

# WeLab Bank 外匯交易快閃賞第二輪之條款及細則 (「優惠」)

## 推廣詳情

1. 此推廣有效期為 2025 年 11 月 24 日至 2025 年 11 月 28 日，包括首尾兩天 (「推廣期」)。
2. 此推廣適用於推廣期內在匯立銀行有限公司 (「匯立銀行」、「WeLab Bank」) 持有有效核心賬戶的特選客戶及在 2025 年 6 月 1 日至 11 月 20 日期間未透過 WeLab Bank App 的「外匯交易」功能進行任何外匯交易 (「合資格客戶」)，並已收到匯立銀行發送的推廣通知。資格由 WeLab Bank 全權決定，且不可轉讓或共享。
3. 於推廣期內，合資格客戶透過 WeLab Bank App 的「外匯交易」功能於單一交易以 20,000 港元或以上成功兌換合資格外幣 (「合資格外匯交易」)，可獲得 50 港元現金回贈 (「現金回贈」)。「合資格外幣」指人民幣。
4. 為免生疑，不論完成合資格外匯交易的數量之多寡，每位合資格客戶於推廣期間僅可獲一次現金回贈。

## 開始前須注意的事項

5. 此推廣毋須登記。
6. 此現金回贈推廣名額有限，先到先得，額滿即止。
7. 我們有關合資格外匯交易及與本推廣的記錄為最終及具決定性。
8. 合資格客戶於 2025 年 11 月 24 日至 2025 年 11 月 28 日期間進行的合資格外匯交易之相關現金回贈將於 2026 年 1 月 31 日或之前存入合資格客戶持有的合資格賬戶內。合資格客戶之合資格銀行賬戶須於推廣期內及於獲發現金回贈時必須保持有效及狀良好，方可以獲得現金回贈。如有任何爭議，WeLab Bank 保留取消合資格客戶之現金回贈而毋須另行通知。
9. WeLab Bank 將會根據 WeLab Bank 之紀錄以決定客戶及外匯交易是否合資格獲享此推廣。
10. 如有任何舞弊/欺詐成分，WeLab Bank 有權從任何銀行賬戶直接扣除現金回贈之等值金額，而毋須事先通知。



11. WeLab Bank 保留隨時修改此條款及細則及/或取消此推廣之權利而無須另行通知。有關更改的推廣詳情、條款及細則可以於 WeLab Bank App 及/或網站找到，及/或 WeLab Bank 將透過其他途徑通知合資格客戶。如有任何爭議，WeLab Bank 保留最終決定權。
12. 此推廣條款及細則受中華人民共和國香港特別行政區法律所管轄，並按其詮釋。如中英文條款及細則有所差異，一概以英文版本為準。

生效日期：2025 年 11 月 24 日

## 重要聲明

外匯市場面對著不可預測的波動，並可能受到複雜的政治和經濟風險之影響。如果你將港元或外幣存款兌換成其他貨幣，該等外匯交易將面對由匯率波動帶來的風險。因此，你可能會蒙受損失。



# Terms and Conditions for WeLab Bank Foreign Exchange Flash Offer Round 2 (“Offer”)

## What is the offer?

1. The promotion period of the Offer is from 24 November 2025 to 28 November 2025 (both dates inclusive) (“**Promotion Period**”).
2. This Offer is only applicable to selected customers who hold a valid Core Account at WeLab Bank Limited (“**WeLab Bank**”, “**we**” or “**us**”) during the Promotion Period (“**Eligible Accounts**”) and who have not conducted any foreign exchange transactions through the “Foreign exchange” function in the WeLab Bank App between 1 June 2025 to and 20 November 2025 (“**Eligible Customer**”), and have received direct notification from WeLab Bank. Eligibility is determined at WeLab Bank’s sole discretion and cannot be transferred or shared.
3. During the Promotion Period, Eligible Customers who successfully exchange Eligible Foreign Currency by clicking through the “Foreign exchange” function in the WeLab Bank App in a single transaction of HKD 20,000 or above (“**Eligible FX Transaction**”) will receive a cash rebate of HKD 50 (“**Cash Rebate**”). “Eligible Foreign Currency” refers to Renminbi (“CNY”).
4. For the avoidance of doubt, each Eligible Customer is entitled to receive the Cash Rebate once only during the Promotion Period, regardless of the number of Eligible FX Transactions conducted.

## Read before you start.

5. No registration is required.
6. The Offer is subject to a limited quota and available on a first-come, first-served basis.
7. Records maintained by us with respect to Eligible FX Transaction and the Offer is final and decisive.
8. The Cash Rebate will be credited to the Eligible Accounts held by the Eligible Customers on or before 31 January 2026 for Eligible FX Transactions made from 24 November 2025 to 28 November 2025. Eligible Customers’ Eligible Account must be valid and with good standing during the Promotion Period and at the time of receiving the Cash Rebate in order to be eligible to receive the Cash Rebate. Otherwise, WeLab Bank reserves the right to forfeit the Cash Rebate without prior notice.
9. WeLab Bank will determine the eligibility of customers and FX transactions for the purpose of the Offer based on its records.
10. In cases of any fraud/abuse, WeLab Bank reserves the right to debit the equivalent amount of the amount of Cash Rebate from any bank accounts without prior notice.
11. WeLab Bank reserves the right to amend these Terms and Conditions and/or cancel this Offer at any time without prior notice. The latest details of this promotion and the revised terms and conditions will be made available on WeLab Bank App, website and/or communicated



to Eligible Customers by other means as soon as practicable. All matters and disputes are subject to the final decision of WeLab Bank.

12. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective date: 24 November 2025

## **Disclaimer**

The foreign exchange market is subject to unpredictable fluctuations and may be affected by complex political and economic risk. If you choose to convert your HKD or foreign currency deposit to other currencies, such foreign exchange transaction will be subject to risk arising from exchange rate fluctuation. As a result, you may suffer a loss.

# 汇立银行外汇交易快闪赏第二轮之条款及细则(「优惠」)

## 推广详情

1. 此推广有效期为 2025 年 11 月 24 日至 2025 年 11 月 28 日，包括首尾两天(「推广期」)。
2. 此推广适用于推广期内在汇立银行有限公司(「汇立银行」)持有有效核心账户的特选客户及在 2025 年 6 月 1 日至 11 月 20 日期间未透过 WeLab Bank App 的「外汇交易」功能进行任何外汇交易的客户(「合格客户」)，并已收到汇立银行发送的推广通知。资格由 WeLab Bank 全权决定，且不可转让或共享。
3. 于推广期内，合格客户透过 WeLab Bank App 的「外汇交易」功能于单一交易以 20,000 港元或以上成功兑换合资格外币(「合资格外汇交易」)，可获得 50 港元现金回赠(「现金回赠」)。「合资格外币」指人民币。
4. 为免生疑，不论完成合资格外汇交易的数量之多寡，每位合格客户于推广期间仅可获一次现金回赠。

## 开始前须注意的事项

5. 此推广毋须登记。
6. 本推广现金回赠名额有限，先到先得，额满即止。
7. 我们有关合资格外汇交易及与本推广的记录为最终及具决定性。
8. 合格客户于 2025 年 11 月 24 日至 2025 年 11 月 28 日期间进行的合资格外汇交易之相关现金回赠将于 2025 年 1 月 31 日或之前存入合格客户持有的合格账户内。合格客户之合格银行账户须于推广期内及于获发现金回赠时必须保持有效及状良好，方可以获得现金回赠。如有任何争议，WeLab Bank 保留取消合格客户之现金回赠而毋须另行通知。
9. 汇立银行将会根据汇立银行之纪录以决定客户及外汇交易是否合资格获享此推广。
10. 如有任何舞弊/欺诈成分，汇立银行有权从任何银行账户直接扣除现金回赠之等值金额，而毋须事先通知。

11. 汇立银行保留随时修改此条款及细则及/或取消此推广之权利而无须另行通知。有关更改的推广详情、条款及细则可以于汇立银行 App 及/或网站找到，及/或汇立银行将透过其他途径通知合资格客户。如有任何争议，汇立银行保留最终决定权。
12. 此推广条款及细则受中华人民共和国香港特别行政区法律所管辖，并按其诠释。如中英文条款及细则有所差异，一概以英文版本为准。

生效日期：2025 年 11 月 24 日

## 重要声明

外汇市场面对着不可预测的波动，并可能受到复杂的政治和经济风险之影响。如果你将港元或外币存款兑换成其他货币，该等外汇交易将面对由汇率波动带来的风险。因此，你可能会蒙受损失。