

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

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

[1] WeLab Bank GoWealth 新舊客戶獎賞快閃活動（「獎賞」）的推廣期為 2024 年 1 月 25 日至 2024 年 1 月 31 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 2 月 1 日至 4 月 2 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完成以下任務的新舊客戶（「你」）：

(i) 於 WeLab Bank Limited（「匯立銀行有限公司」、「WeLab Bank」、「本行」或「我們」）成功開立或持有核心帳戶及投資帳戶

(ii) 截至 2024 年 1 月 31 日，於本行任何帳戶結餘 HKD 10,000 或以上

(iii) 一筆過 HKD 100,000 或以上，成功認購自選基金服務(不包括貨幣市場基金<sup>^</sup>) 或 GoWealth 智動投資顧問(不包括基金組合 1<sup>^</sup>)（「合資格交易」）

(iv) 於維持期內持有有效的核心帳戶及投資帳戶

[3] 新舊客戶完成以上各項任務，並在整個維持期內持有倉位（「合資格交易」），所有合資格交易可享有一個月 10% 年率現金獎勵，金額等於：

合資格交易投資金額 x 獎賞率 \* 30 / 365

其中：

獎勵率為一個月 10% 年率（「現金獎勵」）。

<sup>^</sup>是次推廣不適用於所有貨幣市場基金，以及 GoWealth 智動投資顧問內的現金組合，即投資組合 1。

[4] 若一次性投資達 HKD 100,000 元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 (HKD 100,000 x 10% \* 30 / 365 = HKD 821.9)。客戶合資格交易的累積投資金額上限為 HKD 1,000,000，而本獎賞下所獲得的現金獎賞總額上限為 HKD 8,219.2。若計算現金獎賞出現小數點，將四捨五入至小數後一個位。

[5] 除非我們另有規定，現金獎賞將於 2024 年 4 月 19 日或以前，存入你的 WeLab Bank 核心帳戶。

[6] 你同意並承認如果你在現金獎勵金額存入你的核心帳戶之前關閉你的核心帳戶和/或投資帳戶，你將無權獲得任何現金獎勵。

[7] 為免生疑，任何經自選基金、GoWealth 智動投資顧問以月供形式買入基金，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基金交易日香港時間下午 3 時正，因此，你必需於 2024 年 1 月 31 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 4 月 2 日或之前全額贖回合資格交易的資金，你將無法享受任何獎賞。若你於 2024 年 4 月 2 日或之前贖回部分合資格交易的資金，剩餘合資格交易金額達 HKD 100,000 元或以上，仍可獲得剩餘合資格交易金額的一個月 10% 年率現金獎賞。

[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，核心賬戶結餘為 HKD 10,000，並於推廣期進行以下交易：

日期	交易詳情	備注
2024 年 1 月 29 日	認購基金 A HKD 100,000	合資格交易金額 HKD 100,000

假設客戶於基金持倉維持期期間沒有贖回任何基金，2024 年 4 月 19 日之前，可享 HKD821.9 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 及核心賬戶結餘為 HKD 10,000，並於推廣期進行以下交易：

日期	交易詳情	備注
2024 年 1 月 30 日	認購基金 D HKD 200,000	合資格交易金額 HKD 200,000

假設客戶於基金持倉維持期期間沒有贖回基金，2024 年 4 月 19 日之前，可享 HKD1,643.8 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
2024 年 1 月 26 日	認購基金 B HKD 100,000	合資格交易金額 HKD 100,000
2024 年 2 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 4 月 19 日之前，可享 HKD821.9 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
2024 年 1 月 31 日	認購基金 B HKD 150,000	合資格交易金額 HKD 150,000
2024 年 2 月 22 日	贖回基金 C HKD 10,000	NA
2024 年 2 月 26 日	贖回基金 B HKD 30,000	合資格交易金額餘下 HKD 120,000 (HKD 150,000- HKD 30,000)

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 120,000，2024 年 4 月 19 日之前，可享 HKD986.3 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
2024 年 1 月 29 日	認購基金 C HKD 150,000	合資格交易金額 HKD 150,000
2024 年 1 月 29 日	贖回基金 D HKD 40,000	NA
2024 年 1 月 31 日	認購基金 C HKD 130,000	合資格交易金額 HKD 130,000

合資格交易合共 HKD 280,000，假設客戶於基金持倉維持期期間，沒有贖回基金 C，2024 年 4 月 19 日之前，可享 HKD 2,301.4 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
2024 年 1 月 29 日	認購基金 A HKD 150,000	合資格交易金額 HKD 150,000
2024 年 1 月 30 日	認購基金 B HKD 100,000	合資格交易金額 HKD 100,000
2024 年 2 月 1 日	認購基金 C HKD 130,000	NA(不在推廣期內認購)

合資格交易合共 HKD 250,000，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 4 月 19 日之前，可享 HKD 2,054.8 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
2024 年 1 月 29 日	經智動投資顧問認購基金組合 A HKD 200,000	合資格交易金額 HKD 200,000

合資格交易合共 HKD 200,000，假設客戶於基金持倉維持期間，沒有贖回基金組合 A，2024 年 4 月 19 日之前，可享 HKD 1,643.8 現金獎賞。

[12] 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）。有關理財服務的收費詳情，請參閱一般服務收費。

[13] 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。

[14] 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。

[15] 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。

[16] 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。

[17] 除非我們另有規定，本推廣活動不可與其他有關 GoWealth 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。

[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：2024 年 1 月 25 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 Flash Offer 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 Flash Offer Cash Reward Program (the “**Program**”) shall start from 25 January until 31 January 2024 (both dates inclusive) (the “**Promotion Period**”) or unless otherwise specified. Fund Position Maintenance Period shall start from 1 February 2024 until 2 April 2024 (both dates inclusive) (the “**Maintenance Period**”) or unless otherwise specified.

[2] The Reward Program is only applicable to existing and new customers (“**you**”) who have completed all the below activities during the promotion period:

(i) Opened or have a valid Core Account and Investment Account with WeLab Bank Limited (“**WeLab Bank**”, “**we**”, “**us**” or “**our**”)

(ii) Any of WeLab Bank accounts’ balance on or over HKD 10,000 as of 31 January 2024 (iii) Successfully submit a one-time investment instruction of HKD 100,000 or above (or HKD equivalent) to subscribe fund(s) via the Featured Funds Services (excluding money market funds<sup>^</sup>) and GoWealth Digital Wealth Advisory (excluding Portfolio 1<sup>^</sup>) (“**Eligible Transaction**”)

(iv) Held the valid Core Account and Investment Account during the Maintenance Period

[3] New and existing customers who fulfilled all the activities and hold the positions throughout the Maintenance Period (“**Eligible Transaction**”), can enjoy a cash reward, amount of which shall be equal to:

Investment amount of an Eligible Transaction x 10% \*30/365

In which:

Reward Rate shall be equal to one-month 10% annual rate (“**Cash Reward**”).

<sup>^</sup> All Money Market Funds via Featured Fund and Cash Portfolio in GoWealth Digital Wealth Advisory, which is Portfolio 1, is NOT applicable to this Promotion

[4] For an Eligible Transaction, you will receive a Cash Reward (e.g. Eligible Transaction of HKD 100,000 investment amount x 10% \*30/365 = HKD 821.9) for maintaining your fund position until the end of the Maintenance Period. In any event, the cumulative investment amount of a customer that can be counted as Eligible Transactions shall be capped at HKD 1,000,000 and the total Cash Reward received by a customer under this Program shall be capped at HKD 8,219.2. If there is a decimal place in the calculation of the cash reward, it will be rounded up to the nearest one decimal place.

[5] Unless we specify otherwise, the Cash Reward will be credited into your WeLab Bank Core Account on or before 19 April 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 monthly investment instruction submitted via Featured Fund and GoWealth Digital Wealth Advisory 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 of a dealing day, which means all Eligible Transaction order(s) must be placed before 3:00 pm Hong Kong Time on 31 January 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 2 April 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 2 April 2024, you will be entitled to the one-month 10% annual rate cash reward for your remaining Eligible Transaction(s) amount balance at or above HKD 100,000.

[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, Core Account Balanced with HKD 10,000 and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
29 January 2024	Subscribe Fund A HKD 100,000	HKD 100,000

The eligible fund position is maintained until the end of the Maintenance Period. The customer can enjoy a Cash Reward of HKD 821.90 on or before 19 April 2024.

##### Example 2:

Assuming a customer has Fund B HKD 5,000 and Core Account Balance HKD 10,000 before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
30 January 2024	Subscribe Fund D HKD 200,000	HKD 200,000

The eligible fund position is maintained until the end of the Maintenance Period. The customer can enjoy a Cash Reward of HKD 1,643.80 on or before 19 April 2024.

##### Example 3:



Assuming a customer has Fund C HKD 10,000 and Fund E HKD 20,000 before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
26 January 2024	Subscribe Fund B HKD 100,000	HKD 100,000
19 February 2024	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 821.9 on or before 19 April 2024.

Example 4:

Assuming a customer has Fund C HKD 20,000 and Fund D HKD 40,000 before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
31 January 2024	Subscribe Fund B HKD 150,000	HKD 150,000
22 February 2024	Redeemed Fund C HKD 10,000	NA
26 February 2024	Redeemed Fund B HKD 30,000	<b>HKD 120,000 (i.e. HKD 150,000 investment amount minus HKD 30,000 redemption amount)</b>

The eligible fund position has been redeemed during the Maintenance Period, the eligible investment amount is HKD 120,000, you can enjoy a Cash Reward of HKD 986.3 on or before 19 April 2024.

Example 5:

Assuming a customer has Fund C HKD 20,000 and Fund D HKD 40,000 before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
29 January 2024	Subscribe Fund C HKD 150,000	HKD 150,000
29 January 2024	Redeemed Fund D HKD 40,000	NA
31 January 2024	Subscribe Fund C HKD 130,000	HKD 130,000

Total eligible investment amount is HKD 280,000, if the eligible fund position is maintained until the end of the Maintenance Period, you can enjoy a Cash Reward of HKD 2,301.4 on or before 19 April 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
29 January 2024	Subscribe Fund A HKD 150,000	HKD 150,000
30 January 2024	Subscribe Fund B HKD 100,000	HKD 100,000
1 February 2024	Subscribe Fund C HKD 130,000	NA (The subscription is not within the promotion period.)

Total eligible investment amount is HKD 250,000, if the eligible fund position is maintained until the end of the Maintenance Period, you can enjoy a Cash Reward of HKD 2,054.80n or before 19 April 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
29 January 2024	Subscribe Portfolio A via GoWealth Digital Wealth Advisory HKD 200,000	HKD 200,000

Total eligible investment amount is HKD 200,000, if the eligible fund position is maintained until the end of the Maintenance Period, you can enjoy a Cash Reward of HKD 1,643.8 on or before 19 April 2024.

[12] Cash Reward is not a fee waiver, your Eligible Transaction(s) will be charged with relevant fees and charges (if applicable). For GoWealth fees and charges information, please refer to WeLab Bank's website for the General Service Charges.

[13] 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.

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

[15] 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.

[16] 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.



[17] This Offer cannot be used in conjunction with other special promotions, discounts or promotional offers related to GoWealth Digital Wealth Advisory Services or Featured Funds unless otherwise specified.

[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: 25 January 2024**



## **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.

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.

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