dividend)	HKD	Equity Fund	5.15	10.86	9.05	17.15	-
LU1516285753	Allianz Global Opportunistic Bond (HKD)(Monthly Dividend)	HKD	Bond Fund	5.09	1.76	2.85	-4.46	7.58
LU0648948544	Allianz Asian Multi Inc Plus (HKD)(Monthly Dividend)	HKD	Mixed Asset	5.06	-5.80	-3.49	-21.47	-7.75
LU1920063259	Fidelity Sustainable Global Dividend Plus (USD Hedged)(Monthly Dividend)	USD	Equity Fund	5.06	12.00	10.11	19.06	-
LU1516272009	Allianz Global Opportunistic Bond (USD)(Monthly Dividend)	USD	Bond Fund	5.06	1.63	2.84	-5.21	7.48
LU0488056044	Allianz Asian Multi Inc Plus (USD)(Monthly Dividend)	USD	Mixed Asset	5.05	-5.92	-3.61	-22.09	-7.70
LU1823147811	Schroder Global Target Return (HKD)(Monthly Dividend)	HKD	Mixed Asset	5.01	5.92	6.14	4.27	19.35
LU1751208403	Schroder Global Target Return (USD)(Monthly Dividend)	USD	Mixed Asset	5.00	5.75	6.00	3.47	19.47
LU2401550368	Janus Henderson Global Property Equity (HKD)(Monthly Dividend)	HKD	Equity Fund	4.60	-1.26	-2.04	-	-
LU0784638990	JPM Asia Pacific Income (HKD)(Monthly Dividend)	HKD	Mixed Asset	4.56	3.01	4.08	-0.98	10.57
LU0784639295	JPM Asia Pacific Income (USD)(Monthly Dividend)	USD	Mixed Asset	4.55	2.85	3.93	-1.72	10.79
HK0000151867	JPMorgan Asia Equity Div (HKD)(Monthly Dividend)	HKD	Equity Fund	4.37	4.97	4.99	7.19	16.92
HK0000151891	JPMorgan Asia Equity Div (USD)(Monthly Dividend)	USD	Equity Fund	4.36	4.86	5.00	6.36	17.15
LU2089283258	Allianz Global Sustainability (USD)(Monthly Dividend)	USD	Equity Fund	4.07	17.18	11.93	34.13	-
IE00B193ML14	PIMCO Global High Yield Bond (USD)(Quarterly Dividend)	USD	Bond Fund	3.97	8.35	7.70	0.15	15.02
IE00B775H168	Janus Henderson Balanced (HKD)(Monthly Dividend)	HKD	Mixed Asset	3.96	9.48	5.59	7.26	33.92
IE00B7KXQ091	Janus Henderson Balanced (USD)(Monthly Dividend)	USD	Mixed Asset	3.95	9.41	5.59	6.53	34.19
LU2382293830	Invesco Pan European Equity (HKD)(Monthly Dividend)	HKD	Equity Fund	3.79	14.06	11.51	-	-
LU1499592464	BGF World Real Estate Securities (USD)(Monthly Dividend)	USD	Equity Fund	3.68	1.08	-0.60	-7.80	0.64
LU2458285785	Fidelity Sustainable Asia Equity Fund (HKD)(Monthly Dividend)	HKD	Equity Fund	3.64	-4.01	-3.56	-	-
LU2458285603	Fidelity Sustainable Asia Equity Fund (USD)(Monthly Dividend)	USD	Equity Fund	3.63	-4.07	-3.57	-	-





IE0004858456	Janus Henderson US Short-Term Bond Fund (USD)(Monthly Dividend)	USD	Bond Fund	3.38	2.95	3.25	-3.06	4.85
LU1119994140	Fidelity European Dividend Fund (HKD Hedged)(Monthly Dividend)	HKD	Equity Fund	3.33	11.64	9.33	31.69	50.47
LU0918141887	Allianz Total Return Asian Equity (USD)(Monthly Dividend)	USD	Equity Fund	3.33	-0.79	0.12	-27.85	20.43
LU2190626999	BGF World Real Estate Securities (HKD)(Monthly Dividend)	HKD	Equity Fund	3.31	0.04	-1.60	-9.65	-
LU0997587240	Fidelity European Dividend Fund (USD Hedged)(Monthly Dividend)	USD	Equity Fund	3.31	12.78	10.42	34.10	54.29
LU0918141705	Allianz Total Return Asian Equity (HKD)(Monthly Dividend)	HKD	Equity Fund	3.29	-0.60	0.31	-27.23	20.25
LU2207432506	Allianz Green Bond (USD)(Monthly Dividend)	USD	Bond Fund	2.79	4.73	2.40	-17.94	-
LU2111349929	Allianz Global Sustainability (HKD) (Monthly Dividend)	HKD	Equity Fund	1.41	18.44	15.79	17.34	-
LU0082616367	JPM US Technology (USD)(Yearly Dividend)	USD	Equity Fund	0.02	54.41	46.08	3.89	136.73

Source: Morningstar, data as of 30 November 2023.

Past performance is not indicative of future results. The above dividend information is for your reference only. Dividend payout is not guaranteed and may be paid out of capital.

[13] Cash Reward is not a fee waiver, your Eligible Transaction(s) will be charged with relevant fees and charges (if applicable).

[14] The dates and amounts appearing in our record will be conclusive as to (i) the date on which the Core Account and/or Investment Account was opened, terminated or converted, (ii) the subscription amounts, (iii) the number of the transactions carried out, (iv) the dates on which the transactions are carried out and (v) fund units.

[15] All Cash Reward amounts cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.

[16] 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 Program and/or suspension or termination of all or any of your Account with us. We reserve the right to debit the Cash Reward 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.

[17] 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 dispute, our decision shall be final, conclusive and binding.



[18] These terms and conditions shall be read in conjunction with our Wealth Management Services Terms and Account Terms. Terms defined in our Wealth Management Services Terms or Account Terms shall have the same meaning when used herein, unless otherwise defined. In the event of inconsistency between these terms and conditions, the Wealth Management Services Terms and the Account Terms, the prevailing order shall be as follows:

- (i) these terms and conditions;
- (ii) the Wealth Management Services Terms; and
- (iii) the Account Terms.

[19] In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

**Effective Date: 15 December 2023**



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